

COMMERCIAL BANK MANAGEMENT

FINA 4341, SECTION 10682

FALL 2009/M-W 4-5:30

OFFICE HOURS BY APPT.

PROFESSOR GUEZ, Email: cguez@uh.edu

8/24/09 Introduction: Chap. 1
(Students need to study on their own Chaps 3 and 4, and will be examined on those chaps.)

8/26/09 Regulation: Chap.2

8/31/09 F/S: Chap 5

9/2/08 Performance: Chap 6

9/7/09 **LABOR DAY**

9/9/09 Catch-up & Review

9/14/09 EXAM 1

9/16/09 A/L Mgmt : Gap, Duration: Chap 7

9/21/09 **NO CLASS, at regular time**

9/21/09 **6:00 pm,**
GUEST LECTURERS: JIM RECER, PRESIDENT, COMPASS BANK, ERIC ENSMANN, SVP AND SENIOR PORTFOLIO MGR STRATEGY OF COMPASS & CREDIT DECISION

9/23/09 A/L Mgmt : Gap, Duration: Chap 7

9/28/09 **NO CLASS**

9/30/09 Intro to Lending: Chap 16, 17, 18

10/5/09 Lending: Chap 16, 17, 18, (cont'd)

10/7/09 Catch-up & Review

10/12/09 EXAM 2

10/14/09 Investment Function: Chap 10

10/19/09 **NO CLASS, at regular time**

10/19/09 **6:00 pm,**
GUEST LECTURER: GARY ORR, MARKET PRESIDENT, COMERICA

10/21/09 Capital: Chap.15
Weighted Marginal Cost of Capital

10/26/09 Weighted Marginal Cost of Capital, cont'd

10/28/09 Pure Theory of Trade, FX, BOP

11/2/09 **NO CLASS, at regular time**

11/2/09 **GUEST LECTURER: HANK HOLMES, SVP, AMEGY BANK**

11/4/09 Pure Theory of Trade, FX, BOP (cont'd)

11/9/09 Final Presentations

11/11/09 Final Presentations

11/16/09 **NO CLASS, at regular time**

11/16/09 **GUEST LECTURER: DOWNEY BRIDGWATER, CEO& CHAIRMAN, STERLING BANK**

11/18/09 Chap 14:Investment Banking & Insurance

11/23/09 Final Presentations

11/25/09 **NO CLASS THANKSGIVING**

11/30/09 Catch-up & Review

12/2/09 EXAM 3

Book: 1. **Bank Management & Financial Services**
Peter S. Rose and Sylvia C. Hudgins, 7th Ed.
2. **Wall Street Journal, MUST read everyday**

Grade: **25% each exam, 25% Participation, Homework, and Presentation**

FINAL LETTER GRADE DETERMINATION: Grades will be curved to the best advantage of this particular class. Letter Grades therefore shall not necessarily follow the A= 100-91, B=90-81, etc...

GUEST LECTURERS ARE INVITED FOR THE BENEFIT OF THE STUDENTS. THESE ARE VERY IMPORTANT AND SUCCESSFUL BUSINESS EXECUTIVES WHO VOLUNTEER THEIR TIME AND EXPERTISE. CLASSES ON THOSE DAYS ARE MANDATORY AND THE SUBJECT MATTERS DISCUSSED IN THOSE PRESENTATIONS WILL BE INCLUDED IN THE EXAMS.

Academic Honesty:

The University of Houston Academic Honesty Policy is strictly enforced by the C. T. Bauer College of Business. No violations of this policy will be tolerated in this course. A discussion of the policy is included in the University of Houston Student Handbook, <http://www.uh.edu/dos/hdbk/acad/achonpol.html>. Students are expected to be familiar with this policy.

Accommodations for Students with Disabilities:

The C. T. Bauer College of Business would like to help students who have disabilities achieve their highest potential. To this end, in order to receive academic accommodations, students must register with the Center for Students with Disabilities (CSD) (telephone 713-743-5400), and present approved accommodation documentation to their instructors in a timely manner.

Dr. Guez's Classes
PARTICIPATION GRADE CALCULATION
UNDERGRADUATE

1. The participation grade represents 25% of your total Class Grade.
2. The participation grade comprises three elements:
 - Chapter Summaries
 - Home Works
 - Class Power Point Presentation of one Wall Street Journal Article
3. Chapter Summaries: Work must be submitted IN PERSON AT THE BEGINNING OF CLASS.
IMPORTANT: KEEP A COPY OF ANY CHAPTER YOU SUBMIT. Chapter Summaries must be submitted the day of the class when we discuss that chapter. (Except for the first day of class). Late submissions will not be accepted. Chapter Summaries must include: Name, Date, Class you belong to, and must be STAPLED. For multiple submissions the same day, staple each chapter INDIVIDUALLY.
4. Homeworks: Work must be submitted IN PERSON AT THE BEGINNING OF CLASS.
IMPORTANT: KEEP A COPY OF ANY HOMEWORK YOU SUBMIT. To be submitted the day of the Assignment. No Late Submission. Must include Name, Date, Number of that Homework, Class you belong to . In case of Multiple Homeworks please submit separate page for each.
5. Power Point Presentation: As soon as feasible, each student must select a WSJ article and send me an email (see address on Syllabus), for my approval and a presentation date. Please include in the email: Your full name, which class you belong to, the title of the article.
6. Calculation of the Participation Grade:
 - Chapter Summaries: Say there are 15 Chapters we cover in class, the student who will submit all of them will obtain 100 in that category. If a student submits any number less than 15 his/her grade will be prorated. Example: 12 Chapters will be $100 * 12 / 15 = 80$.
 - Homework: Same principle
 - Presentation: A grade will be assigned to each student commensurate with the successful presentation will bring 100 in that category. No presentation will be penalized with a 0 in that category.

The final Participation grade will be an average of the three components described above.