

**FINA 7341/SECTION 18751**  
**COMMERCIAL BANK MANAGEMENT**  
**FALL 2012, W 6-9 PM, 213 MH**

**Instructor:** CHARLES GUEZ, Ph.D.

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**Office Hours:** By Appointment

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**A. REQUIRED READING:**

- Book:**
- 1. Bank Management**  
Timothy w. Koch and S. Scott MacDonald,  
South-Western Cengage Learning, 7<sup>th</sup> Ed.
  - 2. Wall Street Journal, MUST read everyday**

**REQUIRED TOOL:** BRING FINANCIAL CALCULATOR TO EVERY CLASS, INCLUDING EXAMS.

**IMPORTANT ITEM:**

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 MAY BE INCLUDED IN THE EXAMS.

- B. COURSE OBJECTIVES :** Primary objective is to present to the students the role Financial Markets play in the Economy. And, to describe and study all Financial Markets domestically and internationally.

**C. 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.

**D. 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.

**E. STUDENT EVALUATION**

1. **Exams:** (3 mid-term exams @ 100 points each\_(300 points).  
Exams will be multiple choice questions including theory as well as problems. Will cover most recent material covered from book and class.
2. **Project:** ( 1 project- See 80 points): Major Power Point Presentation by Groups.
3. **Contribution and Professional Conduct:** (20 points)

In accordance with the University’s Student Handbook, students in this class are expected to conduct themselves in a manner that is conducive to a learning environment (<http://www.uh.edu/dos/hdbk/slolicies/expectations.html>). The contribution and professional conduct grade in this class is based upon the following tenets of the Handbook:

- **Be respectful:** Respect the learning/classroom environment and the dignity and rights of all persons. Be tolerant of differing opinions.
- **Be Courteous/Considerate:** Extend courtesy in discourse. Please do not interrupt speakers. Avoid distractions such as cell phones, beepers, and irrelevant discussions.
- **Be informed:** Familiarize yourself with the course and instructor expectations. Read the course Syllabus and other information posted on Blackboard.
- **Be punctual:** Attend classes regularly and on time. Instead of closing your notebook early, listen carefully to information given near the end of class; summary statements and instructions may be important. Moreover, leaving class early distracts from a lecture.
- **Be Participative/Curious:** Contribute and participate in class discussions; display interest during class by raising thoughtful and relevant questions that enrich discussions.
- **Be communicative:** Interact with the instructor and discuss assignments, grading and subject matter. Express complaints and concerns in a calm and respectful manner.

**F. Assignment of Grades**

Your grade in this course will be based upon the total number of points you earn during the semester. The following distribution for the assignment of grades will be strictly adhered to.

A	400-370	C+	319-307
A-	369-360	C	306-290
B+	359-347	C-	289-280
B	346-330	D	279-240
B-	329-320	F	230-0

## SCHEDULE

8/29/12	ORIENTATION CHAP 1: BANKING & THE FIN'L SERVICES INDUSTRY
9/5/12	CHAP 2: GOV'T POLICIES & REGULATION CHAP 3: ANALYZING BANK PERFORMANCE
9/12/12	CHAP 4: MANAGING NONINTEREST INCOME & NONINTEREST EXPENSES
9/19/12	EXAM 1
9/26/12	NO CLASS
10/3/12	CHAP 6: PRICING FIXED INCOME SECURITIES CHAP 8: MANAGING INTEREST RATE RISK: DURATION CHAP 7: ASSET-LIABILITY MANAGING INTEREST RATE RISK: GAP
10/10/12	CHAP 13: OVERVIEW OF CREDIT POLICY CHAP 14: EVALUATING COMM'L LOANS & MANAGING CREDIT RISK CHAP 15: EVALUATING CONSUMER LOANS.
10/17/12	GUEST LECTURER: JIM RECER, SENIOR EVP, BBVA/COMPASS BANK ERIC ENSMANN, EVP, BBVA/COMPASS CREDIT DECISION & STRATEGY OF BBVA/COMPASS BANK
10/24/12	EXAM 2
10/31/12	CHAP 12: THE EFFECTIVE USE OF CAPITAL
11/7/12	BANKING ROUND TABLE: CHALLENGES FACING THE BANKING INDUSTRY HOSTED BY LATHA RAMCHAND, Ph.D., INTERIM DEAN, BAUER COLLEGE PARTICIPANTS: AMEGY BANK: STEVE STEPHENS BBVA/COMPASS BANK: JIM RECER, ERIC ENSMANN CITI: CLINTON GERST COMERICA BANK: DOWNEY BRIDGWATER JPMORGAN-CHASE: TERRY HILL
11/14/12	INTERNATIONAL TRADE AND FINANCE
11/21/12	THANKSGIVING
11/28/12	WSJ PRESENTATIONS, UNDERGRADUATES MBA PRESENTATION
12/5/12	EXAM 3

**This Syllabus may be modified as needed during the semester. Any changes will be posted on Blackboard.**