Instructor: CHARLES GUEZ, Ph.D.
Office: 210 J, MH
Office Hours: By Appointment
Email: guezclion@aol.com

A. REQUIRED READING:

Book: 1. Bank Management
      Timothy w. Koch and S. Scott MacDonald,
      South-Western Cengage Learning, 7th 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-80 points): See Appendix below.

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/sl/policies/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.

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<thead>
<tr>
<th>Grade</th>
<th>Points</th>
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<tbody>
<tr>
<td>A</td>
<td>400-370</td>
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<td>A-</td>
<td>369-360</td>
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<td>D</td>
<td>279-240</td>
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<td>F</td>
<td>230-0</td>
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## SCHEDULE

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<tr>
<th>Date</th>
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<tbody>
<tr>
<td>8/29/12</td>
<td>ORIENTATION</td>
</tr>
<tr>
<td>8/29/12</td>
<td>CHAP 1: BANKING &amp; THE FIN’L SERVICES INDUSTRY</td>
</tr>
<tr>
<td>9/5/12</td>
<td>CHAP 2: GOV’T POLICIES &amp; REGULATION</td>
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<td>9/5/12</td>
<td>CHAP 3: ANALYZING BANK PERFORMANCE</td>
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<td>9/12/12</td>
<td>CHAP 4: MANAGING NONINTEREST INCOME &amp; NONINTEREST EXPENSEES</td>
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<tr>
<td>9/19/12</td>
<td>EXAM 1</td>
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<td>10/3/12</td>
<td>CHAP 6: PRICING FIXED INCOME SECURITIES</td>
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<td>10/3/12</td>
<td>CHAP 8: MANAGING INTEREST RATE RISK: DURATION</td>
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<td>10/3/12</td>
<td>CHAP 7: ASSET-LIABILITY MANAGING INTEREST RATE RISK: GAP</td>
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<tr>
<td>10/10/12</td>
<td>CHAP 13: OVERVIEW OF CREDIT POLICY</td>
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<td>CHAP 14: EVALUATING COMM’L LOANS &amp; MANAGING CREDIT RISK</td>
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<td>CHAP 15: EVALUATING CONSUMER LOANS</td>
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<td>10/17/12</td>
<td>GUEST LECTURER: JIM RECER, SENIOR EVP, BBVA/COMPASS BANK</td>
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<td>10/17/12</td>
<td>ERIC ENSMANN, EVP, BBVA/COMPASS</td>
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<td>10/17/12</td>
<td>CREDIT DECISION &amp; STRATEGY OF BBVA/COMPASS BANK</td>
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<td>10/31/12</td>
<td>CHAP 12: THE EFFECTIVE USE OF CAPITAL</td>
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<td>BANKING ROUND TABLE: CHALLENGES FACING THE BANKING INDUSTRY</td>
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<td>11/7/12</td>
<td>HOSTED BY LATHA RAMCHAND, Ph.D., INTERIM DEAN, BAUER COLLEGE</td>
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<tr>
<td>11/7/12</td>
<td>PARTICIPANTS: AMEGY BANK: STEVE STEPHENS</td>
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<td>11/7/12</td>
<td>BBVA/COMPASS BANK: JIM RECER, ERIC ENSMANN</td>
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<td>CITI: CLINTON GERST</td>
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<td>11/7/12</td>
<td>COMERICA BANK: DOWNEY BRIDGWATER</td>
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<td>11/7/12</td>
<td>JPMORGAN-CHASE: TERRY HILL</td>
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<td>11/14/12</td>
<td>INTERNATIONAL TRADE AND FINANCE</td>
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<td>THANKSGIVING</td>
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<td>11/28/12</td>
<td>WSJ PRESENTATIONS, UNDERGRADUATES</td>
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This Syllabus may be modified as needed during the semester. Any changes will be posted on Blackboard.
APPENDIX

Dr. Guez’s Classes
PROJECT GRADE CALCULATION
UNDERGRADUATE

1. The project grade represents 20% of your total Class Grade.
2. The project grade comprises three elements:
   - Chapter Summaries (50 points)
   - Home Works (10 points)
   - Class Power Point Presentation of one Wall Street Journal Article (20 points)

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, chapter by chapter.

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: Each student must select a WSJ article and send me an email (see address on Syllabus), requesting my approval of the article. Please include in the email: Your full name, which class you belong to and the title of the article. DEADLINE for submission of article: NO LATER THAN October 23rd).

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 (from 0 to 100) will be assigned to each student commensurate with the success of the presentation.
   - NO PRESENTATION will be graded with a 0.

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