

FINA 4341/Section 11351
COMMERCIAL BANK MANAGEMENT
SPRING 2018, M 6-9 PM, MH 113

Instructor: CYNTHIA K. LARA, MIBA & ALEXANDER J LARA, MIBA

Office: TBD

Office Hours: By Appointment

Email: cklara@uh.edu (All assignments are to be emailed to this address)

ajlara@uh.edu

A. REQUIRED READING:

Textbook: Bank Management
Timothy w. Koch and S. Scott MacDonald,
South-Western Cengage Learning, 8th Ed.

Daily Financial News: As delivered by the Wall street Journal, Bloomberg, Financial Times, Seeking Alpha, Yahoo Finance, S&P and others. This information is available by using University of Houston Libraries, Research Guides, Guide for Majors & Programs, Finance Resources, News Resources, Wall Street Journal, Trade Journals, The Economist etc. Current financial news and events will be discussed at the beginning of each class

B. REQUIRED TOOLS:

- a. Bring a Financial Calculator to every class, including exams. Cell phones are discouraged for use for financial calculations and use during class.
- b. Access to Blackboard via Laptop, Desktop or mobile device. We will use this often since this is the primary method of communication for the class.

C. COURSE OBJECTIVES:

- a. Learn the role Financial Institutions play in the Domestic and Global Economy
- b. Understand and be able to describe the various elements impacting a bank's risk profile, revenue streams, financial statements and general environment.
- c. Acquire the knowledge to understand the different types of banks that exist, their target markets and value add they bring to their clients.

D. STUDENT EVALUATION

1. **Exams:** (3 mid-term exams @ 80 points each (240 points). Exams will be multiple choice questions including theory as well as problems. They will cover most recent material from text book and class lecture.
2. **Current Banking/Financial News:** (10 points available). At the beginning of Class, we will ask for Volunteers to present Current Banking/Financial News with Questions & Answers limited to ten minutes.
3. **Chapter Summaries:** (5 points each Chapter & we will cover 11 Chapters, Total 55 pts.) Work must be submitted **PREFERABLY ELECTRONICALLY TO MY EMAIL or IN PERSON AT THE BEGINNING OF CLASS. NO SUBMISSIONS WILL BE ACCEPTED ONCE THE LECTURE BEGINS. IMPORTANT: KEEP A COPY OF ANY CHAPTER YOU SUBMIT.** Chapter Summaries must be submitted the day of the class when we discuss that

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chapter. **Late submissions will not be accepted.** Chapter Summaries must include: Name, Date, and Class you belong to, and must be STAPLED, chapter by chapter. (Chapter Summaries 0 to 55 points)

4. **Homework:** (20 Points) Will be assigned throughout the Semester. Work must be submitted PREFERABLY ELECTRONICALLY TO MY EMAIL or 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 Homework(s) please submit separate page for each. (Homework 0 to 70 points)
5. **Power Point Presentation Project:** (0 - 70 points) Each student must select a Trade Journal article, Industry Analysis article, or WSJ article relative to the Banking Industry and send me an email (see address on Syllabus), requesting my approval of the article. Presentations will be signed up by Students to present to the class on October 31st or November 7th. Please include in the email: Your full name, which class you belong to and the title of the article. Each Student will present an Electronic Presentation during the course. The Presentation must cover the highlights of the article and its relevance to Commercial Banking. The Presentation should be no longer than ten minutes with a five minute question and answer period. **(DEADLINE for submission of article: NO LATER THAN February 12, 2018).**
6. **Extra Credit:** (Available Points Fluctuates). Short Answer Questions will be on the Exams for Extra Credit. Additional Extra Credit may be offered throughout the semester as Professor deems necessary relevant to course objectives.
7. **Attendance, Contribution and Professional Conduct:** (15 points)
Students are expected to attend each class. Your participation in class is expected and each student is expected to conduct themselves with professionalism.
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.

E. 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	239-0

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- F. **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.
- G. **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.
- H. **Counseling and Psychological Services (CAPS)**: CAPS can help students who are having difficulties managing stress, adjusting to college, or feeling sad and hopeless. You can reach CAPS (www.uh.edu/caps) by calling 713-743-5454 during and after business hours for routine appointments or if you or someone you know is in crisis. Also, there is no appointment necessary for the “Let’s Talk” program, which is a drop-in consultation service at convenient locations and hours around campus. http://www.uh.edu/caps/outreach/lets_talk.html
- I. **Student Behavior**: 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/slpolicies/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.

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DISCUSSION & LECTURE TOPICS

- 1/22/18 ORIENTATION
 CHAP 1: BANKING & THE FIN'L SERVICES INDUSTRY
 CHAP 2: GOV'T POLICIES & REGULATION
- 1/29/18 CHAP 3: ANALYZING BANK PERFORMANCE
 CHAP 4: MANAGING NONINTEREST INCOME & NONINTEREST EXPENSES
- 2/5/18 EXAM 1
 CHAP 5: THE PERFORMANCE OF NON-TRADITIONAL BANKING COMPANIES
 PROJECT DISCUSSION, ARTICLE RESEARCH
- 2/12/18 CHAP 10: FUNDING THE BANK
 CHAP 11: MANAGING LIQUIDITY
 ARTICLE TOPIC DUE BEFORE CLASS
- 2/19/18 ROCKWELL CENTER PRESENTATION, AMANDA WARE
 CHAP 12: THE EFFECTIVE USE OF CAPITAL
 WEIGHTED MARGINAL COST OF CAPITAL
- 2/26/18 EXAM 2
 GUEST LECTURE, SHAWN BABENDURE, UBS
- 3/5/18 CHAP 13: OVERVIEW OF CREDIT POLICY &
 COMMERCIAL LOANS
- 3/12/18 NO CLASS SPRING BREAK
- 3/19/18 INDEPENDENT WORK ON PRESENTATION
- 3/26/18 CHAP 14: EVALUATING COMM'L LOANS & MANAGING CREDIT RISK
- 4/2/18** ROUND TABLE W/CLASS FINA 4343 TO BE CONFIRMED BANKING-ROUND TABLE:
 CHALLENGES FACING THE BANKING INDUSTRY
 PARTICIPANTS:
 AMEGY BANK: MARK WAYNE
 NORTHERN TRUST: ADAM BRENNEN
 CADENCE BANK: KEN HOGAN
 CAPITAL ONE: PATRICK MIKKELSEN
 FEDERAL RESERVE: PAUL WHEELER
- 4/09/18 PRESENTATIONS
- 4/16/18 PRESENTATIONS

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4/23/17 CHAP 17: GLOBAL BANKING ACTIVITIES
INTERNATIONAL TRADE AND FINANCE
TEST REVIEW
4/30/18 EXAM 3

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

ARCHIVE