University of Memphis
FIR 4710-001
Commercial Banking, FALL-2015

Location: FCB 125                                      Class Time: 7:10 – 10:10 P.M.
Instructor: David D. Gross                              Class Night: Thursdays
Phone: 202-0312 (w)                                     Office Hours: Call to Arrange
E-mail: dgross@fabtn.com                                Emergency #: 833-2269 (c)

DESCRIPTION OF CLASS:

This course is designed to introduce you to the fundamentals of Bank Management and to explore the intricacies inherent in today’s Commercial Banking system.

TEXT:


RECOMMENDED READING:

Wall Street Journal
Economist
Financial Times

OBJECTIVE:

My goal is to provide a modest insight into this profession, to foster a greater appreciation for the complexities of the Banking System, and to assist any student contemplating a career in Banking.

PROCEDURE:

Every chapter assigned will be reviewed, and the onus is on each student to have read the material and come prepared to address each chapter’s salient points. Quizzes, assignments, and discussion points from each chapter will serve to assist each student to better understand the material. Each class will be used to discuss other outside articles and reading materials, which may be distributed or assigned in class. Finally, there will be two group projects: one to prepare an analysis of a bank and another to prepare an analysis of a company. The choice of the bank and the company will be assigned by me.

MANDATE:

You are expected to attend class and complete all requirements on time. In the event of an emergency, please notify me before class. Participation in class is non-negotiable, as every student is encouraged and invited to participate in the classroom discussions.
GRADING:

Quizzes                      15%
Assignments                 15%
Projects                    10%
Mid-Term                    30%
Final                       20%
Attendance                  10%
                          100%

GRADING SCALE:

A    =     94-100
A-   =     90-93
B+   =     87-89
B    =     83-86
B-   =     80-82
C+   =     77-79
C    =     73-76
C-   =     70-72
D    =     60-69
F    =     less than 60

POLICIES:

1. Make-up Quizzes will be given only if you have called ‘prior’ to missing class.

2. Make-up Exams will be given only with ‘prior’ notice and for documented emergencies.

3. Any student late for an Exam will not be given any additional time to complete the test.

4. No headsets and/or any other programmable devices are allowed during the Exams.

5. Cell phones and/or pagers are not allowed either in the class or during the Exams.

6. No computer surfing and/or texting is allowed in the classroom at any time.

7. Our “Tentative Schedule” may be altered during the course of study.
**"TENTATIVE SCHEDULE"**

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Chapter</th>
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</thead>
<tbody>
<tr>
<td>08/27/15</td>
<td>Banking and the Financial Services Industry</td>
<td>1</td>
</tr>
<tr>
<td>09/03/15</td>
<td>Government Policies &amp; Regulations</td>
<td>2</td>
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<tr>
<td>09/10/15</td>
<td>Analyzing Bank Performance</td>
<td>3</td>
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<tr>
<td>09/17/15</td>
<td>Managing Noninterest Income/Expense</td>
<td>4</td>
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<tr>
<td>09/24/15</td>
<td>Managing Interest Rate Risk</td>
<td>7</td>
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<tr>
<td>10/01/15</td>
<td>Funding the Bank</td>
<td>10</td>
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<tr>
<td>10/08/15</td>
<td>Managing Liquidity Issues</td>
<td>11</td>
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<tr>
<td>10/15/15</td>
<td>The Effective Use of Capital</td>
<td>12</td>
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<tr>
<td>10/22/15</td>
<td>BANK ANALYSIS</td>
<td>Project #1</td>
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<tr>
<td>10/29/15</td>
<td>MID-TERM EXAM</td>
<td>(Chs. 1,2,3,4,7,10,11,12)</td>
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<tr>
<td>11/05/15</td>
<td>Overview of Credit Policy</td>
<td>13</td>
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<tr>
<td>11/12/15</td>
<td>Evaluating Commercial Loans</td>
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<tr>
<td>11/19/15</td>
<td>Evaluating Consumer Loans</td>
<td>15</td>
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<td>11/26/15</td>
<td>Managing the Investment Portfolio</td>
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<td>12/03/15</td>
<td>COMPANY ANALYSIS</td>
<td>Project #2</td>
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<tr>
<td>12/10/15</td>
<td>FINAL EXAM</td>
<td>(Chs. 13,14,15,16)</td>
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****Note that November 26, 2015 falls during Thanksgiving Break****
Name: 

Course: FIR 4710-001
Semester: SPRING, 2015

I. Quizzes
   15% or 150 points
   
II. Assignments
    15% or 150 points
    
III. Projects
    10% or 100 points
    
IV. Mid-Term
   30% or 300 points
   
V. Final Exam
   20% or 200 points
   
VI. Attendance & Participation
   10% or 100 points
   
VII. Extra Credit

Total Points: 
(1000 points)

Grade