University of Memphis  
FIR 4710-001  
Commercial Banking, SPRING-2016

Location: FCB 261  
Instructor: David D. Gross  
Phone: 202-0312 (w)  
E-mail: dgross@fabtn.com  

Class Time: 7:10 – 10:10 P.M.  
Class Night: Thursdays  
Office Hours: Call to Arrange  
Emergency #: 833-2269 cell #

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:

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Quizzes</td>
<td>15%</td>
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<tr>
<td>Assignments</td>
<td>15%</td>
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<tr>
<td>Projects</td>
<td>10%</td>
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<tr>
<td>Mid-Term</td>
<td>30%</td>
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<tr>
<td>Final</td>
<td>25%</td>
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<tr>
<td>Attendance</td>
<td>5%</td>
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<td>100%</td>
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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>1/21/16</td>
<td>Banking and the Financial Services Industry</td>
<td>1</td>
</tr>
<tr>
<td>1/28/16</td>
<td>Government Policies &amp; Regulations</td>
<td>2</td>
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<tr>
<td>2/04/16</td>
<td>Analyzing Bank Performance</td>
<td>3</td>
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<tr>
<td>2/11/16</td>
<td>Managing Noninterest Income/Expense</td>
<td>4</td>
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<tr>
<td>2/18/16</td>
<td>Managing Interest Rate Risk</td>
<td>7</td>
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<tr>
<td>2/25/16</td>
<td>Funding the Bank/Managing Liquidity</td>
<td>10-11</td>
</tr>
<tr>
<td>3/03/16</td>
<td>The Effective Use of Capital</td>
<td>12</td>
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<tr>
<td>3/10/16</td>
<td>SPRING BREAK</td>
<td>*****</td>
</tr>
<tr>
<td>3/17/16</td>
<td>BANK ANALYSIS</td>
<td>Project #1</td>
</tr>
<tr>
<td>3/24/16</td>
<td>MID-TERM EXAM</td>
<td>(Ch. 1,2,3,4,7,10,11,12)</td>
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<tr>
<td>3/31/16</td>
<td>Overview of Credit Policy</td>
<td>13</td>
</tr>
<tr>
<td>4/07/16</td>
<td>Evaluating Commercial/Consumer Loans</td>
<td>14-15</td>
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<tr>
<td>4/14/16</td>
<td>Managing the Investment Portfolio</td>
<td>16</td>
</tr>
<tr>
<td>4/21/16</td>
<td>COMPANY ANALYSIS</td>
<td>Project #2</td>
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<tr>
<td>4/28/16</td>
<td>STUDY DAY</td>
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</tr>
<tr>
<td>5/05/16</td>
<td>FINAL EXAM</td>
<td>(Ch. 13,14,15,16)</td>
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*****Note that March 9-15, 2016 is Spring Break*****
Name:  
Course:  FIR 4710-001  
Semester:  SPRING, 2016  

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  
    25% or 250 points  

VI. Attendance & Participation  
    5% or 50 points  

VII. Extra Credit  

Total Points:  
(1000 points)  

Grade