

Fall 2015

FIN 3321

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University of New Orleans

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CLASS OUTLINE

FIN 3321-601 BANK MANAGEMENT Class No. 10901
Fall 2015 Thurs 6:00–8:45PM KH Room 223

Jonathan W. Briggs

Email: jbriggs@performancetrust.com

Office Hours: By pre-arranged appointment or in the classroom 30 minutes prior to the start of class

- ♦ **Textbook:** Bank Management, Edition 7e, 2010, Thomas W. Koch & S. Scott MacDonald
Only selected chapter segments will be assigned, as noted below or announced in class.
- ♦ **Assignments:** Homework assignments will be announced in class.
- ♦ **Course Objectives:** To deliver to students knowledge and understanding of the following topics:
 - Commercial banks, management, operations, performance
 - Financial statements and analysis of banks
 - Capital standards, requirements, regulatory enforcement
 - Federal Deposit Insurance Corp (FDIC) reports on financial analysis of banks
 - Risk management – interest rates, liquidity, credit policy, loans, investments
- ♦ **Guest Lecturers:** Schedules permitting, guest lecturer(s) on bank management and related topics
- ♦ **Course Outline:** This is an **approximate** time table for course materials. It is subject to change based on class activity. Test dates may vary, depending on class progress. **Changes will be announced in class.**

WEEK	DATE	DISCUSSION TOPICS	REQUIRED READING
1	8/20	Orientation; Introduction of topics; Banking and the Financial Services Industry	Chapter 1
2	8/27	Government Policies and Regulations; Community Bank Regulatory Issues	Chapter 2
3	9/3	Analyzing Bank Performance	Chapter 3
4	9/10	Managing Noninterest Income & Expense Managing Interest Rate Risk	Chapter 4 Chapter 7
5	9/17	Test 1	
6	9/24	Funding the Bank	Chapter 10
7	10/1	Managing Liquidity	Chapter 11
8	10/8	The Effective Use of Capital	Chapter 12
9	10/15	NO CLASS	
10	10/22	Test 2	
11	10/29	Overview of Credit Policy and Loan Characteristics Evaluating Commercial Loan Requests and Managing Credit Risk	Chapter 13 Chapter 14 pp. 587-594
12	11/5	Evaluating Consumer Loans Managing the Investment Portfolio	Chapter 15 Chapter 16 pp. 697-745; 755-758
13	11/12	Bank Valuation	Assigned
14	11/19	Bank Valuation	Assigned
15	11/26	NO CLASS	
16	12/3	Review	
	Tues 12/8	FINAL EXAM 8:00– 10:00 PM	Cumulative

FIN 3321 FINANCIAL INSTITUTIONS - CLASS OUTLINE

- ♦ **Academic Integrity and Dishonesty.** Students are expected to conduct themselves according to the principles of academic integrity as defined in the statement on Academic Dishonesty in the UNO Judicial Code. Any student or group found to have committed an act of academic dishonesty shall have their case turned over to Judicial Affairs for disciplinary action which may result in penalties as severe as indefinite suspension from the University. Academic dishonesty includes, but is not limited to: cheating, plagiarism, fabrication, or misrepresentation, and being an accessory to an act of academic dishonesty. Students suspected of cheating will be dismissed from class by the instructor. Refer to your instructor or to www.UNO.edu for more information.
- ♦ **Accommodations for Students with Disabilities.** It is University policy to provide, on a flexible and individualized basis, reasonable accommodations to students who have disabilities that may affect their ability to participate in course activities or to meet course requirements. Students with disabilities should contact the Office of Disability Services as well as their instructors to discuss their individual needs for accommodations.
- ♦ **Assignments:** Students will be required to complete and hand in certain assignments from time to time. Hand-in assignments must be neat, orderly, and legible. Failure to complete and hand in required assignments when due will be considered in determining the assignments portion of overall grade. All assignments must be on 8½"x11" paper and must have date and student's name prominently displayed on the front page. All multi-page hand-ins must be securely fastened together with staples or binder clips. Loose pages and paper-clipped pages will not be accepted. Ring binders, pocket folders, hard covers, and color paper are not required and will not be accepted.
- ♦ **Attendance Policy:** Timely arrival and attendance in scheduled classes is important to your final grade. Students are required by Instructor and/or University policy to prepare for, attend, and pay attention in **ALL scheduled classes**. Roll will be taken at each class. Recurring late arrivals or early departures, missed classes, or talking, sleeping, and doing other courses' work in class will reduce your attendance grade. Repeated violations of class or University policy may result in ejection from class and/or the course. Students' questions and comments in class must be constructive, non-offensive, and relevant. Unexcused absences will negatively affect your Class Attendance grade, as described below. **Note:** Doctors' appointments and other discretionary conflicts with scheduled classes are not acceptable reasons for missing classes.
- ♦ **Excused Absences:** Students may request excused absences before or after each absence. Requests for excused absence(s) must be submitted in writing or by email within 10 days of the absence date and must include your full name, the specific date(s) missed, and reasonable explanation for the absence. Failure to timely seek excused absences will result in denial of excused absence, regardless of the reason for the absence(s). If requested to do so, students promise cooperation in documenting reasons for absences. **Note:** Doctors' appointments and other discretionary conflicts with scheduled classes are not acceptable reasons for excused absence.
- ♦ **Attendance-Participation-Assignments (APA) Grade:** University rules require you to attend all scheduled classes. Your APA grade starts with 100 points. It is 10% of your overall course grade – the equivalent of one full letter grade. EACH UNEXCUSED ABSENCE reduces your grade by 10 points. EACH MISSED ASSIGNMENT reduces your APA grade by 10 points.
- ♦ **Tests & Exams.** Tests and exams will cover textbook, assignments, and lectures to date and will consist of True-False, Multiple-Choice, and Matching questions. Final Exam will be cumulative, covering materials from the entire course. All tests and exams require the use of the **GREEN UNO GENERAL PURPOSE ANSWER SHEET**, available at the UC Bookstore. Please note that there are two different answer sheets and make sure you get the GREEN one for 120 questions. Students must bring GREEN answer sheet and #2 pencil for test dates.

♦ **Test Scores/Grading**

90 - 100	A
80 - 89	B
70 - 79	C
60 - 69	D
<60	F

Final Course Grade Determination

APA	10%
Test 1	25%
Test 2	25%
Final Exam	40%
	<hr/>
	100%

- ♦ **Missed Tests & Exam:** Missed tests & exam will generate Zero Grade, unless a *make-up* is allowed. A *make-up* will be allowed only if:
 - (1) The reason for missing the exam is beyond the student's control.
 - (2) A written request by the student is submitted to and approved by the Instructor prior to or within three (3) days after the scheduled exam. This written request must be dated, must include specific reason(s) for missing the exam, and must be signed by the student, who pledges full cooperation if verification of facts is deemed necessary by the teacher.
 - (3) The availability, time, and date of the make-up exam is determined solely by your teacher.**Note:** Doctors' appointments and other discretionary conflicts with scheduled tests are not acceptable reasons for missing tests or exams.
- ♦ **Office Hours:** Most questions can be answered in the classroom right before or after class time. Alternatively, other times can be scheduled by mutual agreement through email or in person. Meetings should be confirmed in advance, if at all possible, since availability varies depending on scheduling conflicts. **Email to jbriggs@performancetrust.com to confirm specific meeting times in advance.**
- ♦ **E-mail Communications.** **Email** is the preferred and most efficient way to communicate. **Telephone calls** – (504) 526-1613. **Written or printed communications** can be hand-delivered in class or mailed or delivered to UNO Department of Economics and Finance, Kirschman Hall 438, New Orleans LA 70148.