FIN 6321

Terry Hall

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The purpose of this course is to give students an overview of the commercial banking industry and to describe dramatic changes that have occurred in the past decade. The course provides the applications of theory in a decision-making framework. Also it provides the foundation necessary to understand the unique risks faced by depository financial institutions and demonstrates how senior management effectively deals with these risks.
Contents

General Information ..................................................................................................................................... 3
Teacher Profile .............................................................................................................................................. 4
Academic Integrity and Dishonesty: ............................................................................................................. 4
Accommodations for Students with Disabilities: .......................................................................................... 4
Assignments: ................................................................................................................................................. 4
Attendance Policy: ....................................................................................................................................... 5
Special Attendance Requirement for Once-Weekly Classes: ................................................................. 5
Excused Absences: .................................................................................................................................... 5
Quizzes: (15% of Total Grade) ....................................................................................................................... 5
Make-up Quizzes ....................................................................................................................................... 6
Class Participation: (5% of Total Grade) ...................................................................................................... 6
Mid-Term Exam: (40% of Total Grade) ......................................................................................................... 6
Final Exam: (40% of Total Grade)- Non Cumulative .................................................................................... 6
Make-Up for Mid-term and Final Exams ...................................................................................................... 6
Final Grade Determination: .......................................................................................................................... 7
Grade Curve: ............................................................................................................................................. 7
Office Hours: ............................................................................................................................................... 7
E-mail Communications: ............................................................................................................................... 7
Skipped Chapters: ...................................................................................................................................... 7
CHAPTER OUTLINE .................................................................................................................................... 8
General Information

Semester: Fall 2015  
Department: Finance  
Course and sections(s): Finance 6321-601  
Course Location: Kirschman Hall (Rm 220)  
First Day of Class: Wednesday, August 19, 2015  
Last Day of Class: Wednesday, December 2, 2015  
Final Exam Date: December 9th, 2015 (Time to be Determined)  
No Class: Wednesday, November 25th, 2015  
Class Time: Wednesday’s 6:00 – 8:45 PM  
Total anticipated enrollment: 10  
Instructor(s) Name: Terry Hall, CPA, MBA, CRC; Address as: “Mr. Hall” or “Professor Hall”

Course Title: Commercial Bank Management  
Author: Koch/MacDonald

Text Purpose/Mission:

To examine commercial banks in today’s changing, competitive environment and the challenges they face in providing a framework for developing effective strategies that ensure a proper balance between management’s profit targets and allowable risk taking.

Publisher: Cengage  
Edition/Copyright Year: 8th Edition / 2015

Materials: Current text book, calculator (Ability to perform Present Value Calculations), Notebook, pens etc.

Class Assignments: Currently, no homework or class assignments are scheduled for this class (Subject to change). Reading the chapters, attending class, and working chapter questions is strongly recommended.
Teacher Profile

Mr. Hall has 33 years’ experience in the banking/finance industry and has served in a variety of high level financial management positions, including CFO and Finance Director for small business. Currently, he is a SVP for Whitney Bank in New Orleans; his job title is Senior Regional Credit Officer. Mr. Hall is a licensed CPA and holds a Masters of Business Administration from the University of New Orleans. He attended the Graduate School of Commercial Lending at the University of Oklahoma and the Graduate School of Banking at Louisiana State University. His undergraduate degrees include a BS in Accounting and Business Administration from UNO. In 2011 he obtained his Credit Risk Certification (CRC) from the Risk Management Association (RMA). Mr. Hall also teaches Entrepreneurial Finance during the fall semester.

Academic Integrity and Dishonesty:

Academic integrity is fundamental to the process of learning and evaluating academic performance. Academic dishonesty will not be tolerated. Academic dishonesty includes, but is not limited to, the following: cheating, plagiarism, tampering with academic records and examinations, falsifying identity, and being an accessory to acts of academic dishonesty. Refer to the Student Code of Conduct for further information. The Code is available online at http://www.studentaffairs.uno.edu.

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. For more information, please go to http://www.ods.uno.edu.

Assignments:

Students may be required to complete and hand in certain assignments. 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” or 8½”x14” (as assigned) 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. Recurring late arrivals or early departures, missed classes, or talking, sleeping, texting, 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.

Special Attendance Requirement for Once-Weekly Classes:

Each once a week class equates to two 1½ hour classes. Therefore, each absence from a weekly class equates to double absence of a twice-weekly class. You are strongly encouraged to attend each class. If, in the Instructor’s sole opinion, a student has attended at least half of a scheduled once-weekly class (by arriving late or departing early), s/he may receive credit for such attendance at the Instructor’s discretion.

Excused Absences:

Students may request excused absences. Requests for excused absence(s) must be submitted in writing or by email within 10 days of the absence date(s) and must include your full name, the specific date(s) missed, and reasonable explanation for the absence(s). Failure to timely seek excused absences will result in denial of excused absence status, regardless of the reason for the absence(s). If requested to do so, students promise cooperation in documenting reasons for absences.

Quizzes: (15% of Total Grade)

A quiz will be given for each chapter covered in the prior week’s class and will be primarily based on the text material. The quiz will consist of ten multiple choice and/or true/false questions. Some quizzes may have bonus questions attached. Bonus questions may or may not be primarily based on text material.

The quizzes will be graded and returned at the beginning of the following week’s class. Due to time constraints, all questions about the quiz grades will be taken up after the class lecture. Students will be allowed to drop 1 quiz grade.
Make-up Quizzes

If you have an excused absence from class, you will be eligible for a make-up quiz at the beginning of the following week’s class. The quiz will be graded prior to starting class and returned to you after all make-up quizzes are graded and distributed to the students. You will need to arrive at class for 5:30 PM. **You can only make-up a quiz that was given for the prior week. If you miss a quiz and you do not take the make-up in the following week’s class, you will receive a zero grade for that quiz.**

**Class Participation: (5% of Total Grade)**

Participation includes (in class participation, attendance, assignments, “paying attention”, etc).

**Mid-Term Exam: (40% of Total Grade)**

The mid-term exam will consist of 60 multiple choice and/or True False questions. You will have two hours to complete the exam. The exam will include questions related to class lectures and text material. You will need to bring the “Green or Blue Scantron” for test taking. **Please do not forget to bring the necessary items needed for your exams, i.e. scantrons, pencils, calculator, etc.**

**Final Exam: (40% of Total Grade)- Non Cumulative**

The final exam will consist of 60 multiple choice and/or True False questions. The exam is non-cumulative and you will have 2.5 hours to complete the exam. The exam will include questions related to class lectures and text material. **Please do not forget to bring the necessary items needed for your exams, i.e. scantrons, pencils, calculator, etc.**

**Make-Up for Mid-term and Final Exams**

Everyone is expected to take these two important exams as scheduled. Make-up exams will only be given for special circumstances and will be at the sole discretion of the teacher. **A zero grade will be given for any exam not taken when scheduled.**

**Note:** Due to work limitations, I cannot proctor make-up exams. This will have to be coordinated through the Finance Department. No grades will be posted until all Exams have been taken and graded.
Final Grade Determination:

Quizzes 15% - Participation 5% - Mid-Term Exam 40% - Final Exam 40%. (90-100=A, 80-89 = B, 70-79 = C, 60-69 = D, Below 60 = F.

The key to doing well in class is:

1. Read Chapters and prepare for quizzes.
2. **Do not study the power points and assume that will suffice.**
3. Attend class and ask questions if you don’t understand something.

Grade Curve:

If the statistics warrant a grade curve, it will be at the end of the Final Exam when all grades are totaled.

Office Hours:

I do not have an office at the University. Meetings can be arranged in advance and will be held from 5:30 to 6:00 on the day of the class. The classroom will be used as the meeting place. Advance notice is required. I will also be available after class if that works for you.

E-mail Communications:

Email is the preferred and most efficient way to communicate with me. Telephone communications and messages are accepted but discouraged due to business matters throughout the day. If you prefer not to e-mail, you can hand-deliver correspondence to me in class. You can use my home e-mail: tbhall12@cox.net for the evenings and my business e-mail: terry.hall@whitneybank.com for day communication. I don’t typically use my UNO e-mail address so please do not send me e-mails at that address.

Skipped Chapters:

Certain Chapters and/or chapter sections may not be covered in this class due to time and complexity. Below are the chapters that will be covered. Certain sections of these chapters may be excluded but you will be advised accordingly.
CHAPTER OUTLINE

Note: These Chapters are very dense and some subjects will not be covered.

<table>
<thead>
<tr>
<th>DATES</th>
<th>SUBJECT TO CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, August 19, 2015</td>
<td>C H A P T E R 1 Banking and the Financial Services Industry</td>
</tr>
<tr>
<td>Wednesday, August 26, 2015</td>
<td>C H A P T E R 2 Government Policies and Regulation</td>
</tr>
<tr>
<td>Wednesday, September 02, 2015</td>
<td>C H A P T E R 3 Analyzing Bank Performance</td>
</tr>
<tr>
<td>Wednesday, September 09, 2015</td>
<td>C H A P T E R 4 Managing Noninterest Income and Noninterest Expense</td>
</tr>
<tr>
<td>Wednesday, September 16, 2015</td>
<td>C H A P T E R 7 Managing Interest Rate Risk: GAP and Earnings Sensitivity</td>
</tr>
<tr>
<td>Wednesday, September 23, 2015</td>
<td>C H A P T E R 10 Funding the Bank</td>
</tr>
<tr>
<td>Wednesday, September 30, 2015</td>
<td>C H A P T E R 11 Managing Liquidity</td>
</tr>
<tr>
<td>Wednesday, September 30, 2015</td>
<td>Mid-term Exam Review</td>
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<tr>
<td>Wednesday, October 07, 2015</td>
<td>Mid-term Exam</td>
</tr>
<tr>
<td>Wednesday, October 14, 2015</td>
<td>C H A P T E R 12 The Effective Use of Capital</td>
</tr>
<tr>
<td>Wednesday, October 28, 2015</td>
<td>C H A P T E R 13 Overview of Credit Policy and Loan Characteristics</td>
</tr>
<tr>
<td>Wednesday, November 04, 2015</td>
<td>C H A P T E R 14 Evaluating Commercial Loan Requests</td>
</tr>
<tr>
<td>Wednesday, November 11, 2015</td>
<td>C H A P T E R 15 Evaluating Consumer Loans</td>
</tr>
<tr>
<td>Wednesday, November 18, 2015</td>
<td>C H A P T E R 16 Managing the Investment Portfolio</td>
</tr>
<tr>
<td>Wednesday, November 25, 2015</td>
<td>C H A P T E R 17 Global Banking Activities</td>
</tr>
<tr>
<td>Wednesday, December 02, 2015</td>
<td>No Class</td>
</tr>
<tr>
<td>Wednesday, December 09, 2015</td>
<td>Final Exam Review</td>
</tr>
<tr>
<td>Monday, December 14, 2015</td>
<td>Final Grades to be posted by 9AM</td>
</tr>
</tbody>
</table>