COURSE SYLLABUS
BA3541 Commercial Bank Management
Fall 2015
6:55 – 8:10 pm TTh

BA3541 Commercial Bank Management
Class in SSB 334
Prerequisites: Econ 1002 and BA3500
(both with a C- or better plus 2.0 GPA)
email: tenkkur@msx.umsl.edu
Rhonda J. Tenkku
Office: 1105 SSB Tower
Office Phone: 516-4531
Office Hours: 11:00 – 1:45 and 3:30 - 5:15 p.m. TTh
and by appointment


Course Objectives:
The objectives of this course are:
1. to acquaint students with the environment of financial institutions;
2. to provide an integrated framework for the management of commercial banks;
3. to demonstrate the many tools and techniques employed in commercial bank management.

Grading Policy:

<table>
<thead>
<tr>
<th>Assessment</th>
<th>Weight</th>
<th>Letter Grades</th>
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</thead>
<tbody>
<tr>
<td>First Midterm Exam</td>
<td>18%</td>
<td>90-100</td>
</tr>
<tr>
<td>Second Midterm Exam</td>
<td>18%</td>
<td>80-89</td>
</tr>
<tr>
<td>Third Midterm Exam</td>
<td>18%</td>
<td>70-79</td>
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<tr>
<td>Final Exam</td>
<td>18%</td>
<td>60-69</td>
</tr>
<tr>
<td>Banking Game</td>
<td>13%</td>
<td>59 and lower</td>
</tr>
<tr>
<td>Discussion Board</td>
<td>5%</td>
<td></td>
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<tr>
<td>Academic Honesty</td>
<td>5%</td>
<td></td>
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<tr>
<td>Attendance</td>
<td>5%</td>
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<td>100%</td>
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Exam Policy: Students are expected to take the exams when they are scheduled. If you are unable to take an exam for any reason, you will be required to attend the makeup session for all three exams, which will be Friday, December 11 at 10:00 a.m. in SSB 205. Students are allowed to take a maximum of ONE makeup exam at the end of the semester. All others will be taken with the class at the normal times.

Attendance: Class attendance is required and will be recorded via in class exercises that are turned in and reviewed but are not a part of your grade. Absences will reduce your attendance grade. If you are unable to come to class, you will need to get notes from another class member or from MyGateway.

Student Conduct: Our conduct in this course will be consistent with the Student Conduct Code. Please read it. Pay particular attention to the section on academic honesty. Any form of cheating on exams, including providing assistance to others, will result in a “0” for that exam and “0” points for the academic honesty component of the course.

Banking Game: We will play a bank simulation in which each of you will take the role of a bank president and make decisions that may impact the share price of your stock. Students will write a short paper (3-5 pages) on their strategy, actions and conclusions which is half of the bank game grade. The other half is based on each student’s average ranking compared to his competitors (based on share price).
Discussion Board: Connected with each module, there will be a forum set up in Discussion Board of My Gateway. Students will create one thread commenting on the subject of the forum and then add two posts to other students’ threads on each of the eight forums for the course. Points will be based on the quality of the comments rather than the quantity of words. No credit will be given for posts such as “I agree.” You must say why you agree or disagree and back up your assertions with facts.

COURSE OUTLINE

The following course outline is subject to change due to unexpected events.

<table>
<thead>
<tr>
<th>Date</th>
<th>Subject of Discussion</th>
<th>Read BEFORE class</th>
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<tbody>
<tr>
<td><strong>Module 1</strong></td>
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<tr>
<td>Tues, Aug. 25</td>
<td>An Overview of Banks and the Financial Services Sector</td>
<td>Ch. 1</td>
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<tr>
<td>Thur, Aug. 27</td>
<td>The Impact of Government Policy and Regulation on Banking</td>
<td>Ch. 2</td>
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<tr>
<td>Tues, Sept 1</td>
<td>Chapter 2, continued</td>
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<tr>
<td><strong>Module 2</strong></td>
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<tr>
<td>Thur, Sept. 3</td>
<td>The Organization and Structure of Banking</td>
<td>Ch. 3</td>
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<tr>
<td>Tues, Sept. 8</td>
<td>Establishing New Banks, Branches. ATM’s, Telephone Services and Web Sites</td>
<td>Ch. 4</td>
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<tr>
<td>Thur, Sept 10</td>
<td>Chapter 4, continued; Review for Midterm Exam I</td>
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<tr>
<td><strong>Tues, Sept 15</strong></td>
<td><strong>Midterm Exam I (Over chapters 1-4)</strong></td>
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<tr>
<td><strong>Module 3</strong></td>
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<tr>
<td>Thur, Sept 17</td>
<td>Guest Speaker</td>
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<tr>
<td>Tues, Sept 22</td>
<td>The Financial Statements of Banks and Their Principal Competitors</td>
<td>Ch 5</td>
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<tr>
<td>Thur, Sept 24</td>
<td>Measuring and Evaluating the Performance of Banks And their Principal Competitors</td>
<td>Ch. 6</td>
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<tr>
<td>Tues, Sept 25</td>
<td>Chapter 6, continued</td>
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<tr>
<td>Thur, Sept 26</td>
<td>Asset Liability Management</td>
<td>Ch. 7</td>
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<tr>
<td>Tues, Sept. 29</td>
<td>Chapter 7, continued</td>
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<tr>
<td><strong>Module 4</strong></td>
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<tr>
<td>Thur, Oct 1</td>
<td>The Investment Function</td>
<td>Ch. 10</td>
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<tr>
<td>Tues, Oct 6</td>
<td>Chapter 10, continued</td>
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<tr>
<td>Thur, Oct 8</td>
<td>Liquidity and Reserve Management Review for Midterm Exam II</td>
<td>Ch. 11</td>
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<td>Date</td>
<td>Topic</td>
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<tr>
<td>Tues, Oct. 13</td>
<td>Chapter 11, Continued, Review for Midterm Exam II</td>
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<tr>
<td><strong>Thur, Oct 15</strong></td>
<td><strong>Midterm Exam II (Over chapters 5, 6, 7, 10, and 11)</strong></td>
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<tr>
<td>Module 5</td>
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<tr>
<td>Tues, Oct 20</td>
<td>Managing and Pricing Deposit Services                               Ch. 12</td>
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<tr>
<td>Thur, Oct 22</td>
<td>Managing Nondeposit Liabilities                                     Ch. 13</td>
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<tr>
<td>Tues, Oct 27</td>
<td>Chapter 13, continued</td>
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<tr>
<td><strong>Module 6</strong></td>
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<tr>
<td>Thur, Oct 29</td>
<td>Investment Banking and Other Sources of Fee Income                  Ch. 14</td>
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<tr>
<td>Tues, Nov 3</td>
<td>Chapter 14, continued</td>
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<tr>
<td>Thur, Nov 5</td>
<td>The Management of Capital                                           Ch. 15</td>
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<tr>
<td>Tues, Nov 10</td>
<td>Chapter 15, continued</td>
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<td></td>
<td>Review for Midterm Exam III</td>
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<tr>
<td><strong>Thur. Nov 12</strong></td>
<td><strong>Midterm Exam III (Over chapters 12, 13, 14, and 15)</strong></td>
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<tr>
<td>Module 7</td>
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<tr>
<td>Tues, Nov 17</td>
<td>Lending Policies and Procedures                                     Ch. 16</td>
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<tr>
<td>Thur, Nov 19</td>
<td>Lending to Business Firms and Pricing of Business Loans              Ch. 17</td>
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<tr>
<td>Tues, Nov 24</td>
<td>Fall Break</td>
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<tr>
<td>Thur, Nov 26</td>
<td>Fall Break</td>
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<tr>
<td>Tues, Dec 1</td>
<td>Consumer Loans, Credit Cards, and Real Estate Lending               Ch. 18</td>
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<tr>
<td>Thur, Dec 3</td>
<td>Chapter 18, continued</td>
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<tr>
<td><strong>Module 8</strong></td>
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<tr>
<td>Tues, Dec 8</td>
<td>Mergers and Acquisitions                                            Ch. 19</td>
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<tr>
<td>Thur, Dec 10</td>
<td>Managing the Future of Commercial Banks                             Ch. 20</td>
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<td>Review for the Final</td>
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<tr>
<td>Fri, Dec 11 @ 10:00 am</td>
<td>Makeups for all three exams</td>
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<tr>
<td>Thurs, Dec 17</td>
<td>7:45 pm to 9:45 pm <strong>Final Exam (Over chapters 16 - 20)</strong></td>
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