University of Missouri-St. Louis  
College of Business Administration  
Course Syllabus

FIN 6541 Dr. Edward C. Lawrence  
Commercial Bank Management  
Office: 1101 Tower  
Office Phone: 516-6148  
E-Mail: eclawrence@umsl.edu  
Spring 2017  
Class meets: 5:30 pm M, W in 133 SSB  
Office Hours: 2:00-3:00 pm and 7:00-8:00 pm  
M, W and by appointment

PREREQUISITES:  FIN 6500 (FIN MGMT) or equivalent.

TEXT:  
No text is required for this course. My lectures are an amalgamation of materials that do not closely follow any currently available text. Nevertheless, many students find it helpful to have a book to read as a supplement to class lectures. To save money, I would recommend students purchase the following book, but only if you are going to use it:

www.textbookmediapress.com

Cost:  
Online book  $34.95  
Online + pdf chapters  $42.95  
Online + leaf  $51.95  
Online + paperback  $66.95  
Online + color paperback  $69.95

COURSE OBJECTIVE:  
There are three objectives for this course:

(1) Acquaint students with the environment of financial institutions;

(2) Provide an integrated framework for the management of commercial banks; and

(3) Demonstrate the many tools and techniques employed in commercial bank management
GRADING

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
<th>Points</th>
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<tbody>
<tr>
<td>Midterm Exam 1</td>
<td>25%</td>
<td>100 pts</td>
</tr>
<tr>
<td>Midterm Exam 2</td>
<td>25%</td>
<td>100 pts</td>
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<tr>
<td>Final Exam</td>
<td>25%</td>
<td>100 pts</td>
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<tr>
<td>Simulation Project</td>
<td>17.5%</td>
<td>70 pts</td>
</tr>
<tr>
<td>Participation</td>
<td>7.5%</td>
<td>30 pts</td>
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400 pts.

Please note that “+” or “-“ grades will be used in the final grading.

EXAM POLICY: Dates of exams will be announced in class at least 10 days in advance.

MY GATEWAY: This web portal will be used for course information, announcements, assignments and grading.

CASES AND SIMULATION: There will be two or three cases assigned covering special topics relating to the course. All cases will be discussed in class. A computer simulation will also be played and students are expected to prepare a written project report at the end.

PARTICIPATION: The class participation grade will be based on the frequency and clarity of student responses during class discussions. Generally, you will only improve your grade by participating. However, if an “A” student does not participate and thus contribute to class discussion, it is likely they will lower their course grade by earning an average score on the participation component. Class attendance is required and will be periodically recorded. Absences will reduce your participation grade.

ACADEMIC HONESTY: Students are expected to adhere to the University Code of Student Conduct for academic honesty as expressed in the Student Handbook. Any form of cheating on exams, including providing assistance to others or plagiarism of the work of others, will result in “0” points for that exam or assignment.

FINAL EXAM: Monday, May 8th

5:30 pm - 7:30 pm

(Final Exam is taken in the same classroom as normal.)
COURSE OUTLINE

Topics

I. Commercial Banking: An Overview
II. Structure of the Banking System
III. Bank Regulation
IV. Bank Expansion
   Branch Banking
   Mergers and BHCs
   Valuation of Banks

MID TERM EXAM 1

V. Liability Management
   Deposits
   Regulation Q and Recent Changes

VI. Asset Management
    Liquidity Management

MID TERM EXAM 2

Bank Lending

Investment Portfolio

VII. Spread Management

VIII. Management of Capital

IX. Trust Services

FINAL EXAM

Notes: (1) Exam dates will be announced in class.

(2) Reading and case assignments will be made during class.