



**The University of New Mexico, Anderson Schools of Management
473 Financial Markets and Institutions,
Fall 2015 Course Syllabus**

Instructor:	Dennis L Garcia	E-mail:	dgarci57@unm.edu
Office:	N/A	Phone:	505-450-4781
Office Hours:	By Appointment	Classroom:	GSM 128
Class Times:	Thursday 4p-6:30p		
UNM Learn will be used to post all material for this course:	Class participation required to obtain assignments & evaluation of peers		

BOOK, COURSE CONTENT AND OBJECTIVES

Book: Bank Management, by Timothy W. Koch and S. Scott MacDonald, Eighth Edition ISBN 978-1-133-49468-3 published by Cengage Learning

Objective: MGT 473 Commercial Banking I finance course is structured in the context of the credit crisis of 2007-2009, concerning the various types of regulated and unregulated financial institutions involved. You will examine “how” commercial banks generate earnings and the risks they incur in operations, relative to the shadow banking industry. Focus will be on the past decade starting with the dotcom boom and bust, the creation of the 2007 Credit Crisis, and the following regulations and reform. Other major topics include bank capital, sub-prime mortgages, Fannie/Freddie (GSEs), FDIC, OCC, the Federal Reserve Bank & Treasury policies, commercial and consumer credit and the current global banking outlook.

Course Content: Chapter Reviews, Case studies and projects are used in a variety of types of organizations to develop the capacity for administrative decision making employing strategic and operational planning and control. Prerequisites: Mgt 326.

If you are a qualified person with disabilities who might need appropriate academic adjustments, please communicate with me as soon as possible so that we may make appropriate arrangements to meet your needs in a timely manner. Frequently, we [faculty and staff at UNM] will need to coordinate accommodating activities with other offices on campus. Course materials can be made available in alternative formats.

GRADING:

The course grading will rely on chapter assignments, an individual paper as the midterm examination, class exercises, a team project with presentation, and group discussion/attendance. The weighting of papers, projects and participation are as follows:

Assignment	Weighting	Due Date
Chapter Assignments	20%	Weekly as assigned
Mid-term paper	20%	October 12 2015
Final Group Project & Presentation	35%	November 23 and 30, 2015

Bank Simulation	20%	November 23, 2015
Attendance	10%	Weekly
Class Exercises	15%	September 3, 2015

All papers are due at the beginning of class on the respective due date without exception. The beginning of class for these due dates will be defined as 4:00-4:15 pm. Failure to turn in a paper at the noted time will result in a zero grade for that paper.

Chapter Assignments:

The text has a number of exercises. Specific exercises are noted in the class outline but are subject to change during the semester. There will be no make up for these exercises so it will be your responsibility to determine if an exercise has been assigned for the following week. Assignments **MUST** be submitted in hard copy on the due date; electronic submissions **WILL NOT** be accepted. Late submissions will not be accepted.

Team Paper:

This semester there will be one topic/concept that will be completed by teams of two. The concepts/topics are listed below. You will need to select a team member and e-mail me your team selections by the end of class on August 27th at the following email address, dgarci57@unm.edu. Your paper must be a minimum 10-15 pages double spaced, Arial 11 font, with a one inch margins. All graphics, charts and pictures should be included as an appendix and **DO NOT** count toward the total page requirement. All footnotes should be provided at the end of the document and not at the bottom of each page. Papers shorter than the required length will automatically lose one letter grade. **Failure to follow these format requirements will result in at a minimum of a one grade reduction.**

Group Papers – Bank Simulations:

Maximum of four individuals per team, each team will represent an individual bank in the simulation. The team will determine their strategy during the simulation, document their weekly strategy, analyze their results versus the other teams and determine what elements of their strategies caused their individual outcomes. All of this material should be presented in a final review of the simulation. Each team will create a presentation that will be reviewed with the entire class as noted in the Course Outline. All papers must be long enough to review your strategy, outcomes and discuss your learnings from the simulation. Papers should be double spaced, Arial 11 font, with a one inch margins. All graphics, charts and pictures should be included as an appendix. All footnotes should be provided at the end of the document and not at the bottom of each page. **Failure to follow these format requirements will result in at a minimum of a one grade reduction.**

Team Presentations:

Team presentations, to include a Power Point visuals and appropriate handouts, will begin the two weeks before finals week and **ALL** papers will be due on Monday November 23rd. All team presentations will be evaluated by the groups in the class using an evaluation sheet to be distributed before your presentation. Dress for these presentations will be business formal. Each group will be graded by the teams not presenting. **Failure to follow the dress requirements by the entire team will result in a one grade reduction for your paper.**

Presentation Time Expectation:

Final Group Project: 20-25 minutes.

Group Credit:

Credit will be given to all team members with the assumption that they have contributed equally on group projects. If a team determines that one or more individual(s) have not contributed equally the team can eliminate those team member(s) names on the final written document, eliminated team members will receive ZERO credit for the final project and essentially fail the course. All eliminated team members must acknowledge that they have been informed of the team's decision to remove them. The acknowledgment form can be requested obtained via e-mail and would be included with the final paper.

Attendance:

Due to the nature of the material covered, the frequency of the class per week, and the discussion that will surround each session; it is recommended that students attend all class sessions. That said if you will need to miss two or more classes during the semester please review your situation with me as-soon-as possible. It should be noted that role will be taken weekly and attendance is 10% of your total grade. All absences will be weighted the same relative to the attendance calculation.

UNM Learn:

UNM Learn will be used to post all material for this class. To access this specific course the URL is <https://learn.unm.edu/>.

Drop Policy:

This course falls under all UNM policies for the last day to drop courses, etc. Please see <http://www.unm.edu/studentinfo.html> or the [UNM Course Catalog](#) for information on UNM services and policies. Please see the [UNM academic calendar](#) for course dates, the last day to drop courses without penalty, and for financial disenrollment dates.

Other issues:

During class, all students are expected to behave in a way consistent with the values and rules of the Student Code of Conduct. Any violation of the Student Code of Conduct will be taken seriously and appropriate sanctions will be applied. Violations include; plagiarism, exam misconduct, threatening fellow students or instructors, etc. Please refer to the UNM Pathfinder for additional information.

It is expected that students will respect others by not using communication devices during class. These include cellular phones, pagers, text or instant messaging, twitter, sidekicks, blueberries, i-phones, i-pads, tables, etc.

For reference purposes the full UNM academic schedule is attached for your use, please note this is only for reference please check with the Registrar's office to confirm all dates noted.