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**GRADUATE
SCHOOL of
BANKING**

AT LOUISIANA STATE UNIVERSITY

2010 CATALOG

May 23 - June 4, 2010

The Graduate School of Banking at Louisiana State University provides an organized course of study of general banking subjects tailored to the particular needs of bankers in the fifteen sponsoring states. The three-year program covers subjects applicable to bank management and operations including monetary, economic, and regulatory theories and practices. The School's purpose is to fill the need for graduate-level study by bank officers and others meeting admission requirements leading toward a broader knowledge and understanding of major banking functions such as credits, investments, asset and liability management, planning and control, regulatory issues, human resources, and marketing.

INVESTING in YOUR Future





OBJECTIVES

Within its academic framework, the School seeks to involve students in full participation in the learning process. Rather than any attempt at a how-to approach, the School concentrates on why, stimulating the student to a better understanding of banking and its opportunities within the context of its changing environment. Students are exposed to a variety of solutions to problems common to banks and are encouraged to weigh the effects of each.

BANK STUDY PROJECTS

Bank study projects are assigned for courses in the first and second year sessions. These projects are given to the students at the end of the resident program to be submitted throughout the coming year. Each project is given a specific due date and must be returned to the Graduate School of Banking by the assigned date. Failure to meet the deadlines for the projects will result in a student becoming ineligible to return to school the next year. Only the director of the School has the authority to grant time extensions for bank study projects. Such extensions will be granted only in case of illness.

ADMISSION REQUIREMENTS

The instructional program at the Graduate School of Banking is designed for bank officers and regulatory officials with substantial educational and background experience. New students wishing to attend the 2010 Session must file an application accompanied by a \$150 non-refundable fee. This application should be filed before April 16. Applications should be filed with the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808. For further information, call 225-766-8595 or 1-888-278-0025.

To be eligible for admission, the following minimum requirements must be satisfied:

EDUCATIONAL BACKGROUND

Applicants must have completed, by April 16, college or American Institute of Banking credit for a course in Basic Accounting and for a course in either Economics or Money and Banking. These required courses may be completed in residence or by correspondence.

EXPERIENCE

Bankers/applicants must be officers (or employees performing officer functions) and have *a minimum of three years* of experience as an officer. An applicant who is not an officer but who is performing officer functions must include, with an application and non-refundable fee, a letter from the chief executive officer of the bank describing duties and responsibilities. Applicants from state and federal supervisory agencies should have a minimum of five years of experience in bank supervision and banking.

As a matter of policy, the Graduate School of Banking does not discriminate among applicants and participants on the basis of race, religion, sex, national origin, color, age, or handicap.

FEES

Fees are payable to the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808, and are due as follows:

FIRST-YEAR STUDENTS

Tuition fee (when accepted)	
Includes materials, room, and meals	\$3,745
Non-refundable fee with application	\$ 150
Total Fees	\$3,895

SECOND-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$3,745
Total Fees	\$3,745

THIRD-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$3,745
Diploma fee	\$ 20
Total Fees	\$3,765

REFUNDS

Any applicant who is not admitted to the School, or who withdraws prior to January 1, will receive a refund of fees paid, except for the initial application fee of \$150 – it is not refundable. Any applicant withdrawing between January 1 and April 1 will forfeit \$100 in fees. Applicants withdrawing from April 1 to May 1 will forfeit one-half of the fees. Applicants withdrawing after May 1 will forfeit all fees.



SESSION DATES

The dates for the 2010 Session of the Graduate School of Banking are Sunday, May 23 - Friday, June 4. Listed below are the dates and times for the beginning and ending activities for each class.

May 23, 9:00 a.m.
Registration for all students

May 23, 6:30 p.m.
First assembly for third-year students

May 23, 6:45 p.m.
First assembly for second-year students

May 23, 7:00 p.m.
First assembly for first-year students

May 24, 8:15 a.m.
Classes begin for all students

June 4, 11:00 a.m.
Graduation—Class of 2010

June 4, 11:00 a.m.
Dismissal for first and second-year students

OUR PROGRAM

COURSE DESCRIPTION YEAR 1

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Tiby C. Ferguson
Vice President

First Farmers & Merchants Bank
Lawrenceburg, TN

COURSE DESCRIPTION YEAR 2

page 12



Marvin E. Robinson, Jr.
Assistant Vice President

Greer State Bank
Greer, SC

COURSE DESCRIPTION YEAR 3

page 17



John M. Hairston
Chief Executive Officer

Hancock Holding Company
Gulfport, MS



year 1

DESCRIPTION OF FIRST YEAR COURSES

ASSET/LIABILITY MANAGEMENT I – ROBERT L. SCHWEITZER (REQUIRED)

This course provides a basic understanding of a bank's balance sheet and income statement and techniques to manage both to achieve bank goals. Discussion focuses on the responsibilities of a bank's asset and liability management committee and the sensitivity of earnings and balance sheet accounts (principally capital) to changes in interest rates. Topics include: GAP management; duration-based interest rate risk management; credit risk; the use of marginal cost and return concepts in pricing loans and deposits; interest rate risk; and non-interest expense control. Emphasis is on securities, pricing and managing interest rate risk.

BANK FINANCIAL ANALYSIS – RONALD W. BEST (REQUIRED)

This course is designed to provide the student with an understanding of bank financial statements and enhance their ability to analyze bank financial performance. Relationships between the various parts of financial statements are explored and primary sources of bank revenues and expenses are considered, with particular focus on their effects on a bank's ROE. In the bank study project, students analyze their own institution's financial performance and identify any strengths and weaknesses.

BASIC CREDIT ANALYSIS – JAMES T. SARTAIN (ELECTIVE)

This basic course is designed to assist lesser experienced lenders, as well as students with little or no formal commercial credit analysis training, to appraise the credit risk in lending. Emphasis is given to the importance, methods, and limitations of various risk appraisal tools—including analysis of financial statements, ratios, and cash flow. Case studies are used to demonstrate how these tools are used and how they relate to a specific loan request. Throughout the course, the lender’s viewpoint is stressed.

FINANCIAL MARKETS – ROBERT L. SCHWEITZER (REQUIRED)

This course provides an overview of financial markets and investments. Topics covered include: the role of financial markets and financial institutions; return and risk characteristics of investments; the pricing of debt and equity claims; the level and structure of interest rates; the derivative markets and their role in portfolio management; and the use of the financial markets to improve the bank’s profitability and control risk.

INTERMEDIATE CREDIT ANALYSIS – KEN B. CYREE (ELECTIVE)

This is an advanced course designed for the student with commercial lending experience who has a working knowledge of accounting and ratio analysis. Emphasis will be placed on refining those techniques, which lead to sound commercial lending decisions. This emphasis will include analysis of ratio trends, working capital, cash flows, and other important elements in commercial lending operations.

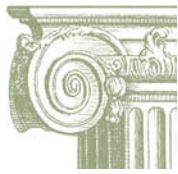
MONETARY ECONOMICS – WILLIAM F. STAATS (REQUIRED)

The course in Monetary Economics is designed to aid the banker in formulating objective appraisals of pervasive economic problems and forces. Problems selected for analysis pertain to the entire banking and economic system rather than to an individual bank. The course deals with the function and role of markets; how demand and supply factors work; how the banking system creates money; how money, credit, and banking function in our society and in the world economy; how interest rates are established; and how economic problems affect the welfare of people. Other elements discussed include: Federal Reserve operations and policies; government fiscal policies; and contemporary economic issues including current dramatic developments in the financial markets.

STRATEGIC BANK MARKETING – REX O. BENNETT (REQUIRED)

This course focuses on competitive strategies that banks can use to attain strategic, sustainable advantage and achieve superior, long-term profitability in spite of industry or environmental changes, competitor actions, and customer/market shifts. Customer-driver differentiation that leads to increased customer satisfaction and retention is the essence of such competitive advantage strategies. This course will focus on developing effective strategies through identifying key drivers of profitability and through identifying and measuring the Competitive GAP's which limit a bank's ability to enhance performance and profitability. The relationship of marketing strategies to other functional areas of the bank and to the marketplace is emphasized, as are specific, practical techniques to help bank managers.





year 2

DESCRIPTION OF SECOND YEAR COURSES

ADVANCED REAL ESTATE FINANCING – DUSTIN C. READ (ELECTIVE)

This course focuses on the techniques used to analyze, finance, and structure real estate transactions. Topics included are: an overview of the real estate space and capital markets; the techniques of real estate financial analysis and valuation; financial and ownership structures; financial feasibility analysis of development opportunities; and commercial mortgage structures and underwriting.

ASSET LIABILITY MANAGEMENT II – JAMES W. WANSLEY (REQUIRED)

This class provides conceptual and practical guidelines for managing a bank's interest rate risk, liquidity risk and overall capital position. The emphasis is on the trade-off between potential returns and risks associated with specific decisions. Discussion will focus on earnings and economic value of equity sensitivity analysis, strategies for different deposit and non-core funding alternatives, the role of investment instruments, the impact of embedded options on performance and opportunities with interest rate swaps, caps, and floors.

BANK REGULATORY LAW – CARL J. CHANEY (REQUIRED)

The Bank Regulatory Law course is designed to assist bankers in meeting the challenges of the rapidly changing regulatory environment. Topics include regulatory enforcement actions, mergers and acquisitions (including FDIC assisted deals), bank secrecy act, fair lending, bankruptcy, lender liability, and survival tactics for the new financial services industry. Attention is also given to current and proposed legislation affecting the financial services industry, such as the Consumer Financial Protection Agency Act of 2009.

BANKING INDEPENDENT BUSINESS IN 2010 – DAVID A. ASHCRAFT (REQUIRED)

Your job is to find, maintain, and retain profitable relationships while protecting the bank from too much risk. In the past 24 months, that

job has become tougher than ever because you're stuck in the middle between extremely tight credit standards and the requirement of exercising good relationship management. This class will provide you the tools to win over both the credit department and the business owner. You will learn how to help owners and managers of independent businesses understand how to test the health of their business, identify ways to make more profit, and squeeze more cash from their operations. Case studies will enable you to apply these principles immediately to real-life situations. You will take away "cool tools" that improve credit communication with business owners and help them be better prepared when they come to you with their financing needs.

EFFECTIVELY MANAGING THE RETAIL BANK – CHARLES E. "CHUCK" WILSON (ELECTIVE)

This course will provide information and education relating to the major components and functions that must be addressed by a bank's planning and management process to effectively manage the retail bank. The sessions of this course will provide ideas and suggestions relating to best practices to effectively attract, retain, and expand relationships with the bank's best/most valued customers and thereby improving the overall profitability. The sessions will provide ample opportunity for the students to have conversation and discussion to share their ideas and successes from their bank.

MANAGERIAL ECONOMICS – LOREN C. SCOTT (REQUIRED)

This course is designed to complement the first-year course in Monetary Economics; however, it has an emphasis on applications of economic analysis. Topics include the use of elasticity measures in decision-making, concepts of financial and operating leverage, and three methods for forecasting at the bank level.

MERGERS AND ACQUISITIONS – CHRIS HARGROVE (ELECTIVE)

This course is divided into three parts—the first deals with the financial, regulatory, and social aspects of mergers, the second is concerned with the implementation of the process, and the third relates to the integration and personnel aspects of a merger. Financial and economic considerations include the determination of the cash price or stock exchange ratio and comparisons between the two methods. The implementation takes the process from the pricing phase to the determination of terms and conditions. Critical personnel issues such as job reassignments, terminations and consolidations of positions, and the changes in "corporate cultures"

are addressed in practical terms. The course also focuses on the challenges of remaining independent.

RURAL AND SMALL BUSINESS LENDING – DAVID M. KOHL (ELECTIVE)

This course will examine the domestic and global megatrends that will impact credit risk and business development opportunities in your rural and agricultural enterprise businesses. Consumer and population trends, rural and agricultural structure, real estate values, and intergenerational business transfer will be emphasized. The course will examine actual small business enterprise cases including underwriting benchmarks, best management practices, common denominators of problem credit, and credit scoring systems applications, including the ten golden rules for operating small business enterprises.

SOURCES OF NON-INTEREST INCOME – DAN M. HARBISON (ELECTIVE)

Pressures on a bank's traditional source of profit—the spread between interest income and interest expenses—have encouraged bank management to look to non-traditional sources of revenue and profits. This course focuses on some of these sources and addresses the managerial issues involved in entering into these areas. Among the areas discussed are brokerage services, insurance services, service charges, overdraft protection, and mortgage banking.

STRATEGIC TECHNOLOGY TRENDS – DAN M. FISHER (REQUIRED)

This course concentrates on the review of an institution's executive management responsibilities in regard to technologies. Also covered are emerging technology trends as they pertain to banking and payment systems. The students are given a glimpse of future technological innovations.

TREASURY MANAGEMENT PRACTICES – MARK J. KRAWCZYK (ELECTIVE)

Understanding corporate treasury management practices, services, products, and techniques can play a key role in determining how competitive your bank can be in the marketplace. You need to understand what your bank can and cannot do in the way of offering treasury management services to your customers. This course will include extensive discussions in the areas of: **disbursement practices** (to include the use of controlled disbursements, positive pay, ACH debits, purchasing card practices – to name a few); **collection practices** (retail and wholesale lockboxes, remote deposit capture, ACH credits, web payments – to name a few); the **U.S. payments system** and how



CHARLES E COATES HALL

it works (to include in-depth discussion of electronic commerce applications); the use of **short-term investments** and **short-term debt management**; **fraud exposure and control** (to include issues surrounding identify theft); when, how, and why the use of **interest rate swaps**; and the use of **call and put options**. The learning atmosphere will be highly interactive, informative and entertaining.

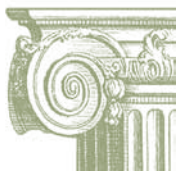
CASE PROBLEMS

For two weeks during the first year and for one week during the second year, a series of cases will be studied. Classes will be divided into groups of approximately 8-10 students for discussion of these cases, and each discussion group will be assigned an instructor.

Preparation for the cases will be done not only before the resident session begins, but also at night during the resident session. Specific assignment of students by name and place will be made for both preparation and discussion groups. The cases will cover special credit areas, specific phases of bank management, and business finance. Among the areas to be included are: Capital Budgeting; Financing the Closely Held Business; Profitability, Personnel and Growth; Capital Analysis; Internal Controls and Loss Prevention; Asset/Liability Management; Improving Market Capitalization; Business Finance; Financial Planning; Problem Loans and Workouts; Term Lending; Real Estate Finance; Seasonal Lending; and Compliance Management.



Along with the cases, students will have a unique opportunity to gain familiarity with personal computer uses in banking. Instruction will be directed toward decision-making with the use of computers as management tools. Students will actually use computers to practice such techniques as credit analysis, forecasting, modeling, and asset/liability management.



year 3

DESCRIPTION OF THIRD YEAR COURSES

ADVANCED REAL ESTATE FINANCING – DUSTIN C. READ (ELECTIVE)

This course focuses on the techniques used to analyze, finance, and structure real estate transactions. Topics included are: an overview of the real estate space and capital markets; the techniques of real estate financial analysis and valuation; financial and ownership structures; financial feasibility analysis of development opportunities; and commercial mortgage structures and underwriting.

BANK MANAGEMENT SIMULATION – ERNEST W. SWIFT (REQUIRED)

This course utilizes a computer-based learning exercise designed to give participants an overview of the bank management decision-making process. Students develop strategies for the management of functional bank areas, with specific emphasis on planning and decision-making in areas such as loans, deposits, investments, funds management, asset/liability management, risk management, etc. The primary focus is on profitability and growth, but attention also is directed to marketing and pricing of bank services—both current and future.

The senior class is divided into teams, with each team effectively managing an \$800 million dollar bank. The computer model allows students to make decisions, to receive quick feedback on the effectiveness of their decisions, and then to make new decisions which adjust bank operations to compensate for a large number of internal and external forces including competition, the economy, and regulatory constraints. Within a two-week period, simulation teams experience the equivalent of two years of bank operations.

The course is supervised by qualified instructors who have extensive real-world banking experience such as CEOs, presidents, or examiners. The computer model, (BMSim) or Bank Management Simulation, was developed by the ABA and currently is maintained by a consortium of regional banking schools.

CREATING AN ADVISORY CULTURE – EDWARD G. FRANCIS AND MARK FAIRCLOTH (ELECTIVE)

In today's competitive market, it is critical for banks to grow and retain profitable relationships. This course focuses on sound and proven disciplines that work with small business and middle market commercial relationships. Topics include:

- The case for a true advisory (vs. sales) culture
- Understanding the needs (and opportunities) of small and middle market businesses
- Relationship skills for your team
- Goals, measurements and the power of a proper incentive program
- Building multiple revenue streams while creating customer loyalty
- Advisory management in the real world.

EFFECTIVELY MANAGING THE RETAIL BANK – CHARLES E. "CHUCK" WILSON (ELECTIVE)

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INTERPRETING ECONOMIC CHANGE – DAVID M. KOHL AND THOMAS H. PAYNE (REQUIRED)

The commercial banker must interpret economic change and adjust to changing business conditions in all aspects of banking practice. This course attempts to provide the banker with a practical basis for analysis of the major economic variables in business fluctuations. Special attention will be given to aspects of economic indicators, both domestic and globally, that will impact a banker's strategic business making process.

LEADERSHIP IN TIMES OF CHANGE – STEPHEN R. ROBICHAUX AND BRUCE BICKEL (REQUIRED)

The banking industry is in the spotlight and this course engages the participants in an interactive learning process aimed at leading through the current crisis. Leadership theories that have dominated



our thinking and practice for the last century are presented and summarized into a relevant whole that provides a firm foundation for today's leaders. Leadership styles are presented and assessed, and leadership levels are linked to effectiveness in today's tough markets. Exercises and tools for leading organizational change are presented to help leaders succeed in today's complex organizations and business environment. A model for personal leadership development is presented for participants to continue their life-long process of growth.

PROACTIVE RELATIONSHIP DEVELOPMENT – KEVIN STRICKLAND (REQUIRED)

In today's changing economic environment, generating revenue without sacrificing asset quality or margins is essential for long term profitability. Now is the time to be proactively calling on prospects by laying the groundwork for future business through targeted calling and follow-up. The primary focus of this high energy course is designed to build a best in class process for retention, growth and acquisition of key relationships in the business-to-business sector.

RURAL AND SMALL BUSINESS LENDING – DAVID M. KOHL (ELECTIVE)

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TROUBLED ASSET RESOLUTION – J. MICHAEL ALLEN (ELECTIVE)

In the past year, bankers have experienced and are experiencing a period of unprecedented economic challenge. Our asset quality and loan performance are being tested daily. Capital preservation and liquidity are more precious to bankers today than ever before in our modern time. Virtually all markets are affected. These challenges are of a depth and breadth few have seen—let alone have experience at handling. No longer can many banks boast that their asset quality is great! Problem loans are a new reality for some. How will your portfolio respond to continued pressure? Are your internal management practices and board activities where they need to be? How has this environment affected your relationship with your regulatory agencies? This course is designed to provide some assistance, guidance and provoke thought as to how you handle loan performance changes in your shop.





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David O. Coyle, Jr., *Stamping Ground, KY*



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Joseph Nemetz, *Group Vice President, Athens First Bank & Trust, Athens, GA*

Thomas H. Payne, *Professor of Finance, The University of Tennessee at Martin, Martin, TN*

Michael H. Peuler, *Financial Consultant, Cranberry Township, PA*

Dustin C. Read, *Professor of Finance, University of North Carolina, Charlotte, NC*

Robert P. Reynolds, *Attorney-at-Law, Reynolds, Reynolds & Duncan, LLC, Tuscaloosa, AL*

Ronald R. Roberts, *Managing Director, Professional Bank Services, Inc., Brentwood, TN*

Stephen R. Robichaux, *Management Consultant, Capital City Consultants, Inc., Baton Rouge, LA*

James T. Sartain, *President & CEO, FirstCity Financial Corporation, Waco, TX*

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William F. Staats, *Baton Rouge, LA*

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Kevin Strickland, *Senior Vice President, MZ Bierly Consulting, Malvern, PA*

Ernest W. Swift, *Professor Emeritus of Finance, Georgia State University, Atlanta, GA*

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Charles E. Wilson, *Managing Principal, Banking Industry Group, Inc., Sylacauga, AL*



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AT LOUISIANA STATE UNIVERSITY

PHONE

(888) 278-0025

(225) 766-8595

FAX

(225) 766-2561

EMAIL

donw@gsblsu.org

4273 Highland Road
Baton Rouge, LA 70808

www.gsblsu.org

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