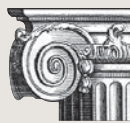


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**GRADUATE
SCHOOL of
BANKING**

AT LOUISIANA STATE UNIVERSITY

2016 CATALOG

May 22 - June 3, 2016

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 2016 Session must file an application accompanied by a \$150 non-refundable fee. This application should be filed before April 15. Applications should be filed with the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808-4541. 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 15, 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 70808-4541, and are due as follows:

FIRST-YEAR STUDENTS

Tuition fee (when accepted)	
Includes materials, room, and meals	\$3,995
Non-refundable fee with application	\$ 150
Total Fees	\$4,145

SECOND-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$3,995
Total Fees	\$3,995

THIRD-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$3,995
Diploma fee	\$ 50
Total Fees	\$4,045

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 2016 Session of the Graduate School of Banking are Sunday, May 22 - Friday, June 3. Listed below are the dates and times for the beginning and ending activities for each class.

May 22, 9:00 a.m - 5:30 p.m.
Registration for all students

May 22, 6:30 p.m.
First assembly for third-year students

May 22, 6:45 p.m.
First assembly for second-year students

May 22, 7:00 p.m.
First assembly for first-year students

May 23, 8:15 a.m.
Classes begin for all students

June 3, 11:00 a.m.
Graduation—Class of 2016

June 3, 11:00 a.m.
Dismissal for first and second-year students

OUR PROGRAM

**COURSE DESCRIPTION
YEAR 1**

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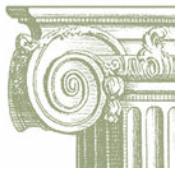
**COURSE DESCRIPTION
YEAR 2**

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**COURSE DESCRIPTION
YEAR 3**

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year 1

DESCRIPTION OF FIRST YEAR COURSES

ASSET/LIABILITY MANAGEMENT – STEPHEN LACEWELL (REQUIRED)

This course provides a basic understanding of a bank's techniques to measure and manage interest rate risk. Discussion focuses on the responsibilities of a bank's asset and liability management committee, the sources of interest rate risk, and tools to measure the sensitivity of earnings and market value of equity to changes in interest rates. Topics include: the repricing (GAP) model; duration; economic value of equity; simulation models; and balance sheet adjustment and hedging techniques.

BASIC CREDIT ANALYSIS – GARY HIGGINS (ELECTIVE)

This basic course is designed to assist less experienced lenders, and others with little or no formal commercial credit analysis training, to assess credit risk. Emphasis is given to the importance, methods, and limitations of various risk appraisal tools - including those associated with financial statements, ratios, and cash flows. Case studies are used to demonstrate how these tools are used and how they relate to specific loan requests. The lender's viewpoint is stressed through the use of practical examples and interactive exercises.

CREDIT RISK MANAGEMENT – GARY HIGGINS (REQUIRED)

This course introduces students to credit risk management in the lending function. Comprehensive credit risk management requires that banks identify and measure risks in the portfolio, develop appropriate policies, procedures, systems and controls to manage and monitor risk and assure that they are working. Portfolio credit risk management is a tool to improve the predictability of portfolio credit quality during economic cycles.

A bank study project will provide students with an opportunity to assess their institution's tolerance for risk, to develop a risk profile and assess their institution's control environment supporting their credit management process.

FINANCIAL MARKETS – MICHAEL J. HIGHFIELD (REQUIRED)

This course provides an overview of financial markets and investments. Topics include: the role of financial markets and financial institutions; the time value of money, the pricing of debt and equity claims; the level and structure of interest rates; return and risk characteristics of investments; 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 and becoming a value-added lender. This emphasis will include analysis of ratio trends, working capital, cash flows, and other important elements in commercial lending operations.

MONETARY ECONOMICS – BRANDON CLINE (REQUIRED)

Monetary Economics is designed to assist the banker in analyzing and explaining economic conditions and forces. Topics pertain to the entire banking and economic system, but relate directly to risk management, A/L composition, and other decisions made within the bank. The course addresses the effects of policy decisions on financial markets; it will take participants "inside" the Federal Reserve as they learn how monetary decisions are made and implemented. The course provides a practical framework for determining how fiscal and monetary policies

affect global, national, and local economies. Other topics include: economic measures and indicators, regulation, interest rate risk, and the trade-offs associated with economic decision making.

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, technology enhancements, and customer/market shifts (including generational 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, new innovations and disruptive technologies, 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

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, C.R.A., fair lending, bankruptcy, lender liability, and survival tactics for the new financial services industry. Attention is also given to current and proposed legislation as well as discussing the future of the financial services industry.

BANKING SMALL BUSINESS – MIKE W. MILAN (REQUIRED)

This class is unique because it is both sales and credit training together and is tailored for all bankers who have contact with business owners. It discusses how to call on and effectively serve small business clients and build and sustain relationship banking. It is both practical and hands-on, as it uses actual case experiences and role plays to reveal the problems of entrepreneurs and gives bankers the tools to understand and communicate with non-financially oriented owners or managers of businesses with sales under \$15 million. This course provides insights into small business owners' expectations and attitudes that will help create the ability to add value to customer relationships.

EFFECTIVE STRATEGIC PLANNING – KEN JOHNSON (REQUIRED)

Bank regulatory authorities increasingly require thorough strategic planning and the strategic plan is considered a necessity for the success and survival of financial services providers. Effective strategic planning is a characteristic of high performance banks. This course is designed to provide a practical outline for how community bankers can implement an effective strategic planning process for their banks. It will cover: 1) the strategic planning process including the roles of the board of directors and management; 2) development and components of a strategic plan document; 3) communication and implementation of the plan throughout the organization; 4) on-going monitoring, reporting and management; and 5) when the plan should be reviewed and revised.

HOT TOPICS IN IT – LISA D. TRAINA, CPA, CITP, CGMA (REQUIRED)

In today's world, technology impacts every single thing we do, especially in banking. There are no longer any bank products or services that do not have a technology component and the internal technology in use by banks can impact performance and efficiency. Add in cyber security issues and regulatory concerns and the technology landscape can really be a challenge for bank leaders. This course will provide you with the practical information you need to know presented in an easy to understand manner. Topics include: using technology to better serve customers, cloud computing, mobile banking and mobile wallets, changes in IT departments, corporate account takeover (CATO), current security threats, recent breaches, regulatory issues and much more.

MANAGING BANK PERFORMANCE – ERNEST W. SWIFT (REQUIRED)

This course will focus on two facets of measuring and managing bank performance. The first portion of the course will identify the various drivers of bank performance which includes measurement of the drivers and discussions as to how the drivers can be used in concert with each other to achieve the desired goals of profitability. Additional discussions will demonstrate how and why these drivers differ between banks of different sizes in the banking industry.

The objective of the second portion of the course is to identify the various risks faced by banks and to develop strategies for managing these risks for the purpose of achieving greater returns. The primary risk subjects to be discussed will include interest rate, liquidity, credit, and operational risks. Extensive discussion of Asset/Liability Management modeling inputs and outputs, including the development of assumptions, will occur. The ALM models will be presented from the viewpoints of bank management and bank regulatory oversight. Financial derivatives as used in managing bank risk will be presented.

Finally, all models, strategies, and discussions will relate to the Bank Management Simulation course which will be taken in the third year of the school.

MERGERS AND ACQUISITIONS – CHRIS L. 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. Due to the increase in the number of bank failures, this course will review the process of analyzing failed bank transactions. The course also focuses on the challenges of remaining independent.

NEGOTIATE TO WIN FOR BANKERS – JAMES C. THOMAS, JR. (ELECTIVE)

These are challenging times for the banking industry. As banks struggle with unprecedented regulatory, economic, technological, and competitive challenges, effective negotiating has emerged as a make-or-break career competency. Whether it's bargaining with customers over rates or structure, supporting credits through the approval process, dealing with staff performance problems, sorting out compliance issues with regulators, or simply managing everyday differences with colleagues and clients, our effectiveness at most of the things we do is critically impacted by how well we negotiate.

Negotiate to Win for Bankers is a no-nonsense, highly interactive, "how-to" program that combines short input lectures, exploratory discussions, realistic exercises, and feedback to deliver a rapid and dramatic improvement in negotiating skills. It equips bankers with the very latest negotiating best practices, an in-depth understanding of how and why they work, and the confidence to put them to immediate, profitable use.

REAL ESTATE FINANCING – CRAWFORD PIKE (ELECTIVE)

This course focuses on the current state of CRE industry and the techniques used to analyze, finance, and structure real estate transactions. Topics included are: an overview of the real estate space; the role of the capital markets in CRE finance; the techniques of real estate financial analysis and valuation; property type specific underwriting considerations; financial and ownership structures; and commercial mortgage structures and underwriting.

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



CHARLES E. COATES HALL

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, mortgage banking, and merchant services.

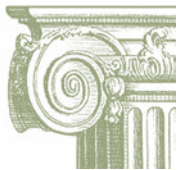
TREASURY MANAGEMENT – MARK J. KRAWCZYK (ELECTIVE)

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 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 identity 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, hopefully, 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: Bank Financial Analysis; Business Finance; Capital Budgeting; Capital Analysis; Compliance Management; Core Ideology, Culture and Strategy; Financial Planning; Financing the Closely Held Business; Improving Market Capitalization; Internal Controls and Loss Prevention; Problem Loans and Workouts; Real Estate Finance; Seasonal Lending; and UCA Cash Flow.

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

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 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.

CURRENT BANKING ISSUES – BRUCE WHITEHURST AND JEFF SZYPERSKI (REQUIRED)

This course evaluates new trends, changing attitudes and innovations in the banking industry. At the 2016 Session, the topics considered are the challenges of making your bank one of the best in the country to work for and marketing to the Millennial generation.

The first topic –**Building a Best Bank to Work For** – will focus on the essential elements of organizational management and behavior that lead to your bank becoming an employer of choice, a leader in recruiting and retaining top talent.

The second topic –**Branding for the Future: Marketing to Millennials** – will examine the ways social, technological and

demographic changes affect the banking industry and offer strategies for marketing, a strong bank brand that will attract and retain younger customers while also maintaining a strong, multigenerational customer base.

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. Bankers are provided with the practical knowledge and basic tools needed to assess the overall economy and its effect on institutional risk and financial performance. The course includes an analysis of major banking trends associated with economic, competitive, regulatory, political, and social change. Special attention is given to aspects of economic indicators, both domestic and globally, that will impact bankers' decision making and strategic planning processes.

LEADERSHIP IN TIMES OF CHANGE – STEPHEN R. ROBICHAUX (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.

NEGOTIATE TO WIN FOR BANKERS – JAMES C. THOMAS, JR. (ELECTIVE)

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RECRUITING AND RETAINING THE RIGHT EMPLOYEES – MARK FAIRCLOTH (ELECTIVE)

In a series of real-life cases, this course presents specific steps and skills which help managers to be effective in these areas: 1) Attracting employees who fit the job and the bank; 2) Connecting individual and organization goals; 3) Proactively managing on a daily and long term basis; and 4) Creating job and career paths for all performance and motivation levels.

Bankers understand and apply successful interview questions, goal setting steps, team dynamics, group communication and individual coaching to a series of actual bank situations. Special attention is given to talent sourcing, under-performing employees/departments, individual motivation and career path development.

Fast paced and practical, this course complements the concepts covered in the senior “Making the List: Building a “Best Bank to Work For” course. The examples and daily case discussions make this class a good fit for any job function and level.

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

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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, and merchant services.

TROUBLED ASSET RESOLUTION – J. MICHAEL ALLEN (ELECTIVE)

In the past few years, bankers have experienced and are experiencing a period of unprecedented economic challenge. Asset quality and loan performance metrics are beginning to improve. But, as competition once again begins to get “frothy,” these improvements will be tested. 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. While asset quality trends are improving for the industry, many banks continue to battle troubled borrowers and are desirous of avoiding a “repeat of the past.” 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 and be positioned to effectively manage the next generation of problem loans you are booking today.





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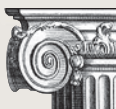
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