Alexandra Hottinger, Director

MARQUETTE UNIVERSITY COMMERCIAL BANKING PROGRAM

"A NEW GENERATION OF BANKERS"

MARQUETTE UNIVERSITY | BE THE DIFFERENCE.

"Modern banking has been the single greatest contributor to human progress,"

Jason Trennert, the Wall Street Journal

Commercial Banking Mission Statement

To provide individuals with a solid foundation of skills for **immediate contribution** and success in banking. Through academic training and its application to real-world situations and experiences, students will gain the critical skills required for professional excellence. This will create a path for **successful careers** and supply the banking industry with its future leaders.

Banking Program - Value Creation

Value Proposition

- Provide qualified talent and **succession** to banks
- Provide solid **careers/jobs** for students

Goals

- "**Professionalize**" banking as an academic discipline
- Improve/change the **perception** of commercial banks

What makes us different

- One of very few undergraduate programs in the country
- Unique commercial banking curriculum
- Immersive exposure and experiences
- Applied education
- Outstanding advisory board and partners
- Jesuit values
- 100% Job placement

Update

- Started in 2017
- 8 graduating classes, 100% job placement
- Over 100 students admitted to program since inception
- Self-funded since inception
- Executive in Residence committee
- Extensive advisory board participation (over 25 organizations)
- Over 35 full-timet & 33 internship placement organizations

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Curriculum

- FINA 3002 – Introduction to Commercial Banking
  - Learn about bank structure, importance to the economy, how banks make money, the central bank, key regulations, and how to manage a bank.
  - Students must run a bank using a bank simulation, for 4 quarters, making budget, pricing, and risk decisions.

- FINA 4210 – Loan Underwriting
  - Students learn the basics (methods) for making business loans.
  - Learn business development, getting to know the customer, collecting information, financial analysis, cash flow analysis, structuring the deal, and closing.
  - Students actually analyze a commercial loan and write up a loan package and present to actual bankers.

Curriculum (continued)

- FINA 4212 – Loan Portfolio Analysis
  - Students meet once per week for a loan committee meeting. Each student analyzes and presents four deals during the semester to a committee of bankers.
  - Key loans are from a CDFI in town, and loans are selected for including in our revolving loan fund.
  - We also consult to third world country small businesses in Central America to provide consultation and funding.

- FINA 4211 – Bank Risk Management
  - Students learn about risk assessments, ERM, key financial risks and how to mitigate (liquidity, interest rate, and capital), credit risk and all other risks
  - Simulation is also used to perform interest rate swaps and are subjected to a bank stress test.

Curriculum (continued)

- FINA 4050 – Applied Financial Modeling
  - Students learn the key financial models used in business today, how they are built, and how to analyze (i.e., 3 financial statement model, financial ratios, cash flow analysis, discounted cash flow, leveraged buyout, loan amortization, depreciation, scenario analysis, monte carlo, and personal financial planning
  - Hands-on course, we also partner with banks to build models that are useful to the bank.

Activities

- **Chicago Field trips**
  - Financial district visits to Federal Reserve and banks (Wintrust, BMO, CIBC, Northern Trust, Bank of America, and Capital One) each semester
- **Washington DC trip**
  - Annual trip to expose students to key banking agencies and decision makers, for internships and career opportunities including: Federal Reserve, OCC, CFPB, Congress, American Bankers Association, and Marquette's Les Aspin Center
- **Zurich Switzerland trip**
  - Annual trip to visit and learn about Zurich Switzerland as a major financial hub, the Swiss economy and its banking system. In conjunction with ZHAW University, company visits include the Swiss National Bank, UBS, and a local community bank, in addition to major businesses such as Victorinox and Lindt Chocolate factory
- **Executive "Chat" series**
  - On campus senior executive fireside chats
- **Annual Conference**
  - Key topics and issues in banking

Initiatives

- Comprehensive commercial banking certification credential (CPB, Certified Professional Banker), pilot and rollout
- Partnership with Applied Investment Management program and Commercial Banking for Wealth Management
- Executive education initiatives (bank simulation, underwriting basics, risk management)
- Collaboration with local bank and community development financial institutions expansion of revolving loan fund for financing community initiatives
- Expansion/awareness with state associations in Midwest (Minnesota, Indiana, Michigan, Iowa planned)
- Alumni outreach in banking

FOUNDERS

MARQUETTE UNIVERSITY | College of Business Administration Commercial Banking

Platinum Level

WINTRUST

BMO

TODD & CAMILLE NICKLAUS

Silver Level

Bank of America

WATERSTONE BANK

JOHN K. BARRETT

Capital One

PNC

JOHN J. BYRNE, CAMS, ESQ.

Bronze Level

FNBC BANK&TRUST

National Exchange Bank & Trust

JOHNSON FINANCIAL GROUP

CIBC

Ixonia Bank

FIS

BAKER TILLY

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