FIN 4361-
Financial Institution Administration
Fall 2020

Course Description/Overview

Course Description

This course discusses the role of financial institutions in the economy, depository and non-depository financial institutions, legal environment, organizational structure; asset/liability management, and international aspects.

Prerequisite Knowledge

Students should have senior standing at the university level. A basic understanding of the principles of economics, finance, and accounting is strongly advised.

Prerequisites: Finance 3360 or Accounting 2302.

Course Technology

This is an online course. Use of blackboard is required. It is essential that students familiarize themselves with the use of blackboard.

Students must have access to a reliable computer that connects to the Internet. The course materials are only accessible online by logging in to http://blackboard.angelo.edu. In addition to a competent level of computer and Internet literacy and capability, certain minimum technical requirements must be met to enable a successful learning experience in Blackboard. Please review the important technical requirements and Web browser configuration information on the Blackboard home page. Blackboard support may be contacted by calling (325) 486-6263 or by email at elearning@angelo.edu.
**Class Meeting Times**

This is an online course.

**Technical Support**

The Technology Service Center (TSC) may be contacted by calling (325) 942-2911 or 1-866-942-2911 or by email at helpdesk@angelo.edu.

**Faculty/Instructor Information**

Name: Biqing Huang, Ph.D.
Title: Associate Professor of Finance
Office: RAS 249
Phone: (325) 486-6447
E-Mail: biqing.huang@angelo.edu

You are welcome to send emails to, or call the instructor (or leave a voice mail) if you have any questions.

**Office Hours** (Virtual on ZOOM): Tuesday, Wednesday, and Thursday: 9:30pm-10:30pm

ZOOM Conference ID : 779 657 5610
Password : 8PU0EY (0 is zero, not "oh")
Course Objectives

Course Description: This course is designed to prepare the students greater understanding of the financial market and institutions, financial instruments, and the latest discourse on practical issues and policies in today’s financial environment. The essential objectives are for the student to learn techniques that can apply to financial markets and institutions. Topics include introductions of banking and the financial services industry, government regulations, how to analyzing bank performance, managing income and expenses, fixed income securities, managing interest rate risk, derivatives, managing liquidity, use of capital, consumer loans, investment portfolio, and global banking activities. It is important that students gain factual knowledge (terminology, classifications, methods, trends) and learn to apply course material to improve thinking, problem solving, and decisions.

Learning Objectives:

Upon the completion of this course, students will be able to:

1. Have an understanding of the historical and economic background of financial institutions, the various types of financial institutions and their operating strategies.
2. Understand the “business of banking” with a focus on commercial banks.
3. Demonstrate the ability to use the quantitative tools used in risk management for those financial institutions.
4. Demonstrate the knowledge of the products and services offered by financial institutions.
5. Have a deeper knowledge of finance topics, and apply the practical techniques to the financial service industry.

Assessment Methods:

Goal 1 is assessed through assignments.
Goal 2 is assessed through assignments and exams.
Goal 3 is assessed through projects and exams.
Goal 4 is assessed through assignments.
Goal 5 is assessed through assignments and exams.


Course Textbook and Required Readings

**Required Text:**

Title: Bank Management  
Author: Timothy W. Koch & S.Scott MacDonald  
Edition: 8th  
ISBN: 9781133494683  
Copyright Year: 2015  
Publisher: Cengage Learning

No access code needed.

**Recommended Readings:**

Readings are assigned in a timely manner as needed and are provided to you as PDF, MS Word format, or a link to an online resource will be provided.

**Required Calculator: Hewlett-Packard 10B-II, or Hewlett-Packard 10B-II Plus**

The Hewlett-Packard 10B-II (HP 10B-II), or Hewlett-Packard 10-BII (HP 10B-II Plus) calculator is strongly recommended. All examples shown on lecture notes will use this calculator. If you choose to use another, it is your responsibility to learn to use it.

**Course Policies:**

1. **Communication with Your Professor and Fellow Students:**

   Communications about your course will be in the format of ASU email, announcements on blackboard. I strongly suggest that you check blackboard and your ASU email at least once for every two days. I will make announcements on blackboard when there is any update of the course (new materials, new HWs, quizzes, exams, etc). I will respond to your e-mails/posts within 24 to 48 hours during business day. Emails/posts sent on Saturday or Sunday will receive a reply by Monday or Tuesday. If you call and I do not answer, please send an email or leave a message on the voicemail. Please make your message short and leave your phone number and a good time to return your call. **The best way to reach me is via email.**
This course does not require synchronous communication.

**Email manners:** Please include subject, titles or name of the person you are writing to, content, and your names. Usually I will respond within two business days. I will not respond to emails that do not meet the requirements.

2. **Policy on Server Unavailability or Other Technical Difficulties:**

   Angelo State University is committed to providing a reliable online course delivery system to all users. However, in the event of any unexpected blackboard server outage or any ASU or MyEconLab technical difficulty which prevents students from completing a time sensitive activity, I will extend the due date and provide an appropriate accommodation based on the situation. The accommodations will be made as soon as the ASU IT Department or MyEconLab confirms that there was such a problem. Students should report any problems to the professor through their ASU email account and also email www.elearning@angelo.edu.

   Note that this does not apply to individual technical problems that you may encounter on your personal computer. It is the responsibility of the student to work with a reliable computer and Internet connection and plan ahead.

**Policies of student submissions:**

Students will need to submit their HWs, exams and quizzes on blackboard using the test format. The students will need to hit the “submit” button at the end in order to submit successfully. Detailed instructions for submissions will be provided on blackboard.

No late HW submissions can be accepted.

**Technical Problems with Exams and Exam Policy:**

Please plan to take your exams and quizzes on a reliable computer. Wireless and dial-up connections tend to cause problems with quizzes and exams. Do not use these. You should take your quizzes and exams with DSL broadband or cable Internet connections.
# Grading Policies

**Grades:** Grades may consist of exams, assignments, and classroom citizenships. Grades feedback will be provided in the grade center via blackboard within one week after the deadlines. Course grades will be based on a weighted composite of the following (*Please be aware that the instructor reserves the right to change the weights of each grading component)*:

<table>
<thead>
<tr>
<th>Component</th>
<th>Weight</th>
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</thead>
<tbody>
<tr>
<td>Homework</td>
<td>80 points</td>
</tr>
<tr>
<td>Exam I</td>
<td>100 points</td>
</tr>
<tr>
<td>Exam II</td>
<td>90 points</td>
</tr>
<tr>
<td>Final Exam</td>
<td>110 points</td>
</tr>
<tr>
<td>Class Citizenship</td>
<td>20 points</td>
</tr>
</tbody>
</table>

| Total           | 400 Points |

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**Homework**

The instructor requires the students to submit HWs during the semester. Each HW is designed to accomplish course learning objectives.

**Exam I**

Exam I will cover Chapter 1, 2, 3, 4, and 5.

**Exam II**

Exam II will cover Chapter 6, 7, 8.

**Final Exam**

The final will cover Chapter 9, 10, 11, and 16.

**Class Citizenship**

Students are expected to log on to this course *at least once a week* via the Blackboard. Also, at the beginning of the semester the students need to make a brief introduction about themselves.
Your grade will be assigned to the following achievements. The instructor reserves the right to change the cutoffs presented below.

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Cumulative %</th>
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<tbody>
<tr>
<td>A</td>
<td>90% and above</td>
</tr>
<tr>
<td>B</td>
<td>80% - 89.99%</td>
</tr>
<tr>
<td>C</td>
<td>70% - 79.99%</td>
</tr>
<tr>
<td>D</td>
<td>60% - 69.99%</td>
</tr>
<tr>
<td>F</td>
<td>Below 60%</td>
</tr>
</tbody>
</table>

**WEBCAM and LOCKDOWN BROWSER ARE REQUIRED FOR EXAMS.**
Academic Honesty and Integrity

Angelo State University expects its students to maintain complete honesty and integrity in their academic pursuits. Students are responsible for understanding and complying with the university Academic Honor Code, which is in both print and web versions of the ASU Student Handbook.

Academic integrity is expected. This includes, but is not limited to, any form of cheating, plagiarism, unauthorized sharing of work, or unauthorized possession of course materials. The professor assumes that all students can be trusted. Please do no violate this trust. Violation of academic integrity will result in a failing grade for the course.

It is the professor’s intention to be as fair and impartial as is humanly possible. Therefore, all students will be asked to adhere to the same set of guidelines and rules UNLESS there are disabilities or documented extenuating circumstances that have been discussed with the professor and the Student Life Office. Please make sure you inform the professor as soon as any situation arises. Do NOT wait until the problem is compounded by poor class performance, poor attendance, etc.

Plagiarism

Plagiarism is a serious topic covered in ASU’s Academic Integrity policy in the Student Handbook. Plagiarism is the action or practice of taking someone else’s work, idea, etc., and passing it off as one’s own. Plagiarism is literary theft.

In your discussions and/or your papers, it is unacceptable to copy word-for-word without quotation marks and the source of the quotation. It is expected that you will summarize or paraphrase ideas giving appropriate credit to the source both in the body of your paper and the reference list.

Papers are subject to be evaluated for originality via Turnitin. Resources to help you understand this policy better are available at the ASU Writing Center.

Copyright Policy

Students officially enrolled in this course should make only one printed copy of the given articles and/or chapters. You are expressly prohibited from distributing or reproducing any portion of course readings in printed or electronic form without written permission from the copyright holders or publishers.
Code of Ethics

Students, faculty, administrators and professional staff of the Norris-Vincent College of Business should always:

- Be forthright and truthful in dealings with all stakeholders
- Take responsibility for one’s actions and decisions
- Serve as an example of ethical decision-making and behavior to others
- Admit errors when they occur, without trying to conceal them
- Respect the basic dignity of others by treating them as one would wish to be treated

Courtesy and Respect

Courtesy and respect are essential ingredients to this course. We respect each other's opinions and respect others points of view at all times while in our class sessions. The use of profanity and harassment of any form is strictly prohibited (Zero Tolerance), as are those remarks concerning one's ethnicity, life style, religion, etc., violations of these rules will result in appropriate disciplinary actions.

Accommodations for Disability

ASU is committed to the principle that no qualified individual with a disability shall, on the basis of disability, be excluded from participation in or be denied the benefits of the services, programs or activities of the university, or be subjected to discrimination by the university, as provided by the Americans with Disabilities Act of 1990 (ADA), the Americans with Disabilities Act Amendments of 2008 (ADAAA), and subsequent legislation.

Student Affairs is the designated campus department charged with the responsibility of reviewing and authorizing requests for reasonable accommodations based on a disability, and it is the student’s responsibility to initiate such a request by emailing studentservices@angelo.edu, or by contacting:

Mrs. Dallas Swafford
Director of Student Development
Office of Student Affairs
University Center, Suite 112
325-942-2047 Office
325-942-2211 FAX
Dallas.Swafford@angelo.edu
Title IX

Angelo State University is committed to providing and strengthening an educational, working, and living environment where students, faculty, staff, and visitors are free from sex discrimination of any kind. In accordance with Title VII, Title IX, the Violence Against Women Act (VAWA), the Campus Sexual Violence Elimination Act (SaVE), and other federal and state laws, the University prohibits discrimination based on sex, which includes pregnancy, and other types of Sexual Misconduct. Sexual Misconduct is a broad term encompassing all forms of gender-based harassment or discrimination and unwelcome behavior of a sexual nature. The term includes sexual harassment, nonconsensual sexual contact, nonconsensual sexual intercourse, sexual assault, sexual exploitation, stalking, public indecency, interpersonal violence (domestic violence or dating violence), sexual violence, and any other misconduct based on sex.

You are encouraged to report any incidents involving sexual misconduct to the Office of Title IX Compliance and the Director of Title IX Compliance/Title IX Coordinator, Michelle Boone, J.D. You may submit reports in the following manner:

Online: www.angelo.edu/incident-form
Face to Face: Mayer Administration Building, Room 210
Phone: 325-942-2022
Email: michelle.boone@angelo.edu

Note, as a faculty member at Angelo State, I am a mandatory reporter and must report incidents involving sexual misconduct to the Title IX Coordinator. Should you wish to speak to someone in confidence about an issue, you may contact the University Counseling Center (325-942-2371), the 24-Hour Crisis Helpline (325-486-6345), or the University Health Clinic (325-942-2171).

For more information about resources related to sexual misconduct, Title IX, or Angelo State’s policy please visit: www.angelo.edu/title-ix.

Student absence for religious holidays

As stated in the Angelo State University Operating Policy and Procedures (OP 10.19 Student Absence for Observance of Religious Holy Day), a student who intends to miss class to observe a religious holy day should make that intention known in writing to the instructor prior to the absence. A student who is absent from classes for the observance of a religious holy day shall be allowed to take an examination or complete an assignment scheduled for that day within a reasonable time after the absence.
Course Drop
To view information about how to drop this course or to calculate important dates relevant to dropping this course, you can visit http://www.angelo.edu/services/registrars_office/course_drop_provisions.php.

Incomplete as a Course grade
As stated in the Angelo State University Operating Policy and Procedure (OP 10.11 Grading Procedures), the grade "I" is given when the student is unable to complete the course because of illness or personal misfortune. For undergraduates, an "I" that is not removed before the end of the next long semester automatically becomes an "F". A graduate student will be allowed one year to remove a grade of "I" before it automatically becomes an "F". To graduate from ASU, a student must complete all "I"s.

Grade Appeal Process
As stated in the Angelo State University Operating Policy and Procedures (OP 10.03 Student Grade Grievances), a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, has experienced inequitable evaluation procedures, or inappropriate grading practices, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the grade appeal process and the number of days allowed for completing the steps in the process, see Operating Procedure 10.03 at: http://www.angelo.edu/content/files/14196-op-1003-grade-grievance.

Course Revision
Any revisions to this syllabus will be announced in class and supercede this syllabus. Students are responsible for being aware of these changes.
Tentative class schedules

*Please note that except the final, the course and exam schedules listed below represent the best information available at the time of course registration. They are tentative and may change at any time. Adjustments will be made if necessary based on actual progress. I will announce the dates of exams/quizzes/assignments at least one week in advance on Blackboard. The students are responsible for being aware of the changes.*

<table>
<thead>
<tr>
<th>Things to be Due</th>
<th>Due Date</th>
</tr>
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<tbody>
<tr>
<td>Self-Introduction</td>
<td>Aug 21</td>
</tr>
<tr>
<td>HW 1</td>
<td>Sep 7</td>
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<tr>
<td>Exam I</td>
<td>Sep 23</td>
</tr>
<tr>
<td>HW 2</td>
<td>Oct 17</td>
</tr>
<tr>
<td>Exam II</td>
<td>Oct 30</td>
</tr>
<tr>
<td>HW 3</td>
<td>Nov 10</td>
</tr>
<tr>
<td>Final Exam</td>
<td>Nov 23</td>
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