

FIN 4361-

Financial Institution Administration

Fall 2021

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

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 analyze 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:

The Wall street Journal, Financial Times, The Economist.

Other 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 this 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 are updates of the course (new materials, HWs, quizzes, exams, etc). I will respond to your e-mails within 24 to 48 hours during business day. Emails sent on Saturday or Sunday will receive a reply by Monday or Tuesday. If you call and I do not answer, you can 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 24-48 hours. I will not respond to emails that do not meet the requirements.

3. 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 to elarning@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 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 on a reliable computer. Wireless and dial-up connections tend to cause problems with exams. Do not use these. You should take your 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 two 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**):

| | |
|---|-------------------|
| <p>Homework The instructor requires the students to submit HWs during the semester. Each HW is designed to accomplish course learning objectives.</p> | 80 points |
| <p>Exam I Exam I will cover Chapter 1, 2, 3, 4, and 5.</p> | 100 points |
| <p>Exam II Exam II will cover Chapter 6, 7, 8.</p> | 90 points |
| <p>Final Exam The final will cover Chapter 9, 10, 11, and 16.</p> | 110 points |
| <p>Class Citizenship Students are expected to log on to this course <u>at least once a week</u> via the Blackboard. Also, at the beginning of the semester students need to make a brief introduction about themselves.</p> | 20 points |
| Total | 400 Points |

Your grade will be assigned to the following achievements. The instructor reserves the right to change the cutoffs presented below.

| <u>Letter Grade</u> | <u>Cumulative %</u> |
|---------------------|---------------------|
| A | 90% and above |
| B | 80% - 89.99% |
| C | 70% - 79.99% |
| D | 60% - 69.99% |
| F | Below 60% |

WEBCAM ARE REQUIRED FOR EXAMS.

Course Policies

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 (www.angelo.edu/content/files/17358university-honor-code) and the [ASU Student Handbook](http://www.angelo.edu/content/files/17187-2014-15-student-handbook) (<http://www.angelo.edu/content/files/17187-2014-15-student-handbook>).

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.

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 not violate this trust. Violation of academic integrity will result in a failing grade for the course.

Code of Ethics

Students, faculty, administrators and professional staff of the 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 their point of view at all times while in our class sessions. The use of profanity & harassment of any form is strictly prohibited (Zero Tolerance), as are those remarks concerning one's ethnicity, life style, race (ethnicity), religion, etc., violations of these rules will result in immediate dismissal from the course.

Accommodations for Disability

As stated in the Angelo State University Operating Policy and Procedure (OP 10.15 Providing Accommodations for Students with Disabilities), the Student Life Office 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 contacting the Student Life Office at (325) 942- 2191 or (325) 942- 2126 (TDD/FAX) or by e-mail at Student.Life@angelo.edu to begin the process. The Student Life Office will establish the particular documentation requirements necessary for the various types of disabilities.

Student absence for religious holidays

As stated in the Angelo State University Operating Policy and Procedure (OP 10.19 Student Absence for Observance of Religious Holy Day), a student who intends 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. 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 Procedure (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, equitable evaluation procedures, or appropriate grading, 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 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.**

| Things to be Due | Due Date |
|-------------------------|-----------------|
| Self-Introduction | Aug 29 |
| HW 1 | Sep 15 |
| Exam I | Oct 3 |
| HW 2 | Oct 24 |
| Exam II | Nov 7 |
| HW 3 | Nov 23 |
| Final Exam | Dec 5 |