Texas A&M University - Corpus Christi
College of Business
Course Syllabus

Course Number: FINA 4321.001  Class Time - Tues 7:00 - 9:30 p.m.  Class Location – OCNR 117


Email:  TMatthews@americanbank.com  Office Hours:  By Appointment


Peter S. Rose & Sylvia Hudgins

Course Prerequisites:  FINA 3310, ECON 2302

Junior level or above standing

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

- Understand the role and purposes of financial institutions in society.
- Understand the evolution of banking regulation and current trends in regulatory oversight.
- Understand the role of Risk Management in banks and other financial institutions.
- Discuss the similarities, differences, advantages and disadvantages of the different types of financial organizations.
- Calculate the impact of interest rate changes on financial asset pricing.
- Understand the role of asset/liability management in financial institutions.
- Understand the composition of commercial bank balance sheets and income statements.
- Understand the powerful forces of change within the financial services industry.
- Describe the global impact of central banking principles and monetary policy on financial institutions and markets.

Relationship to Other Courses:  This course serves finance majors and minors by providing students a broad understanding of the changes impacting existing financial institutions and how management strives to meet the changes.

Instructional Method:  Lectures supplemented by class discussion, handouts, and question and answer sessions.

Performance and Evaluation:  Three exams and a term paper will be assigned. There will also be random pop quizzes covering assigned reading material.

Test questions will come from lecture notes, textbook material, and homework assignments. Exams are a combination of multiple choice and short answer questions. Exam questions will emphasize your understanding and application of concepts and topics covered in class.
You will be assigned a topic for a term paper. The term paper should follow the guidelines of an academic research paper and provide the reader a summary of your background research. I expect you to research and investigate the topic and provide an organized analysis of the critical points you want to convey.

Writing a research paper can be one of the more rewarding experiences of your academic experiences. I am available to provide you assistance, if needed.

<table>
<thead>
<tr>
<th>Grading will be as follows:</th>
<th>The standard alphabetical grading scale is employed where:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam 1</td>
<td>A 90 - 100</td>
</tr>
<tr>
<td>Exam 2</td>
<td>B 80 - 89.9</td>
</tr>
<tr>
<td>Term Paper</td>
<td>C 70 - 79.9</td>
</tr>
<tr>
<td>Final Exam</td>
<td>D 60 - 69.9</td>
</tr>
<tr>
<td>Pop Quiz/Class Attendance</td>
<td>F Below 60</td>
</tr>
</tbody>
</table>

**Academic Honesty/Plagiarism:**

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating such as illicit possession of examinations or examination materials, falsification, forgery, complicity, or plagiarism (the presentation of the work of another person as one’s own work). Academic misconduct may result in disciplinary action.

**Dropping a Class:**

I hope you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be certain it is in your best interest.

Should dropping the course be the best option available for you, you must initiate the process to drop the course by going to the Student Services Center and fill out a course drop form. Merely stopping attendance of the class will not automatically result in your being dropped from the course. April 11 (Friday) is the last day to drop a class with an automatic grade of “W” for this term.

**Classroom Professional Behavior:**

Texas A&M University - Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor’s ability to conduct the class, or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction as outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forms including classroom, electronic classrooms, labs, discussion groups, field trips, etc.
**Grade Appeals:**

As stated in University Rule 13.02.99, C2, Student Grade Appeals, 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 it 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 University Rule 13.02.99, C2, Student Grade Appeals, and University Procedure 13.02.99, C2.01, Student Grade Appeals. These documents are accessible through University Rules Web Site at [http://www.tamucc.edu/provost/university_rules/index.html](http://www.tamucc.edu/provost/university_rules/index.html)

For assistance or guidance in the grade appeals process, students may contact the office of Student Affairs.

**Disabilities/ Accommodations:**

The Americans with Disabilities Act (ADA) is a Federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation for their disability. If you believe you have a disability requiring accommodation, please call Disability Services at 361-825-5816 in Corpus Christi Hall (CCH) 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance (361-825-5816).

---

**See Lecture and Assignment Schedule Attached**
FINA 4321.001 Course Outline and Assignments

Preliminary Lecture Schedule

1/26  Chapters 1&2  Discussion:  Banks, Financial Services, and Regulation
2/02  Chapter 3  Discussion:  Organization/Structure of Banks and the Banking Industry
2/09  Chapter 5  Discussion:  Financial Statements of Banks and their Principal Competitors
2/16  Chapter 6  Discussion:  Measuring and Evaluating the Performance of Banks/Competitors
2/23  Exam 1  Textbook Chapters 1, 2, 3, 5, 6
3/03  Chapter 7  Discussion:  Asset/Liability Management & Duration
3/10  Chapters 8  Discussion:  Financial Futures, Options, Swaps and other Hedging Tools
3/17  SPRING BREAK
3/24  Chapter 9  Discussion:  Asset Backed Securities, Credit Standbys, and Derivatives
3/31  Chapter 10  Discussion:  The Investment Function
4/07  Exam 2  Textbook Chapters 7, 8, 9, 10
4/14  Chapter 11&15  Discussion:  Liquidity and Reserves; Management of Capital
4/21  Chapter 16&17  Discussion:  Lending Policies/Procedures; Commercial Lending & Loan Pricing
4/28  Chapters 18  Discussion:  Continue Commercial Lending & Retail Lending
5/05  Chapter 20  Discussion:  The Future of Banking and Financial Services

Last Class Day – Review for Final Exam

5/12  Final Exam  Textbook (All Chapters Covered During the Semester)

Term Paper Topic:  To be assigned 1/26/2014.

Term Paper is due 4/28/2014