Texas A&M University-Corpus Christi
College of Business
Standardized Course Syllabus
(Revised and Approved by AFBL faculty on April 12, 2017)
Draft 3-27-2017

Course Number: FINA 4321
Course Name: Financial Institutions Management
Semester: Fall 2020
Instructor: Dr. Will Johnson
Office: TBD
Phone: TBD
Email: william.johnson@tamucc.edu
Office Hours: Six hours as posted and by appointment

Required Materials:
- Financial Calculator (Only the Texas Instrument’s BAII Plus is permitted)
- Blackboard
- Probanker

Prerequisites: FINA3310, ECON2302 and junior standing or above

Course Description:
A study of major financial institutions and the markets in which they operate, with emphasis on financial decision making and risk management. Topics include financial intermediation theory; measurement and management of interest rate risk, credit risk, off balance-sheet risk, foreign exchange risk, country risk, and liquidity risk; capital adequacy; and product/market diversification.

Learning Objectives:
By the end of this course, the students will be able to:
• Understand the importance of financial institutions
• Recognize the various types of risks financial institution face and how the risks are measured
• Understand how financial institutions manage risk (BBA Goal 2, Objective 1)

Major Field Test:
The MFT is required for all students pursuing the Bachelor of Business Administration degree. Students register for the MFT in BUSI0088, Major Field Test in Business. To prepare for this test, business majors are advised to retain their class notes, textbooks, and other relevant materials from their business core courses in the areas referenced above. Completion of all College of Business core courses except MGMT 4388 is required. BUSI 0088 is CR/NC.

As an integral part of the College of Business’ Assurance of Learning program, the Major Field Test (MFT) is a nationally-normed, standardized multiple-choice test developed by the Educational Testing Service and administered to senior-level business students at many
AACSB International accredited institutions in the United States. It is designed to measure students’ academic achievement through demonstration of their basic knowledge and understanding of key concepts, theories, and analytical methods in the functional areas of business. This test covers the areas of accounting, economics, finance, international issues, legal and social environment of business, management, marketing, quantitative business analysis, and information systems.

Relationship to Other Coursework:
The application of the knowledge accumulated in FINA 3320 to real world financial problems advance the capabilities of students. FINA 4310 is a capstone course integrating the mathematical and analytical tools acquired in other business courses. A team approach to the analysis and proposed solutions is similar to a typical corporate environment. A written analysis and proposed courses of action from each team improve written communication skills. The principles of financial management in a corporate environment form a foundation for concepts in related finance courses including risk management, real estate, and financial markets and institutions. Although a corporate environment is emphasized in the course, basic principles are applicable in partnerships, proprietorships, and estate management.

Electronic Device Usage:
Computers or tablets are required to complete the course.

Grades

<table>
<thead>
<tr>
<th>Component</th>
<th>Weight</th>
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<tbody>
<tr>
<td>Highest Exam #1</td>
<td>20%</td>
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<tr>
<td>Highest Exam #2</td>
<td>30%</td>
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<tr>
<td>Probanker</td>
<td>40%</td>
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<tr>
<td>Blended Exercises</td>
<td>10%</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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A letter grade will be determined based on the percentage earned of total points possible, as follows: A: 90-100%, B: 80-89%, C: 70-79%, D: 60-69%, F: 0-59%.

All regrading requests must be submitted within one week of grade distribution and will result in regrading of the entire assignment.

Oral and Written Communication Content:
All major exams and the final exam are essay or mathematical manipulation. All homework is likewise prose or math and are graded and returned to the student as indicated above. As class size permits, students will be required to express themselves on various current topics or concepts.

Technology Applications:
Students are required to possess and have knowledge in the use of business or advance
engineering calculators. Time value of money and other related financial computations are required in their usage.

Code of Ethics
This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu). Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

Academic Integrity/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. (Plagiarism is the presentation of the work of another as one’s own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in a zero the first time and failing the course for any additional offence.

Dropping a Class:
I hope that 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 your academic adviser before you decide to drop to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class.

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 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 forums, including classrooms, 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 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 University Rule 13.02.99.C2, Student Grade Appeals, and University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible through the University Rules Web site at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Dean’s office in the college in which the course is taught or the Office of the Provost.

Disability 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 of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Corpus Christi Hall 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 at (361) 825-5816.

Statement of Academic Continuity
In the event of an unforeseen adverse event, such as a major hurricane and classes could not be held on the campus of Texas A&M University–Corpus Christi; this course would continue through the use of Blackboard and/or email. In addition, the syllabus and class activities may be modified to allow continuation of the course. Ideally, University facilities (i.e., emails, web sites, and Blackboard) will be operational within two days of the closing of the physical campus. However, students need to make certain that the course instructor has a primary and a secondary means of contacting each student.

Proposed schedule

<table>
<thead>
<tr>
<th>Date</th>
<th>Class</th>
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<tbody>
<tr>
<td>1</td>
<td>22-Jan First Class</td>
<td>1</td>
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<tr>
<td>2</td>
<td>29-Jan Bubbles 1</td>
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<tr>
<td>3</td>
<td>5-Feb Bubbles 2</td>
<td>*</td>
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<tr>
<td>4</td>
<td>12-Feb Probanker 1</td>
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<td>5</td>
<td>19-Feb Bubbles 3</td>
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<tr>
<td>6</td>
<td>26-Feb Probanker 2</td>
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<td>7</td>
<td>4-Mar Exam #1 and Probanker 3</td>
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<td>11-Mar Spring Break</td>
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<td>8</td>
<td>18-Mar Bonds 1</td>
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<tr>
<td>9</td>
<td>25-Mar Probanker 4</td>
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<td>10</td>
<td>1-Apr Probanker 5-6</td>
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<tr>
<td>11</td>
<td>8-Apr Bonds 2</td>
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<td>12</td>
<td>15-Apr Probanker 7-8</td>
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<tr>
<td>13</td>
<td>22-Apr Risky 1-2</td>
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<tr>
<td>14</td>
<td>29-Apr Probanker Project</td>
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15 6-May  Planet 1-2  *
16 13-May  Final Exam  1

*denotes hybrid class meeting

Exam #1 = Chapters 1, 2, 3, 4, 5
Exam #2 = Chapters 6, 7, 8, and other topics

Summary of Topical Coverage:                  Hours
Topic 1: Why Are Financial Institutions Special?  2.5
Topic 2: Interest Rate Risk                      6.0
Topic 3: Credit Risk-Individual and Loan Portfolio  6.0
Topic 4: Liquidity Risk                         6.0
Topic 5: Foreign Exchange Risk                  5.0
Topic 6: Sovereign Risk                        4.5
Topic 7: Off-Balance-Sheet Risk                4.5
Topic 8: Liability and Liquidity Management    4.5
Topic 9: Capital Adequacy                      4.0
Topic 10: Product and Geographic Expansion     2.0

Total 45.0