



SYLLABUS – SPRING SEMESTER, 2018

BANK MANAGEMENT

FIN 5303-110 CRN 10528

1. INSTRUCTOR CONTACT INFO:

Name: Dr. Mary H. Kelly; Associate Professor of Finance

Office: 323F Founder's Hall

Phone: 254-501-5846

Email: mhkelly@tamuct.edu

Office Hours: On-Campus: T, R 3 - 5:30 pm.

Other days/times I may be available: I'm on campus much more than office hours, so please do not hesitate to make an appointment for another day/time OR by phone. Just ask! And, I'm generally online M - Th from 9 am – 8 pm and periodically on Fri and Sat 9am – 4pm.

Communication between Instructor and Student: The best way to reach me is email in Canvas or at my university email of mhkelly@tamuct.edu. **Be sure to put FIN 5303 in the subject line.** I generally respond within a day or two, or sooner if I am online for virtual office hours or related matters.

A General Discussion Board will be set up in Canvas that will allow you to ask questions of others in the class and receive their answers or comments. Utilization of this discussion board is a key feature for class interface beyond the face-to-face class schedule.

Administrator for Course, Department, and the College of Business Administration (COBA):

- 1) Ms. Kathryn Field at kfield@tamuct.edu or at 254-519-5437.
Appointments and other information can be obtained via email or phone.
- 2) COBA (College of Business Administration) general assistance at:
254-519-5437 or cobainfo@tamuct.edu.

2. MODE OF INSTRUCTION:

Class Schedule: This class meets online during the 16-week semester that begins January 16, 2018, and ends Friday, May 12, 2018.

Online Resources. This course uses the Learning Management System called *Canvas*. It can be accessed at this link: <https://tamuct.instructure.com>. The Canvas Learning Management System is described later in this Syllabus in Section 7(c) titled: "Technology Requirements." Students must check the Canvas site frequently throughout the semester for Communication and other information. You will use the tamuct username and password communicated to you separately to log on to this system.

3. COURSE OVERVIEW AND DESCRIPTION:

Course description: Study bank management and bank regulation. Examine the operations and management policies of depository institutions, the conditions that have led to bank regulation and deregulation, the risk structure of credit for commercial and consumer clients, and capital management issues for a bank.

Prerequisite(s): Graduate Status at the university or permission of instructor,

4. COURSE MATERIALS:

1. Textbook: ISBN: 0-324-28927-8 or the most edition.

Title: Bank Management. Koch and McDonald. Published by Cengage for later editions and by Thomson/Southwestern for the 6th edition listed in this syllabus.

5. COURSE LEARNING OBJECTIVES:

Course Learning Objectives or Outcomes (LOs) are *measurable*.

By best practice, learning objectives or outcomes are not only measurable, they are explicit at the course level. Upon successful completion of this course, a student should be able to *demonstrate* the following Course Learning Objectives, which will be *measured* during the course:

1. Explain the fundamental types of financial regulation for the banking industry from an historical perspective.
2. Explain the most recent types of regulations for the banking industry.
3. Compare and contrast the regulatory environment for the banking industry with other types of firms in the broader industry of financial service providers.
4. Evaluate a bank's financial performance using its financial statements;
5. Recognize ethical aspects of the financial decision-making process at banking firms.
6. Describe the intersection of public policy and bank operations, such as insured deposits.

6. COURSE REQUIREMENTS AND GRADING RUBRIC

Assessments/Exams/Quizzes: There will be 3 assessments that may be a combination of research papers, m/ch, t/f, short answer, etc.

Late submissions will not be accepted. If you are able to make acceptable arrangements with Dr. Kelly, then it is possible for missed points to apply to another assessment or an average of other course work. This decision will be at the discretion of the professor.

Course Calendar: At the end of this Syllabus is a Course Calendar. It outlines the topics covered and is subject to change at the discretion of the instructor and upon consideration of class dynamics.

Grading:

A is 90% -100% of maximum points from requirements
B is 80% - 89% of maximum points “

C is 70% - 79% of maximum points “
D is 60% - 69% of maximum points “
F is less than 60% of maximum points “

Incomplete Grades: A grade of Incomplete can be given only according to university policy, which requires extenuating circumstances, such as serious illness or other necessary absences, and a grade-to-date in the course of at least a “C,” with most of the course completed. Also, an Incomplete must be completed in accordance with university policy. If this does not happen, then the “Incomplete” will change to an “F.” Requests should be submitted in writing and should include a detailed explanation and documentation, along with an address and/or telephone number where you may be contacted throughout the following full-term semester (i.e., Fall or Spring). If an Incomplete is granted, the student will be required to enter into a contract with the professor to finish the course with specified requirements and within a timeframe determined by the professor.

Posting of Grades.

All grades will be posted in Canvas. Grading will generally be within a week of the due date. If there are any questions about grades, email the instructor and be sure the subject line includes: FIN 5303.

Instructor Policies and Copyright Notice.

Students should assume that all course material is copyrighted by the instructor or stated respective author(s). Reproduction of course material is prohibited without consent by the course instructor and/or other author(s). Violation of copyright is against the law and Texas A&M University-Central Texas’ Code of Academic Honesty. All alleged violations will be reported to the Office of Student Conduct.

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College of Business Administration; 1001 Leadership Place, Killeen, TX
76549; (254-501-5846); Fax (254-501-5825); mhkelly@tamuct.edu.

7. TECHNOLOGY REQUIREMENTS AND SUPPORT

In this online course, students must be familiar with technology requirements for access to certain information required for successful completion of the course. This course will use the TAMUCT Canvas learning management system. To access Canvas, logon to TAMUCT and click on “Quick Links,” where Canvas is listed as one of the quick links. The website for the university is: www.tamuct.edu. Canvas can also be accessed at: <https://tamuct.instructure.com/login/ldap>. Then, be prepared to enter the password restricted site of Canvas with the following:

Username: Your MyCT username

(xx123 or everything before the "@" in your MyCT e-mail address)

Initial password: Your MyCT password

Technology Support.

For technology issues, students should contact Help Desk Central.

24 hours a day, 7 days a week:

Email: helpdesk@tamu.edu

Phone: (254) 519-5466

[Web Chat](http://hdc.tamu.edu): <http://hdc.tamu.edu>.

When calling for support please let your support technician know you are a TAMUCT student.
For issues related to course content and requirements, contact your instructor.

8. COURSE AND UNIVERSITY RESOURCES, PROCEDURES, AND POLICIES

8a. Important Dates this Semester: Information can be found at this link:

<https://www.tamuct.edu/registrar/academic-calendar.html>

January, 2018

- Tue, 16th | ADD/DROP/LATE REGISTRATION BEGINS (\$25 fee assessed for late registrants) (16 week & 1st 8 week)
- Tue, 16th | Classes Begins
- Thu, 18th | ADD/DROP/LATE REGISTRATION ENDS (16 week & 1st 8 week)
- Tue, 23rd | Last day to drop 1st 8-week classes with no record
- Wed, 31st | Last day to drop 16 week classes with no record

February 2018

- Fri, 2nd | Priority Deadline to Submit Graduation Application
- Fri, 9th | Last day to drop a 1st 8-week class with a Q or withdraw with a W
- Thu, 15th | Last day to apply for Clinical Teaching
- Fri, 23rd | Student End of Course Survey Opens (1st 8-Week Classes)

March 2018

- Thu, 1st | Deadline to submit application to Teacher Education Program
- Thu, 2nd | Deadline to Submit Graduation Application for Ceremony Participation
- Fri, 9th | 1st 8 week classes end
- Fri, 9th | Deadline for Admissions applications
- Sun, 11th | Student End of Course Survey Closes (1st 8-Week Classes)
- Mon, 12th | Spring Break Begins
- Mon, 12th | 1st 8-week grades from faculty due by 3pm
- Thu, 15th | Tuition and Fee Payment Deadline (2nd 8-week classes)
- Fri, 16th | Spring Break Ends
- Mon, 19th | 2nd 8 week begins
- Mon, 19th | Summer Advising Starts
- Mon, 19th | Class Schedule Published
- Mon, 19th | ADD/DROP/LATE REGISTRATION BEGINS (\$25 fee assessed for late registrants) (2nd 8-week classes)
- Wed, 21st | ADD/DROP/LATE REGISTRATION ENDS (2nd 8-week classes)
- Tue, 27th | Last day to drop 2nd 8-week classes with no record
- Fri, 30th | Last day to drop a 16-week course with a Q or withdraw with a W

April 2018

- Sun, 1st | GRE/GMAT scores due to Office of Graduate Studies
- Mon, 2nd | Scholarship Deadline
- Mon, 2nd | Registration begins
- Thu, 5th | Priority Deadline for International Student Admission Applications
- Fri, 13th | Last day to drop a 2nd 8-week class with a Q or withdraw with a W*
- Fri, 13th | Deadline for submission of final committee-edited theses with committee approval signatures to Office of Graduate Studies
- Fri, 27th | Student End of Course Survey Opens (16 Week and 2nd 8-Week Classes)

May 2018

- 7th-11th | Finals Week
- Fri, 11th | Last day to file for Degree Conferral (Registrar's Office)(\$20 Late Application Fee applies)
- Fri, 11th | Spring Term Ends
- Fri, 11th | Last day to withdraw from the university (16 week and 2nd 8 week classes)
- Fri, 11th | Last day to apply for \$1000 Tuition Rebate for Spring graduation (5pm)
- Sat, 12th | Commencement Ceremony Bell County Expo Center 7:00 p.m.
- Sun, 13th | Student End of Course Survey Closes (16 Week and 2nd 8-Week Classes)

8b. Drop Policy.

If you discover that you need to drop this class, you must go to the Registrar's Office and complete a [Drop Request Form](#). It should be available in Canvas. Instructors cannot drop students; this is always the responsibility of the student. The Registrar's Office will provide a deadline on the University Calendar for which the form must be completed, signed and returned. Once you return the signed form to the Registrar's Office, you must go into Warrior Web and confirm that you are no longer enrolled. If you still show as enrolled, FOLLOW-UP with the Registrar's Office immediately. You are to attend class until the procedure is complete to avoid penalty for absence. Should you miss the drop deadline or fail to follow the procedure, you will receive an F in the course, which may affect your financial aid and/or VA educational benefits.

8c. 911 Cellular.

The Emergency Warning System for Texas A&M University – Central Texas is called “911Cellular.” It is an emergency notification service that gives Texas A&M University-Central Texas the ability to communicate health and safety emergency information quickly via email, text message, and social media. All students are automatically enrolled in 911 Cellular through their myCT email account. Connect at **911Cellular** [<https://portal.publicsafetycloud.net/Texas-AM-Central/alert-management>] to change where you receive your alerts or to opt out. By staying enrolled in 911Cellular, university officials can quickly pass on safety-related information, regardless of your location.

8d. Academic Integrity.

Texas A&M University -Central Texas values the integrity of the academic enterprise and strives for the highest standards of academic conduct. A&M-Central Texas expects its students, faculty, and staff to support the adherence to high standards of personal and scholarly conduct to preserve the honor and integrity of the creative community. Academic integrity is defined as a commitment to honesty, trust, fairness, respect, and responsibility. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. Academic misconduct is any act that improperly affects a true and honest evaluation of a student's academic performance and includes, but is not limited to, cheating on an examination or other academic work, plagiarism and improper citation of sources, using another student's work, collusion, and the abuse of resource materials. All academic misconduct concerns will be reported to the university's Office of Student Conduct. Ignorance of the university's standards and expectations is never an excuse to act with a lack of integrity. When in doubt on collaboration, citation, or any issue, please contact your instructor before taking a course of action.

8e. Academic Accommodations.

At Texas A&M University-Central Texas, we value an inclusive learning environment where every student has an equal chance to succeed and has the right to a barrier free education. The Department of Access and Inclusion is responsible for ensuring that students with a disability receive equal access to the University's programs, services and activities. If you believe you have a disability requiring reasonable accommodations, please contact the Department of Access and Inclusion at (254) 501-5831. Any information you provide is private and confidential and will be treated as such. For more

information please visit our [Access & Inclusion](https://www.tamuct.edu/student-affairs/access-inclusion.html) webpage: [https://www.tamuct.edu/student-affairs/access-inclusion.html.]

Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In accordance with requirements of Title IX and guidance from US Department of Education's Office of Civil Rights, the Dean of Student Affairs' Office can assist students who are pregnant and/or parenting in seeking accommodations related to pregnancy and/or parenting. For more information, please visit <https://www.tamuct.departments/index.php>. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines online](#), please visit the website [<http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf>].

8f. Tutoring.

Tutoring is available to all A&M-Central Texas students, both on-campus and online. On-campus subjects tutored include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors are available at the Tutoring Center in Warrior Hall, Suite 111.

If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, or any other question, contact Academic Support Programs at 254-519-5796, or by emailing Larry Davis at lldavis@tamuct.edu.

Chat live with a tutor 24/7 for almost any subject on your computer! Tutor.com is an online tutoring platform that enables A&M-Central Texas students to log-in and receive FREE online tutoring and writing support. This tool provides tutoring in over forty subject areas. Access Tutor.com through Canvas.

8g. The University Writing Center.

Located in 416 Warrior Hall, the University Writing Center (UWC) at Texas A&M University-Central Texas is a free workspace open to all TAMUCT students from 10am-5pm Monday-Thursday with satellite hours in the University Library on Mondays from 6:00-9:00pm. Students may arrange a one-on-one session with a trained and experienced writing tutor by visiting the UWC during normal operating hours (both half-hour and hour sessions are available) or by making an appointment via [WOnline](https://tamuct.mywconline.com/) [<https://tamuct.mywconline.com/>]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu to schedule an online tutoring session. Tutors are prepared to help writers of all levels and abilities at any stage of the writing process.

While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. By providing a practice audience for students' ideas and writing, our tutors highlight the ways in which they read and interpret students' texts, offering guidance and support throughout the various stages of the writing process. In addition, students may work independently in the UWC by checking out a laptop that runs the Microsoft Office suite and connects to WIFI, or by consulting our resources on writing, including all of the relevant style guides. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the University Writing Center is here to help!

If you have any questions about the University Writing Center, please do not hesitate to contact Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu.

8h. University Library.

The University Library provides many services in support of research across campus and at a distance. We offer over 200 electronic databases containing approximately 250,000 eBooks and 82,000 journals, in addition to the 72,000 items in our print collection, which can be mailed to students who live more than 50 miles from campus. Research guides for each subject taught at A&M-Central Texas are available through our website to help students navigate these resources. On-campus, the library offers technology including cameras, laptops, microphones, webcams, and digital sound recorders.

Research assistance from a librarian is also available twenty-four hours a day through our online chat service, and at the reference desk when the library is open. Research sessions can be scheduled for more comprehensive assistance, and may take place on Skype or in-person at the library. Assistance may cover many topics, including how to find articles in peer-reviewed journals, how to cite resources, and how to piece together research for written assignments.

Our 27,000-square-foot facility on the A&M-Central Texas main campus includes student lounges, private study rooms, group work spaces, computer labs, family areas suitable for all ages, and many other features. Services such as interlibrary loan, TexShare, binding, and laminating are available. The library frequently offers workshops, tours, readings, and other events. For more information, please visit our [Library website](https://tamuct.libguides.com/) [https://tamuct.libguides.com/].

8i. OPTIONAL POLICY STATEMENTS:

- **A Note about Sexual Violence at A&M-Central Texas**

Sexual violence is a serious safety, social justice, and public health issue. The university offers support for anyone struggling with these issues. University faculty are mandated reporters, so if someone discloses that they were sexually assaulted (or a victim of Domestic/Dating Violence or Stalking) while a student at A&M-Central Texas, faculty members are required to inform the Title IX Office. If you want to discuss any of these issues confidentially, you can do so through Counseling Services (254-501-5956) located on the second floor of Warrior Hall.

Sexual violence can occur on our campus because predators often feel emboldened, and victims often feel silenced or shamed. It is incumbent on ALL of us to find ways to actively create environments that tell predators we don't agree with their behaviors and tell survivors we will support them. Your actions matter. Don't be a bystander; be an agent of change. For additional information on campus policy and resources visit the [Title IX webpage](https://www.tamuct.edu/departments/compliance/titleix.php) [https://www.tamuct.edu/departments/compliance/titleix.php].

- **Communication Guidelines – face-to-face and online - Netequitte**

Online communication is a very critical component of any online environment, even for some face-to-face courses that post some useful materials online in Canvas. If online, you are expected to conduct

yourself in the same respectful manner, whether in the face-to-face classroom or in online communications. Be sure to abide by the following guidelines when participating in the various methods of communication with instructors and classmates:

1. Think your response through before responding. Before you submit your comments, proofread your comments to prevent any misunderstandings from occurring.
2. Do not capitalize everything. Capital letters may be used for the occasional EMPHASIS, but avoid typing completely in capital letters AS IT MAY APPEAR AS THOUGH YOU'RE SHOUTING!
3. Keep conversations clean from foul language. The online course is an environment for positive feedback and productive dialogue. Profanity will not be tolerated.
4. Use correct spelling and proper grammar. Keep your responses on topic and concise. Do not write long responses, for it will not likely be read or take up too much of another person's time.
5. Do not ramble. You are not the only person behind a keyboard. Be mindful of others' feelings and treat them with the same respect that everyone deserves.
6. Communicate respectfully.

In this course, you are also expected to abide by the University's student code of conduct and the policies on classroom. View the University's Student Code of Conduct online. [Links to an external site.](#) Visit the Office of Student Conduct Website here. [Links to an external site.](#)

9. ADDITIONAL INFORMATION:

An important component of a learner-centered syllabus is a section directed to you – the student - that explains the instructor’s teaching philosophy for this course. Here it is:

My expectations are for you to develop reasonable proficiency with several established financial theories and to demonstrate a thorough understanding of valuation techniques applied to the risk-return relationship. Please don’t hesitate to discuss the course or professional development with me, as I am always enthusiastic about teaching finance and discussing related matters with students!

Remember: **the best way to reach me is email in Canvas or my university email with FIN 5303 in the subject line to mhkelly@tamuct.edu.**

10. COURSE CALENDAR

Below is the course calendar. It may change at the discretion of the professor and class dynamics.

Module # Week # Dates	Topics	Chapters TBD by edition used
<i>Module 1</i>		
Wk 1 Jan 16-21	The Changing Bank Environment	
Wk 2 Jan 22-28	Evaluating Bank Performance	
Wk 3 Jan 29-Feb 4	Managing Noninterest Income and Noninterest Expense	
Wks 4,5 Feb 5 - 11	Key Regulations in the Pattern of Regulation, Deregulation, Reregulation	
	<i>Assessment 1 (course LO #1, 2, 3, 4)</i>	
<i>Module 2</i>		
Wk 6 Feb 12-18	Managing Interest Rate Risk	
Wk 7 Feb 19-25	Continue - Gap Analysis	
Wk 8 Feb 26-March 4	Continue -Gap and Duration Analysis	
March 10-18	<i>SPRING BREAK (Saturday March 10 – Sunday March 18)</i>	
Wk 9 March 19-25	Managing the Cost of Funds	
Wk 10 Mar 26-Apr 1	Effective Use of Capital	
Wk 11 April 2-8	Capital Adequacy Issues	
	<i>Assessment 2 (course LO #1 -4)</i>	
<i>Module 3</i>		
Wk 12 April 9-15	Overview of Credit	
Wk 13 April 16-22	Evaluating Credit	
Wk 14 April 23-29	Managing the Investment Portfolio	
Wk 15 April 30-May 6	Global Banking Activities; Current Issues in the Banking Industry	
Wk 16 May 7-12	<i>Assessment 3 (course LO #1 – 6)</i>	