

Bank Management

Code: 102091
ECTS Credits: 6

Degree	Type	Year	Semester
2501231 Accounting and Finances	OT	4	1

Contact

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Use of Languages

Principal working language: catalan (cat)
Some groups entirely in English: No
Some groups entirely in Catalan: Yes
Some groups entirely in Spanish: No

Prerequisites

General training provided by the first three courses of the career. In particular, it is highly recommended to have completed Finance I, Finance II and Valuation Methods.

Objectives and Contextualisation

This subject introduces the role of financial intermediaries, mainly banks and insurance corporations, in the financial system. Banking receives the central attention.

Its main goals are:

- 1) Teach the central features of banks and insurance corporation: Asset-liability management, solvency, risk, including both the market and the accounting points of view.
- 2) Introduce the sources of risk and its management.
- 3) Introduce the strategy and the organization of banks and insurance corporations.

Competences

- Communicating in oral and written form in Catalan, Spanish and English, in order to be able to summarise and present the carried out project in both forms.
- Demonstrating a comprehension of the principles, structure, organisation and inner workings of companies and organisations.
- Efficiently searching information, discriminating irrelevant information.
- Organising the work, regarding order and planning.
- Planning and conducting the accounting organization of a company or group of companies.
- Students must be capable of communicating information, ideas, problems and solutions to both specialised and non-specialised audiences.
- Students must develop the necessary learning skills to undertake further training with a high degree of autonomy.

Learning Outcomes

1. Applying the specific marketing strategies of intangible goods like the ones commercialised by banks and insurance companies.
2. Communicating in oral and written form in Catalan, Spanish and English, in order to be able to summarise and present the carried out project in both forms.
3. Describing the solvency regulations and guarantees of the activity of various financial intermediary activities.
4. Designing strategies and selecting appropriate products for the different risk profiles.
5. Efficiently searching information, discriminating irrelevant information.
6. Identifying the risk profiles of the people and families being advised.
7. Naming the specific accounts of banks and insurance companies, managing them and knowing how to interpret their evolution in subsequent years.
8. Organising the work, regarding order and planning.
9. Students must be capable of communicating information, ideas, problems and solutions to both specialised and non-specialised audiences.
10. Students must develop the necessary learning skills to undertake further training with a high degree of autonomy.

Content

1. The banking company

1.1 Functions of the bank: Financial intermediation.

1.2 Main banking products.

1.3 Internal Organization of a Financial Entity-

1.4 Commercial policy

1.5 Type of banks: Commercial banking vs. investment banking.

1.6 The history evolution of banking in Spain.

2. Banking regulation and supervision.

2.1 Justification of the need for banking regulation.

2.2 The role of central banks.

2.3 Banking regulation and supervision in Europe.

2.4 The Basel agreements.

3. The financial and accounting statements of the bank.

3.1 The bank balance.

3.2 Principles of valuation of bank assets.

3.3 The accounts of results of the banks.

3.4 The analysis of banking ratios.

4. Strategy and organization of banking

4.1 The organization and governance of banks.

4.2 The identification of opportunities and threats.

4.3 Growth through mergers.

4.4 The crisis of 2007: Lessons for the banking strategy.

5. Banking risk management.

5.1 Main types of banking risk.

5.2 Active / passive management.

5.3 The value at risk.

5.4 Stress tests.

Methodology

Half of the credits will be theory and the other half practical. The theoretical part will be exposed through lectures. The teachers will present the topics encouraging the participation of the students using questions and comments. The exposition of the topics will not be limited to its direct content but will also include the analysis of the applied reasoning methods. Some topics, due to their relevance, will be developed in two parts: the first will deal with the content and the second with the methodology.

The practical part will consist of problem solving, information analysis of financial markets and companies, and reading and analysis of articles. Students will actively participate in solving exercises and analyzing news and articles. Students will be encouraged to become familiar with the information on financial markets available on the network, in particular the institutional stock exchange pages, derivatives markets, fixed income markets and companies. In the resolution of exercise in class, software will be used and students will be encouraged to apply it.

The proposed teaching methodology may undergo some modifications according to the restrictions imposed by the health authorities on on-campus courses.

Annotation: Within the schedule set by the centre or degree programme, 15 minutes of one class will be reserved for students to evaluate their lecturers and their courses or modules through questionnaires.

Activities

Title	Hours	ECTS	Learning Outcomes
Type: Directed			
Master classes	35	1.4	3, 4, 8, 2
Resolution of exercises in the classroom and analysis of cases	14.5	0.58	1, 5, 6, 10, 9

Type: Supervised

Individual and group practices	6.5	0.26	1, 5, 10
tutorship	22	0.88	8, 10, 9
Type: Autonomous			
Resolutions of assumptions	15.5	0.62	1, 7, 10, 9, 2
Search for information	10	0.4	5, 10, 9
study	43	1.72	1, 5, 6, 9

Assessment

The evaluation of Banking Management consists of two components:

- a) Continuous evaluation (30% of the grade).
- b) Final exam (40% of the grade).
- c) Case Study (30% of the grade)

The final grade will be at least the weighted average of the continuous assessment exercises (30%), the final exam (40%) and the Case Study (30%). The professor may, however, increase it according to objective and equitable criteria.

Schedule of evaluation activities

The dates of the different evaluation tests (partial exams, exercises in the classroom, delivery of works, ...) will be announced well in advance during the semester.

The date of the final exam of the subject is scheduled in the exam calendar of the Faculty.

"The programming of the evaluation tests can not be modified, unless there is an exceptional and duly justified reason why an evaluation act can not be carried out, in this case, the persons responsible for the qualifications, after consulting the teaching staff and to the affected student body, they will propose a new program within the corresponding academic period." Section 1 of Article 115. Calendar of evaluation activities (Academic Regulations UAB)

The students of the Faculty of Economics and Business who in accordance with the previous paragraph need to change an evaluation date must present the request by filling in the document Request reprogramming test https://eformularis.uab.cat/group/deganat_feie/nou-reprogramacio-de-proves

Procedure for review of qualifications

Coinciding with the final exam will be announced the day and the medium in which the final grades will be published. In the sameway, the procedure, place, date and time of the review of exams in accordance with the regulations of the University will be informed.

Recovery Process

"To participate in the recovery process the students must have been previously evaluated in a set of activities that represent a minimum of two thirds of the total grade of the subject or module." Section 3 of Article 112 ter. The recovery (UAB Academic Regulations). The students must have obtained an average grade of the subject between 3.5 and 4.9.

The date of this test will be scheduled in the exam calendar of the Faculty. The student who presents himself and passes it will pass the subject with a grade of 5. Otherwise, he will keep the same grade.

Irregularities in evaluation acts

Without prejudice to other disciplinary measures deemed appropriate, and in accordance with current academic regulations, "in the event that the student makes any irregularity that could lead to a significant variation in the grade of an evaluation act, it will be graded with a 0 This evaluation act, regardless of the disciplinary process that can be instructed In case of various irregularities occur in the evaluation of the same subject, the final grade of this subject will be 0 ". Section 10 of Article 116. Results of the evaluation. (UAB Academic Regulations)

The proposed evaluation activities may undergo some changes according to the restrictions imposed by the health authorities on on-campus courses.

Assessment Activities

Title	Weighting	Hours	ECTS	Learning Outcomes
Continuous evaluation test	30%	1.5	0.06	1, 3, 10, 2
Final exam	40%	2	0.08	1, 5, 8, 9
Realization of a Case Study	30%	0	0	7, 4, 6, 10, 9, 2

Bibliography

Basic bibliography

- Altina de Fatima - Sebastian Gonzalez , *ECONOMIA Y GESTION BANCARIA, Editorial Piramide. 2014
- Ana Blanco Mendialdua. *GESTIÓN DE ENTIDADES FINANCIERA, Editoria ESIC - 2015
- GISBERT MIR, Alejandro, et al. La gestión macroprudencial bancaria: una propuesta de tres modelos de previsión de riesgos. 2017.
https://repositorioinstitucional.ceu.es/jspui/bitstream/10637/11602/6/Gestion_Gisbert_UAOTesis_2017.pdf
- LÓPEZ PASCUAL, J y SEBASTIÁN GONZÁLEZ, A.: *Gestión bancaria. Factores clave en un entorno competitivo*, Madrid: Mc Graw-Hill, 2008.
- María Teresa Tascón Fernandez, *GESTIÓN Y OPERATIVA BANCARIA. Editorial Piramide
- MANZANO, Daniel; VALERO, Francisco J.; ONTIVEROS, Emilio. *Guía del sistema financiero español*. Confederación española de cajas de ahorros; Analistas financieros internacionales, 2000.
- PÉREZ CARBALLO, A., PÉREZ CARBALLO, J. y VELA, E.: *Principios de gestión financiera de la empresa*, Madrid: Alianza, 1997.
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<http://www.economia48.com/spa/d/banca-universal/banca-universal.htm>

<http://usuarios.lycos.es/Masterdeluniverso/elsistemafinanciero.htm>

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www.navactiva.com/web/es/descargas/doc/acrea/fuentes.doc

Further reading

Berger, A.N., P.Molineux, O.S. Wilson (eds.): The Oxford Handbook of Banking. Oxford University Press, 2012.

Degryse, Hans. Kim, Moshe & Ongena, Steven. Oxford University Press. Microeconometrics of banking

Freixas, Xavier y Rochet, Jean-Charles. MIT Press. Microeconomics of banking

Hull, J. C.: Risk Management and Financial Institutions (3rd edition). John Wiley and Sons, 2012.

Pérez Ramírez, Jorge y Calvo González-Vallinas. Ed.Pirámide. Instrumentos financieros.

Ramonet, Ignacio. Le Monde Diplomatique. El Atlas Financiero.

Revello de Toro Cabello, Jose Maria. Delta Publicaciones. Manual de Corporate Finance y Banca de Inversión.

Software

Do not use specific programs. Fem ús of the Excel program.