

## Bank Management

Code: 102091  
ECTS Credits: 6

**2025/2026**

Degree	Type	Year
Accounting and Finances	OP	4

## Contact

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## Teachers

(External) Dídac Leiva

## Teaching groups languages

You can view this information at the [end](#) of this document.

## 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.

## Learning Outcomes

1. KM17 (Knowledge) Determine the different agents that intervene in the legal-tax relationship, their reciprocal formal and material obligations, and their rights.

2. SM15 (Skill) Apply the specific commercial strategies of intangible products and their specific accounts in the management of banking and insurance companies, interpreting their evolution.
3. SM16 (Skill) Analyse the solvency rules and guarantees underpinning the activity of the different financial intermediaries.
4. SM18 (Skill) Describe the asset and liability products of financial institutions, the risks inherent in them and how they are marketed.
5. SM20 (Skill) Neutralise the main risks assumed by financial intermediaries and how to manage them actively and/or passively.

## **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.

## Activities and Methodology

Title	Hours	ECTS	Learning Outcomes
Type: Directed			
Master classes	35	1.4	SM15, SM16, SM15
Resolution of exercises in the classroom and analysis of cases	14.5	0.58	SM15, SM16, SM15
Type: Supervised			
Individual and group practices	6.5	0.26	KM17, KM17
tutorship	22	0.88	KM17, SM15, SM16, KM17
Type: Autonomous			
Resolutions of assumptions	15.5	0.62	KM17, SM15, SM16, KM17
Search for information	10	0.4	KM17, SM15, SM16, KM17
study	43	1.72	KM17, SM15, SM16, SM18, SM20, KM17

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.

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.

## Assessment

### Continuous Assessment Activities

Title	Weighting	Hours	ECTS	Learning Outcomes
Final exam	50%	2	0.08	KM17, SM15
Test 1	25%	1.5	0.06	KM17, SM15, SM16, SM18, SM20
Test 2	25%	0	0	KM17, SM15, SM16, SM20

IA is always forbidden

The evaluation of Banking Management consists of 3 components:

- a) Test 1, 25% of the grade.
- b) Final exam, 50% of the grade.
- c) Test 2, 25% of the grade

#### 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](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 same way, 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).

"This subject/module does not offer the option for comprehensive evaluation."

## 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](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.
- En la red

<http://www.economia48.com/spa/d/banca-universal/banca-universal.htm>

<http://usuarios.lycos.es/Masterdeluniverso/elsistema financiero.htm>

<http://www.economia48.com/>

<http://www.elmundo.es/especiales/2008/10/economia/crisis2008/lascausas/index.html>

[www.navactiva.com/web/es/descargas/doc/acrea/fuentes.doc](http://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.

## Groups and Languages

Please note that this information is provisional until 30 November 2025. You can check it through this [link](#). To consult the language you will need to enter the CODE of the subject.

Name	Group	Language	Semester	Turn
(PAUL) Classroom practices	101	Catalan	first semester	morning-mixed
(TE) Theory	10	Catalan	first semester	morning-mixed