

**COURSE DATA****Data Subject**

Code	35853
Name	Bank analysis and management
Cycle	Grade
ECTS Credits	6.0
Academic year	2019 - 2020

Study (s)

Degree	Center	Acad. year	Period
1313 - Degree in Business Management and Administration	Faculty of Economics	4	First term
1330 - Degree in Business Management and Administration (Ontinyent)	Faculty of Economics	4	Annual

Subject-matter

Degree	Subject-matter	Character
1313 - Degree in Business Management and Administration	32 - Banking operations and financial markets	Optional
1330 - Degree in Business Management and Administration (Ontinyent)	25 - Materia Optatividad 4º curso	Optional

Coordination

Name	Department
FERRER LAPEÑA, ROMAN	113 - Financial and Actuarial Economics

SUMMARY

This subject has an optional character and is taught in the first term of the fourth year of the Degree in Business Management and Administration (ADE). This subject is included within the matter of banking operations and financial assets and in the current subject-matter has a total workload of six credits.

The objective of the subject is to provide the student with an overview of banking operations in Spain, both from the perspective of the potential user and from the perspective of the credit institutions which carry them out. This objective is addressed by trying to group and complete a series of knowledge, partly acquired in other subjects, focusing them on the analysis of the activity of the Spanish credit institutions.



PREVIOUS KNOWLEDGE

Relationship to other subjects of the same degree

There are no specified enrollment restrictions with other subjects of the curriculum.

Other requirements

The adequate monitoring of the proposed content in Banking Management and Analysis requires previous knowledge of Financial Mathematics that basically correspond to those already acquired in the compulsory subjects of Financial Mathematics of the second year of the Degree.

OUTCOMES

1313 - Degree in Business Management and Administration

- Demonstrate capacity for analysis and synthesis.
- Have organisation and planning skills.
- Be able to use ICTs in the field of study.
- Be able to solve problems.
- Be able to make decisions.
- Be able to transmit and communicate complex ideas and approaches to both specialised and lay audiences.
- Be able to work in a team.
- Manage time effectively.
- Be able to learn autonomously.
- Be able to adapt to new situations.
- Be able to coordinate activities.
- Be able to solve financial valuation problems, both for financing decisions and for business investment, in the national and international environment.
- Be able to understand and analyse financial markets, as well as financial operations related to business.
- Know the fundamentals that govern financial operations and markets.
- Be able to correctly apply a common valuation model for the analysis of investment and financing operations.
- Be able to analyse the asset and liability operations of credit institutions, as well as those derived from the implementation of monetary policy, interbank operations and off-balance-sheet transactions.
- Know the fixed-income and equity markets and their derivatives, as well as the different securities traded on them.



LEARNING OUTCOMES

- Basic knowledge for the identification and use of mathematical proper techniques for financial valuation.
- Description and analysis of the main banking operations, encouraging the ability to address the study of new operations that may arise in an environment subject to continuous and important changes such as the banking context.

DESCRIPTION OF CONTENTS

1. Credit institutions in Spain

- 1.1. Introduction.
- 1.2. The Basel II Accord.
- 1.3. The impact of the financial crisis on credit institutions in Spain.
- 1.4. The legal framework for banking operations in Spain.

2. Credit investment: Financial study of assets operations.

- 2.1. Commissions and fees in asset operations. Calculation of effective interest rates.
- 2.2. Loan operations.
- 2.3. Bank discount.
- 2.4. Credit lines.

3. Creditors: Financial study of liability operations.

- 3.1. Commissions and fees in liability operations. Calculation of effective interest rates.
- 3.2. Overnight deposits.
- 3.3. Fixed-term deposits.
- 3.4. Bonds issued by credit institutions.
- 3.5. Repurchase agreements (Repos).

4. Other operations

- 4.1. Operations derived from the implementation of monetary policy.
- 4.2. Transactions with other credit institutions. The interbank market.
- 4.3. Off-balance sheet operations.

**5. Securitization of assets**

- 5.1. The concept of securitization of assets
- 5.2. The legal framework of securitization in Spain
- 5.3. The securitization operation
- 5.4. Mortgage securitization funds (FTH) and Asset securitization funds (FTA)
- 5.5. Valuation of the securitization bonds
- 5.6. The securitization of assets by credit institutions

WORKLOAD

ACTIVITY	Hours	% To be attended
Theory classes	30,00	100
Classroom practices	30,00	100
Development of individual work	10,00	0
Study and independent work	20,00	0
Readings supplementary material	3,00	0
Preparation of evaluation activities	15,00	0
Preparing lectures	15,00	0
Preparation of practical classes and problem	17,00	0
Resolution of case studies	10,00	0
TOTAL	150,00	

TEACHING METHODOLOGY

The theoretical classes will consist of the presentation by the teacher (master class) of the different topics of the subject. Participation of the student will be positively valued in terms of their critical capacity and debate. To speed up the classes and facilitate the attention of students, the theoretical content of the subjects will be available to the students at the Virtual Classroom.

The practical classes will be devoted to the resolution of exercises and practical cases by the teacher and/or the student. The statements of the problems and cases to solve in the practical classes will also be available to the student in the Virtual Classroom. In the practical classes, special attention will be given to the resolution of practical cases using computer tools, mainly Excel spreadsheets. In addition, several written tests will be carried out on specific banking operations throughout the course.

It is considered **ESSENTIAL** for an adequate follow-up of the subject that students come to class with the teaching material (theoretical notes, problem sets, press articles, etc.), which will be **COMPLETED** with the class explanations and the bibliography.



EVALUATION

The procedure for evaluating the subject will consist of:

1. A written exam at the end of the term, which may consist of theoretical questions as well as problems and/or real cases. This exam will represent 70% of the final grade. A minimum grade (4 points out of 10) must be passed in this written test so that it can be added to the rest of the grade.
2. The continuous evaluation will be based on class attendance, resolution of exercises or case studies, development of individual and/or group work and participation and involvement in the teaching-learning process. Likewise, the attitude and participation of the student in class will also be taken into consideration. The continuous evaluation will represent 30% of the final grade of the subject and will be non-recoverable for the second call.

In any case, to pass the subject it will be required to obtain a minimum grade of 5 out of 10.

REFERENCES

Basic

- Álvarez, F. y L. Boedo (2011): La financiación empresarial: exposición teórica y análisis de la operativa alternativa de riesgos. Inforbooks Ediciones.
- Analistas Financieros Internacionales AFI (2016). Guía del Sistema Financiero Español. 7ª Edición. Ediciones Empresa Global, Madrid.
- Campuzano, A.B., Conlledo, F. y Palomo, R. (2017). Los mercados financieros. 2ª Edición. Ediciones Tirant Lo Blanch, Valencia.
- Castaño, F.J., Castro, P. y Tascón, M.T. (2017). Gestión y operativa bancaria. Ediciones Pirámide, Madrid.
- Apostolik, R., Donouhe, C. y P. Went (2011): Fundamentos del riesgo bancario y su regulación. Delta Publicaciones, Madrid.
- Martínez, J.A. y J.L. Calvo (2012): Banca y Mercados Financieros. Segunda Edición. Ed. Tirant Lo Blanch, Valencia.
- Palomo, R.J. y J.L. Mateu (2004): Productos financieros y Operaciones de inversión. Instituto Superior de Técnicas y Prácticas Bancarias.
- Sebastián, A. y J. López-Pascual (2014): Economía y gestión bancaria. Ediciones Pirámide.



- Choudhry, M. (2018). An Introduction to Banking "Principles, Strategy and Risk Management". 2ª Edición. Wiley & Sons.
- González-Garagorri, I. (2018). Sistema Financiero. Editorial CEF, Madrid.
- Igual, D. (2017). Productos y servicios bancarios. Editorial Profit, Barcelona.
- García-Olalla, M. and Martínez-García, F.J. (2018). Manual del asesor financiero. Paraninfo Thomson Learning, Madrid.
- Navarro, E. (2019): Matemáticas de las operaciones financieras. Ed. Pirámide.

Additional

- Catarineu, E. y D. Pérez (2008): La titulización de activos por parte de las entidades de crédito: el modelo español en el contexto internacional y su tratamiento desde el punto de vista de la regulación prudencial. Banco de España. Estabilidad Financiera, 14

Martín, M.R. (2011): La titulización en Europa durante la crisis. Documentos de Trabajo CNMV, nº 49.

Meneu, V., Jordá, M.P y M.T. Barreira (1994): Operaciones financieras en el mercado español. Ariel Economía, Barcelona.

Sánchez Fernández de Valderrama (2007): Curso de bolsa y mercados financieros, 4ª Edición. Ariel Economía, Barcelona.

- Guías temáticas Empresa: <http://cibisoc.blogs.uv.es/empresa/>

ADDENDUM COVID-19

This addendum will only be activated if the health situation requires so and with the prior agreement of the Governing Council

English version is not available