

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

Code	35949
Name	Bank analysis and management
Cycle	Grade
ECTS Credits	6.0
Academic year	2020 - 2021

Study (s)

Degree	Center	Acad. year	Period
1315 - Degree in Finance and Accounting	Faculty of Economics	3	Second term
1328 - Degree in Finance and Accounting (Ontinyent)	Faculty of Economics	3	First term

Subject-matter

Degree	Subject-matter	Character
1315 - Degree in Finance and Accounting	17 - Banking and insurance	Obligatory
1328 - Degree in Finance and Accounting (Ontinyent)	17 - Banking and insurance	Obligatory

Coordination

Name	Department
CLIMENT DIRANZO, FRANCISCO JOSE	113 - Financial and Actuarial Economics

SUMMARY

Analysis and Management Banking is a compulsory subject that is taught in the second semester of the third year of the Degree in Finance and Accounting.

The aim of this subject is to provide students with an overview of the main banking operations carried out in Spain, both from the point of view of their potential user and from the credit institutions that carry them out. This objective is addressed by trying to group and complete a series of knowledge, partly acquired in other subjects, focusing on the analysis of the activity of 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 this subject requires previous knowledge of Financial mathematics that basically correspond to those already acquired in the subject of Financial mathematics of the second year of the Degree in Finance and Accounting.

OUTCOMES

1315 - Degree in Finance and Accounting

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- Conocer los instrumentos de soporte financiero para las empresas y sus implicaciones sobre el valor.
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- Capacidad para analizar las operaciones de activo y de pasivo de las entidades de crédito así como las derivadas de la instrumentación de la política monetaria, las interbancarias y las fuera de balance.

LEARNING OUTCOMES

- Ability to correctly interpret the financial information extracted from specific applications and cases in the financial world.
- Description and analysis of the main banking operations, encouraging the ability to approach the study of new operations that may arise in a market subject to continuous and important changes such as banking.

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 ASSET 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 entities. The interbank market.
- 4.3. Off-balance sheet operations.

5. SECURITISATION OF ASSETS

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

**WORKLOAD**

ACTIVITY	Hours	% To be attended
Theory classes	30,00	100
Computer classroom practice	15,00	100
Classroom practices	15,00	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

· Master class with active participation of students (theory). · Practical classes with approach, resolution and revision of exercises, both on blackboard and computer.

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 be 70% of the final grade. A minimum grade (4 points out of 10) must be exceeded in this written test so that it can be added to the rest of the grade. In the case of not obtaining this minimum qualification, the note that will appear in the minutes will be determined by the weighted sum of the scores obtained in the continuous assessment and the written exam but in no case shall it exceed 4.5. 2. The continuous evaluation will be based on class attendance, resolution of exercises or case studies, elaboration of group work and participation and involvement in the teaching-learning process. Specifically, it is expected that during the semester students perform 2 group jobs (preferably formed by 3 people). Students must collect information on an active banking operation and a specific passive banking transaction currently marketed by credit institutions and proceed with the financial analysis and approach of both operations. Likewise, the attitude and participation of the student in class will also be taken into account. The continuous evaluation will mean 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 necessary to obtain a minimum grade of 5 out of 10.



REFERENCES

Basic

- Analistas Financieros Internacionales AFI (2016): Guía del Sistema Financiero Español. 7ª Edición. Ediciones Empresa Global, Madrid.
- Álvarez, F. y L. Boedo (2011): La financiación empresarial: exposición teórica y análisis de la operativa alternativa de riesgos. Inforbooks Ediciones.
- Apostolík, R., Donouhe, C. y P. Went (2011): Fundamentos del riesgo bancario y su regulación. Delta Publicaciones, Madrid.
- Castaño, F.J. (2017). Gestión y operativa bancaria. Ediciones Pirámide. Madrid.
- Castaño, F.J. (2018). Gestión y operativa bancaria. Cuadernos de ejercicios. Ediciones Pirámide. Madrid.

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.
- De Miguel, J.Mª. y De Miguel, A. (2020). Matemáticas financieras. Problemas resueltos. E. Tebar Flores, Madrid.
- 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.
- Navarro, E. (2019): Matemáticas de las operaciones financieras. Ed. Pirámide.
- Palomo, R.J. y J.L. Mateu (2004): Productos financieros y Operaciones de inversión. Instituto Superior de Técnicas y Prácticas Bancarias.



- Ruíz, R.J. (2014). Cómo entender los tipos de interés Guía básica de valoración financiera. Paraninfo.
- Sánchez Fernández de Valderrama (2007): Curso de bolsa y mercados financieros, 4ª Edición. Ariel Economía, Barcelona.
- Sebastián, A. y J. López (2008). Gestión Bancaria. Tercera Edición. Editorial Mc-Graw Hill, Madrid.

ADDENDUM COVID-19

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

1. Contents

The contents initially collected in the teaching guide are reduced by selecting the essential concepts to acquire the skills. Specifically, Topic 5 **Asset Securitization** has been eliminated, keeping the rest of Topics with the contents planned to be taught.

2. Volume of work and temporary planning of teaching

The weight of the different activities that add the hours of dedication in ECTS credits marked in the original teaching guide is maintained.

Regarding the temporary planning of teaching by subject, it has been adjusted to the new situation, eliminating Topic 5.

3. Teaching methodology

The modality of classes for students will depend on the social and health conditions and the restrictions established by the competent authorities.

In the case of **online teaching**, classes will be given by videoconference, preferably synchronous, using Blackboard Collaborate, Teams, Zoom or the tool that the lecturer considers appropriate to optimize the student's teaching-learning process during the scheduled program sessions, **which remain the same days and times**.



In the case of **blended teaching**, the students will have to access the classroom in alternate weeks according to the initial of their last name (A-M or L-Z). The classes will be broadcast so that the students will have face-to-face teaching one week, and the next week they will follow the classes in streaming.

At the end of each Topic, a synchronous questionnaire will be carried out in real time, in order for the students to review the theoretical concepts taught.

The tutorials will be carried out online at the request of the students, arranging a day and time, depending on the availability of the teacher and student, and using the synchronous Videoconference and/or email.

4. Evaluation

1) Continuous evaluation

- a) Continuous assessment will account for 40% of the final grade for the course and will not be recoverable for the second call.
- b) Continuous assessment will be based on class attendance (face-to-face or synchronous online), resolution and delivery of exercises or practical cases, theoretical questionnaires at the end of each topic, preparation of group work and participation and involvement in the teaching process -learning.

2) Final evaluation

- a) A face-to-face written exam at the end of the semester, which will consist of both theoretical questions and problems and/or real cases. This exam will account for 60% of the final grade.
- b) 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. In the case of not obtaining this minimum grade, the grade that will appear in the minutes will be determined from the weighted sum of the scores obtained in the continuous assessment and the written exam, but in no case may it exceed 4.5.

5. Bibliography

The bibliography recommended in the teaching guide is kept.