

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

Code	35949
Name	Bank analysis and management
Cycle	Grade
ECTS Credits	6.0
Academic year	2023 - 2024

Study (s)

Degree	Center	Acad. year	Period
1315 - Degree in Finance and Accounting	Faculty of Economics	3	Second term

Subject-matter

Degree	Subject-matter	Character
1315 - Degree in Finance and Accounting	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. Banking Risks. The Basel Accords.
- 1.3. Effects of the crisis on Spanish credit institutions.
- 1.4. Current challenges of the Spanish banking sector. Impact of Covid-19.

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

- 4.0. Introduction: European Union and Eurosystem
- 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.

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 course evaluation procedure will consist of:

1. A written exam at the end of the semester, which may include both theoretical questions and problems and/or real cases. **This exam will account for 70% of the final grade. A minimum grade of 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 qualification, 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.
1. **Continuous assessment** will be based on class attendance, resolution of exercises or practical cases, preparation of group work and participation and involvement in the teaching-learning process. Specifically, it is expected that during the semester students will carry out 2 group projects (preferably made up of 3 people). Students must collect information on a specific asset and liability banking operation currently marketed by credit institutions and proceed to the financial planning and analysis 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** for the subject and will not be 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**.

Additionally, note that any possible change in the date and/or time of the final assessment tests will be governed by the procedure and deadline established in article 9.2 of the "Reglament d'avaluació i qualificació de la Universitat de València for bachelor's and master's degrees, ACGUV 108/2017 of May 30".

In particular, in the event of a coincidence of date and time between final evaluation tests of subjects of the same degree in which the student has enrolled, if it corresponds to this subject to make the change, a written request must be submitted to the address of the responsible department at least one month in advance from the start of the official examination period. You can send your application electronically to: dep.economia.finacera@uv.es only from your alumni.uv.es email address. An email sent from a private address will not be accepted.

In order to be eligible for the additional call, the student must justify that they have taken the coincident exam.



REFERENCES

Basic

- Analistas Financieros Internacionales AFI (2019): Guía del Sistema Financiero Español. 8ª 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.
- Apostolik, 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.M^a. 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.
- Lafuente, J.A. y P. Serrano (2022): Cómo complementar la pensión utilizando la vivienda en propiedad: Alternativas factibles para conseguir ingresos extra y seguir residiendo en casa. Ed. Aula Magna - McGraw-Hill.