

Teaching guide

IDENTIFICATION DETAILS

Degree:	Business Administration and Management		
Field of Knowledge:	Social and Legal Sciences		
Faculty/School:	Law, Business and Government		
Course:	BANK AND FINANCIAL INSTITUTION MANAGEMENT		
Type:	Optional	ECTS credits:	3
Year:	3	Code:	7152
Teaching period:	Sixth semester		
Subject:	Financials		
Module:	Functional Management of Business Areas		
Teaching type:	Classroom-based		
Language:	Spanish		
Total number of student study hours:	75		

SUBJECT DESCRIPTION

The financial system is fundamental to any market economy and banks, which are the part of the financial system that this subject will basically be about, are an essential part of it. We will study how they work, what functions they perform, how they have been transformed and how they are being transformed.

The financial system is fundamental to any market economy and banks, which are the part of the financial system that this subject will basically be about, are an essential part of it. We will study how they work, what functions they perform, how they have been transformed and what the medium-term future of the financial sector looks like. At the same time we analyze current events, familiarizing ourselves with the specific vocabulary used in the increasingly global financial world.

GOAL

The objective of this course is to provide students with basic knowledge about banking and its activities. What we estimate will be of great use to you when dealing with or negotiating with financial institutions, both personally and professionally.

The specific aims of the subject are:

Give the student a glimpse of the importance of credit intermediation for the development of a country's economy. This justifies the fact that banking has a specific and homogenized regulation at the global level.

Make the student aware of the importance of every credit institution being well managed and that, for this, extensive knowledge and ethical behavior are required.

PRIOR KNOWLEDGE

Those specific to the degree, mainly those related to accounting and finance.

COURSE SYLLABUS

THEME I: FINANCIAL INSTITUTIONS: INTRODUCTION

1. The financial system
 - 1.1 Definition
 - 1.2 Financial institutions and intermediaries
 - 1.3 Regulatory and supervisory bodies
2. The Spanish Financial System: Evolution and Perspectives

THEME II: BANKING

1. A bank's raison d'être: brokerage
2. The different types of banking business
3. Bank liabilities and assets
 - 3.1 Liability transactions and managed customer resources
 - 3.2 Asset and Service Transactions
4. Banking activity and its reflection in financial statements
 - 4.1 The financial accounting statements of financial institutions
 - 4.2 The balance sheet and its main items: deposits and credits
 - 4.3 The income statement
5. Securitization

THEME III: INVESTMENT FUNDS AND OTHER ICCS

1. Basic concepts to understand what an investment fund is
2. Determining the return on an investment fund
3. Investment fund risks
4. Types of investment funds and other collective investment institutions
5. Operations and monitoring: subscriptions, refunds and transfers

THEME IV: BANKING FROM DIFFERENT PERSPECTIVES

1. Definition of banking from a macroeconomic perspective
2. Mechanics and problems (crisis)
3. Future Perspective: Fintech, Shadow Banking and Others

THEME V: BANKING REGULATION

1. Reasons and origin of the existence of a specific regulation
2. Capital Regulations: The Basel Accords

EDUCATION ACTIVITIES

The development of the subject will be carried out taking into account the following training activities:

PARTICIPATORY MASTER LESSON:

Unlike the classic master lesson, in which the burden of teaching falls on the teacher, in the participatory master class we seek to move the student from a passive attitude to an active one, encouraging their participation. For this purpose, the teacher will carry out a good structure of the basic content of the subject, allowing the student to understand the basic concepts and interact with the class by asking questions. Questionnaires may be included through Canvas, to encourage student participation and self-evaluation.

BUSINESS SIMULATION:

Business simulators or similar tools can be used so that students can understand the banking business. This training action is complementary to others that are usually carried out, since an adequate combination of training methodologies makes it possible to obtain greater efficiency of the student's effort. The work will be carried out as a team.

FLIPPED LEARNING:

An active methodology that moves instruction out of the classroom through videos or enriched texts to increase face-to-face time in which to perform higher cognitive level tasks proposed and guided by the teacher. Both in face-to-face and remote classes, reverse learning is based on providing content for independent study by the student, and on designing learning activities that are meaningful in the time they spend with the teacher, and can be integrated into other methodologies. In the case of this specific subject, for the subject of investment funds, students must take an open and free online course from the CNMV to acquire theoretical knowledge of the subject, which will then be actively discussed in class, through the resolution of a case.

COOPERATIVE LEARNING:

A methodology that is transversal to other teaching and learning methods that promotes the development of interpersonal, social and teamwork competencies that are decisive for the student's professional and personal success. Cooperative learning is much more than teamwork since it is also applicable to the master class. This methodology improves student autonomy and promotes deep learning. Debates may be held in class or through forums on Canvas for this purpose, to deepen the topics discussed in class or to comment on current news related to the content of the subject.

TUTORING:

It consists of individual attention to the student with the objective of reviewing and debating the topics presented in class and clarifying any doubts that have arisen. The student is also guided on all the elements that make up the learning process.

ACTIVITIES NOT NECESSARILY FACE-TO-FACE - THEORETICAL AND PRACTICAL STUDY:

Study of the theoretical and practical contents of the program, which allow the student to carry out all the above-mentioned training activities and pass the final exam.

In content acquisition evaluation tests (exams), autonomous learning capacity can be evaluated.

DISTRIBUTION OF WORK TIME

TEACHER-LED TRAINING ACTIVITIES	INDIVIDUAL WORK
30 Horas	45 Horas

SKILLS

Basic Skills

Students must have demonstrated knowledge and understanding in an area of study that is founded on general secondary education. Moreover, the area of study is typically at a level that includes certain aspects implying knowledge at the forefront of its field of study, albeit supported by advanced textbooks

Students must be able to apply their knowledge to their work or vocation in a professional manner and possess skills that can typically be demonstrated by coming up with and sustaining arguments and solving problems within their field of study

Students must have the ability to gather and interpret relevant data (usually within their field of study) in order to make judgments that include reflections on pertinent social, scientific or ethical issues

Students must be able to convey information, ideas, problems and solutions to both an expert and non-expert audience

Students must have developed the learning skills needed to undertake further study with a high degree of independence

To have developed the necessary skills to ensure problems are solved and goals are reached.

To be able to work and make decisions in all manner of situations.

To develop oral and written communication skills in a native and foreign language.

To possess a strong work ethic.

General Skills

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Specific skills

Know how to use the tools necessary to optimize the balance of basic funding between equity and long-term debt with confidence.

Know the operating mechanisms of the different capital and money markets, with special attention to the balance, profitability and risk of each one.

Know the basic aspects of the banking business, its financial statements and the management of its risks.

Know how to prepare and understand Financial Statements as a tool for decision-making, being able to verify their fidelity.

Identify the technical vocabulary related to the different disciplines.

Cultivate an attitude of intellectual concern and search for truth in all areas of life.

LEARNING RESULTS

It understands the basic concepts of the banking business and those related to capital and money markets.

Understand basic financial mathematics as a valuable tool for risk management

Understands the importance of managing concepts related to the business world: specifically knowing how to understand financial statements as a tool for decision-making, in the analysis of investment and financing in the company.

Structure ideas to express them clearly and precisely.

Cultivate an attitude of intellectual concern and search for truth.

Understand the change in the financial sector.

LEARNING APPRAISAL SYSTEM

ORDINARY EVALUATION SYSTEM - STUDENTS IN FIRST ENROLLMENT:

- Active participation in class and delivery of periodic exercises: 10%
- Preparation of works, resolution of individual or team practical cases: 30%, and it is essential to obtain at least a 4 out of 10.
- Final exam: 60%. As it is essential to obtain at least a 5 out of 10, otherwise the student will be automatically suspended.

Class attendance is mandatory and to average these percentages it is necessary to attend 80% of classes. If the student attends 80% of the classes and submits all the papers and practical cases on the indicated date, they will have the opportunity to pass the subject during the course by means of a knowledge test, which may be oral or written.

ALTERNATIVE EVALUATION SYSTEM - STUDENTS WITH EXEMPTION FROM ATTENDANCE PRIOR TO CAREER AUTHORIZATION AND IN SECOND OR SUCCESSIVE ENROLLMENT (REPEATERS)

- Preparation of works, resolution of individual or team practical cases: 20%, and it is essential to obtain at least a 4 out of 10.
- Final exam: 80%. It is essential to obtain at least a 5 out of 10, otherwise the student will be automatically suspended. To average in this case, class attendance is not necessary.

THE SUBJECT WILL BE APPROVED WHENEVER, REGARDLESS OF THE EVALUATION METHOD USED, A GRADE EQUAL TO OR GREATER THAN 5 OUT OF 10 IS ACHIEVED.

In the extraordinary call, the percentages of the alternative evaluation system will be considered. L
PLAGIARISM, AS WELL AS THE USE OF ILLEGITIMATE MEANS IN EVALUATION TESTS, WILL BE
SANCTIONED IN ACCORDANCE WITH THOSE ESTABLISHED IN THE EVALUATION REGULATIONS AND
THE UNIVERSITY'S RULES OF COEXISTENCE.

THE TEACHER RESERVES THE RIGHT TO ASK THE STUDENT ORALLY ABOUT ANY OF THE EVALUATION
TESTS (EXAMS AND PAPERS) IN CASE OF SUSPECTED FRAUD. IF THE STUDENT DOES NOT RESPOND
SATISFACTORILY TO THE QUESTIONS POSED TO HIM, THE TEACHER MAY SUSPEND HIM, WITHOUT
PREJUDICE TO THE PROVISIONS OF THE UNIVERSITY'S COEXISTENCE REGULATIONS IN CASE OF
FRAUD.

Students in second and subsequent enrollment may choose between either of the two previous systems, with prior
notice to the teacher at the beginning of the semester. In their case, it is not necessary to request a waiver of
assistance. UFV students on an exchange stay will take advantage of the alternative evaluation system, and it is
their responsibility to know it.

ETHICAL AND RESPONSIBLE USE OF ARTIFICIAL INTELLIGENCE

1.- The use of any Artificial Intelligence (AI) system or service shall be determined by the lecturer, and may only be
used in the manner and under the conditions indicated by them. In all cases, its use must comply with the following
principles:

- a) The use of AI systems or services must be accompanied by critical reflection on the part of the student regarding
their impact and/or limitations in the development of the assigned task or project.
- b) The selection of AI systems or services must be justified, explaining their advantages over other tools or methods
of obtaining information. The chosen model and the version of AI used must be described in as much detail as
possible.
- c) The student must appropriately cite the use of AI systems or services, specifying the parts of the work where they
were used and describing the creative process followed. The use of citation formats and usage examples may be
consulted on the Library website(https://www.ufv.es/gestion-de-la-informacion_biblioteca/).
- d) The results obtained through AI systems or services must always be verified. As the author, the student is
responsible for their work and for the legitimacy of the sources used.

2.- In all cases, the use of AI systems or services must always respect the principles of responsible and ethical use
upheld by the university, as outlined in the [Guide for the Responsible Use of Artificial Intelligence in Studies at UFV](#).
Additionally, the lecturer may request other types of individual commitments from the student when deemed
necessary.

3.- Without prejudice to the above, in cases of doubt regarding the ethical and responsible use of any AI system or
service, the lecturer may require an oral presentation of any assignment or partial submission. This oral evaluation
shall take precedence over any other form of assessment outlined in the Teaching Guide. In this oral defense, the
student must demonstrate knowledge of the subject, justify their decisions, and explain the development of their
work.

BIBLIOGRAPHY AND OTHER RESOURCES

Basic

LOPEZ PASCUAL, Joaquin. Banking Management: Key Factors in a Competitive Environment/ 3rd ed.
Madrid:McGrawhill, 2009.

coordinator José M^a Espí. 31 keys to risk management in banking institutions: new risks, new
challenges/Madrid:College of Economists, 2015.

Additional

SANFILIPPO AZOFRA, Sergio. Bank mergers and acquisitions: importance of management and size in European entities/