



## COURSE DATA

### DATA SUBJECT

**Code:** 35853

**Name:** Bank analysis and management

**Cycle:** Undergraduate Studies

**ECTS Credits:** 6

**Academic year:** 2025-26

### STUDY (S)

Degree	Center	Acad. year	Period
1313 - Degree in Business Management and Administration	Facultat d'Economia	4	First quarter
1330 - Degree in Business Management and Administration (Ontinyent)	Facultat d'Economia	4	

### SUBJECT-MATTER

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

### COORDINATION

FERRER LAPEÑA ROMAN

## 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.

## COMPETENCES / LEARNING OUTCOMES

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Be able to adapt to new situations.

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.

Be able to coordinate activities.

Be able to correctly apply a common valuation model for the analysis of investment and financing operations.

Be able to learn autonomously.

Be able to make decisions.

Be able to solve financial valuation problems, both for financing decisions and for business investment, in the national and international environment.

Be able to solve problems.

Be able to transmit and communicate complex ideas and approaches to both specialised and lay audiences.

Be able to understand and analyse financial markets, as well as financial operations related to business.

Be able to use ICTs in the field of study.

Be able to work in a team.

Demonstrate capacity for analysis and synthesis.

Have organisation and planning skills.

Know the fixed-income and equity markets and their derivatives, as well as the different securities traded on them.

Know the fundamentals that govern financial operations and markets.

Manage time effectively.



## DESCRIPTION OF CONTENTS

### 1. Credit institutions in Spain

- 1.1. Introduction.
- 1.2. Banking risks. The Basel Capital Accords.
- 1.3. The impact of the financial crisis on credit institutions in Spain.
- 1.4. Current challenges of the Spanish banking sector. Impact of the COVID-19.

### 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 (FTM) and Asset securitization funds (FTA)
- 5.5. Valuation of the securitization bonds
- 5.6. The securitization of assets by credit institutions

## WORKLOAD

**PRESENCIAL ACTIVITIES**

Activity	Hours
Theory	30,00
Classroom practices	30,00
<b>Total hours</b>	<b>60,00</b>

**NON PRESENCIAL ACTIVITIES**

Activity	Hours
Attendance at other activities	0,00
Individual or group project	10,00
Independent study and work	23,00
Preparation of lessons	32,00
Preparation for assessment activities	15,00
Resolution of case studies	10,00
<b>Total hours</b>	<b>90,00</b>

**TEACHING METHODOLOGY**

This subject will be taught face-to-face, both in theoretical and practical classes, unless an extraordinary situation occurs that prevents face-to-face teaching.

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.

**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 (4.5 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 class and will be non-recoverable for the second call.



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

### Changes in the final exam calendar

Any possible change of date and/or time of the final exams will be governed by the procedure and the term established in the regulations. In particular, in the event of a date and time coincidence between final exams of subjects of the same degree in which the student must justify that he/she has taken the coincident exam. To be eligible for the additional call, the student must justify that he/she has taken the coincident exam.

If due to the development of the pandemic and the indications of the Spanish health authorities, the classes of this subject could not be taught face-to-face, the weighting of the continuous assessment with respect to the final grade of the subject will be increased. Likewise, if the final test could not be face-to-face, it will be replaced by an online type exam to be carried out through the aula virtual of the University of Valencia, whose characteristics will be duly specified if this circumstance happens.

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## REFERENCES

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