

**COURSE DATA****DATA SUBJECT**

Code: 35949
Name: Bank analysis and management
Cycle: Undergraduate Studies
ECTS Credits: 6
Academic year: 2026-27

STUDY (S)

Degree	Center	Acad. year	Period
1315 - Degree in Finance and Accounting	Facultat d'Economia	3	Second quarter, First quarter

SUBJECT-MATTER

Degree	Subject-matter	Character
1315 - Degree in Finance and Accounting	Banking and insurance	COMPULSORY

COORDINATION

CLIMENT DIRANZO FRANCISCO JOSE

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.

COMPETENCES / LEARNING OUTCOMES

1315 - Degree in Finance and Accounting

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.

CM4FYC 1 Conocer los fundamentos básicos que rigen las operaciones y los mercados financieros.

CM4FYC 7 Capacidad para plantear modelos ad hoc para la gestión financiera de la empresa.

Conocer los instrumentos de soporte financiero para las empresas y sus implicaciones sobre el valor.

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.

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.

- 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. OTHER OPERATIONS

4.0. Introduction: European Union and Eurosystem

4.1. Operations derived from the implementation of monetary policy.4.3. Off-balance sheet operations.

WORKLOAD

PRESENCIAL ACTIVITIES

Activity	Hours
Theory	30,00
Computer classroom practice	15,00
Classroom practices	15,00
Total hours	60,00

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
Total hours	90,00

TEACHING METHODOLOGY

- The theoretical classes will be devoted to the exposition by the teacher (master class) of the different subjects of the subject. The student's participation in terms of critical and debating skills will be positively assessed. To speed up the classes and facilitate the students' attention, the theory notes of the subjects of the subject will be made available to them in the virtual classroom.
- The practical classes will be dedicated to the resolution of exercises and practical cases by the teacher and/or the student, both in the theory classroom and in the IT classroom. The statements of the problems and the cases to solve in the practical classes will be available to the student in the virtual classroom. In the practical classes in the computer room, special attention will be paid to solving practical cases using computer tools, mainly the Excel spreadsheet.
- It is essential for adequate monitoring of the subject that students come to class with the teaching material (theory notes, problem statements, press articles, etc.), which will be completed with the class explanations and the bibliography.

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 4.5 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.
2. Continuous assessment will be based on active attendance in class, solving exercises or practical cases and completing questionnaires at the end of each subject. Continuous assessment will account for 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.

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

REFERENCES

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