

27533 - Banking Operations

Syllabus Information

Academic year: 2024/25

Subject: 27533 - Banking Operations

Faculty / School: 109 - Facultad de Economía y Empresa

Degree: 449 - Degree in Finance and Accounting

ECTS: 6.0

Year:

Semester: Second semester

Subject type: Optional

Module:

1. General information

The main goal of this subject is for students to become familiar with the different products that banks offer to their customers, as well as with the characteristics of each one of them, and their repercussions on investment and financing decisions.

On the other hand, the course brings the student closer to the legal accounting framework of Banking Institutions, analyzing the impact of these operations on the equity and results of these entities.

These approaches and goals are aligned with the Sustainable Development Goals (SDGs) of the United Nations Agenda 2030 (<https://www.un.org/sustainabledevelopment/es/>), specifically, the activities planned in the subject will contribute to the achievement of goals 4. Quality education, 8. Decent work and economic growth and 10. Reduction of the inequalities.

2. Learning results

The student, in order to pass this subject, must demonstrate the following results:

1. To know the nature and functioning of banking entities and their relationship with the economic, legal and social environment.
2. To know the importance of the financial and accounting activity of the banking company.
3. To know the operation and applications of the main passive operations of banking, in particular: support instruments, collection and payment instruments and savings instruments.
4. To know the operation and applications of the main lending operations of banking, in particular: short and long term financing instruments.
5. To know how to analyse the impact of these banking operations (assets and liabilities) on the assets and results of these financial institutions, taking as a reference the regulatory framework applicable to them: Circular 4/2004 of the Bank of Spain.
6. Interpret financial and accounting information of banking institutions.

3. Syllabus

Unit 1. The financial system

Unit 2. The Spanish banking system

Unit 3. Credit institutions in Spain

Unit 4. Risk in banking

Unit 5. Passive operations 1

Unit 6. Passive operations 2

Unit 7. Active operations 1

Unit 8. Active operations 2

Unit 9. Financial Services

Unit 10. Analysis of banking entities

4. Academic activities

Master classes: 30 hours. Classroom explanation of the theoretical contents.

Practical classes: 30 hours. Conducting directed practices in a computer classroom.

Personal Study: 85 hours

Assessment tests. 5 hours

6 ECTS = 150 hours

In principle, the teaching methodology and its evaluation is planned to be based on face-to-face classes . However, if circumstances so require, they may be carried out online.

5. Assessment system

The subject will be evaluated by continuous and/or global evaluation in the first call and by global evaluation in the second call.

Continuous assessment. It consists of:

- The periodic realization of the practices proposed in each of the topics of the course and with which it will be possible to obtain up to 3.5 points .
- An exam at the end of the course with theoretical and practical contents in which the student demonstrates that they have assimilated and understood the basic concepts of the subject, in which a maximum of 6.5 points can be obtained. It is necessary to obtain at least 4 points out of 10 in this exam in order to average the grade obtained in the individual practicals.

Global Assessment:

It consists of a comprehensive written examination consisting of both theoretical questions and practical exercises. The questions can be closed (multiple-choice) or open questions, in which the student must demonstrate that they have assimilated and understood the basic concepts of the subject.

The questions and problems posed will be similar to the ones done in the practical classes of the subject

The grade of the **first call** will be the result of the continuous evaluation for those who have passed the subject by this means, or of the global evaluation in this call. In case of presenting to both, it will be the highest qualification of both.

The grade of the **second call** will be the result of the evaluation through the global system.

Assessment Criteria:

Students who have taken the continuous assessment will obtain as their final mark the result of weighting the marks of all the activities in which they have taken part (practicals plus exam with a minimum of 4 points out of 10), and must obtain a minimum of 5 points out of 10.

In the event that the student has taken the continuous assessment and obtains a score lower than 5 points out of 10, the student must take any of the two official calls to pass the subject and obtain a score no lower than 5 points out of 10 in this test.

For students who do not take the continuous evaluation, the grade will be the one obtained in the global test of any of the two official calls, having to obtain a score of not less than 5 points out of 10 to pass the subject.

6. Sustainable Development Goals

- 4 - Quality Education
- 8 - Decent Work and Economic Growth
- 10 - Reduction of Inequalities