

DESCRIPTION OF THE COURSE

GENERAL INFORMATION		
Course Holder	Dr.sc. Miroslav Gregurek	
The name of the college	Bank Management	
Study program	Graduate Study - Business Management MBA	
Status of the College	Mandatory	
Year	2 nd Year	
Point value and method of teaching	ECTS coefficient of student workload	6
	Number of hours (P+V+S)	28+28+0

DESCRIPTION OF THE COURSE
1.1. <i>Objectives of the course</i>
<p>Students are expected to develop:</p> <p>a) General competencies</p> <ul style="list-style-type: none"> • The development of professional integrity • Making management decisions in the bank • Decision-making in the domain of different models of corporate governance of banks <p>b) Specific competencies</p> <ul style="list-style-type: none"> • applying knowledge about the structure, costs and risks of asset sources, loan portfolio, and service distribution channels • Planning the optimal balance sheet and capital structure of a commercial bank • measuring financial risks, and evaluating the performance and causes of bank failures
1.2. <i>Requirements for enrolment in the course</i>

According to the Ordinance on the Conditions of Study of the Effectus University of Applied Sciences

1.3. Expected learning outcomes for the course

Students should be able to:

- 1. Analyze Corporate Governance Models of Banks**
- 2. Plan the structures, costs and risks of asset sources, loan portfolio and service distribution channels**
- 3. Design the optimal currency, term and price structure of the bank's balance sheet**
- 4. Measure the performance of the bank's operations**
- 5. Assess the role of regulators on the bank's operations**
- 6. Develop a stress test plan and a bank business supervision plan.**

1.4. Course content

Introduction: to Banking and New Trends in Banking

- The Concept, Purpose and Meaning of Bank Management
- Global Challenges and Fintech Companies
- Challenges of Banking in the Republic of Croatia

Passive, active, neutral and own banking operations

- Passive banking operations
- Active and Neutral Banking Operations
- Bank's own operations and derivatives

Organizational structure and distribution channels of banks

- Distribution channels - traditional and digital
- Types of organizational structure

Introduction to Risk Management

- Optimal structure of the bank's balance sheet
- Banking Risk Management

Loan, interest rate, operational and liquidity risk management

- Classification of credit placements and NPLs, collateral for credit risk management

- Interest rate risk management
- Operational risk
- Liquidity risk management

Accounting for the bank's business performance

- Basic financial statements of banks
- Performance of the bank's operations

Bank Regulation - Capital Adequacy, Regulatory Framework of the Republic of Croatia and the EU, Banking Supervision

- Weighted assets and capital adequacy
- Regulation objectives and the Basel Accords
- Supervision and the role of the CNB
- Risk Quantification Methodology and Stress Tests

1.5. Types of teaching (put X)

☒ lectures

☐ seminars and workshops

☒ exercises

☐ Distance education

☐ Field Teaching

☒ Independent tasks

☐ Multimedia & Network

☐ laboratory

☐ Mentoring work

☐ Other _____

1.6. Student obligations

The obligations of students are prescribed in detail by the Statute, Study Regulations, and Student Obligations Guidelines. The key obligations of students are:

ATTENDANCE AT CLASSES: students are obliged to attend classes, actively follow lectures and exercises, and participate constructively in classes, and in order to acquire the right to take the exam, it is necessary to attend classes in the percentages prescribed by the Study Regulations. For each student, their presence in class is recorded through the Infoeduka digital office system. The minimum obligations are;

- *Full-time students must attend at least 70% of the total number of classes to be eligible to sign.*
- *Part-time students need to attend at least 50% of the total number of classes to be eligible to sign.*

PASSING EXAMS: in order to achieve a positive grade in the subject, it is necessary to achieve at least 54 points in the subject, but also at least 50% of points for each learning outcome. The method of taking the exam is described in more detail in the item Assessment and evaluation of students' work during classes and at the final exam.

**FINAL EXAM – a student who has not met the conditions for passing the exam during the continuous examination of knowledge (has achieved a total of at least 54 points in the course and has met the lower point threshold of adoption of each learning outcome, i.e. a minimum of 50% of the points of each learning outcome), may take the learning outcomes of the course at the final exam.*

SEMINAR PAPER: the student is required to write a seminar paper in which he or she will analyze a commercial bank with the planning of the optimal balance and capital structure, distribution delays, and by evaluating the success or causes of the bank's failure. In this way, he adopts smaller teaching units and masters the subject material more easily.

1.7. Student Work Tracking (Add X to the appropriate tracking format)

Attending classes	x	Teaching activity		Seminar paper	x	Experimental work	
Written exam	x	Oral exam		Essay		Research	
Project		Continuous Knowledge Assessment		Report		Practical work	
Portfolio							

1.8. Assessment and evaluation of students' work during classes and at the final exam

Evaluation and evaluation of students' work during classes and at the final exam is carried out on the basis of the Regulations on Studying of the EFFECTUS University of Applied Sciences.

Allocation of points according to the forms of student work monitoring:

	Attending classes	Written exam	Project	Seminar paper	Practical work	Altogether
I1		16				
I2		16				
I3		16				
I4				16		
I5				16		
I6				16		
OUT OF OUTCOME	4					
ALTOGETHER	4	48		48		100

Linking learning outcomes, teaching methods and knowledge assessment methods:

Forms of monitoring	Learning outcomes	Teaching method	Knowledge assessment method	Maximum number of points
<i>Attending classes</i>	<i>1-6</i>	<i>Lectures and exercises</i>	<i>Record Lists</i>	<i>4</i>
<i>Written exam</i>	<i>OUTCOME 1</i> <i>Analyze Corporate Governance Models of Banks</i>	<i>Lecture</i>	<i>Essay questions, the adoption of theoretical concepts is checked</i>	<i>16</i>
		<i>Asking questions</i>		
		<i>Discussion</i>		
	<i>OUTCOME 2</i> <i>Plan the structures, costs and risks of asset sources, loan portfolio and service distribution channels</i>	<i>A discussion of the criteria</i>		<i>16</i>
<i>Project</i>	<i>OUTCOME 2</i> <i>Design the optimal currency, term and price structure of the bank's balance sheet</i>	<i>Open questions</i>	<i>Problem tasks that test the ability to map the structure of a bank's balance sheet</i>	<i>16</i>
		<i>Problem-based teaching</i>		
		<i>Asking questions</i>		
	<i>OUTCOME 4</i> <i>Measure the performance of the bank's operations</i>	<i>Training and feedback</i>		<i>16</i>
<i>Practical work</i>	<i>OUTCOME 5</i> <i>Assess the role of regulators on the bank's operations</i>	<i>Individual and Group tasks that test the ability to identify and classify</i>	<i>Individual task on the example of a selected bank</i>	
		<i>Lecture</i>		<i>16</i>
	<i>OUTCOME 6</i>	<i>Problem-based teaching</i>		
		<i>Rendering and modeling</i>		<i>16</i>



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	<i>Develop a stress test plan and a bank business supervision plan.</i>	<i>Guided training</i>		
		<i>Training and feedback</i>		
<i>Altogether</i>	<i>/</i>	<i>/</i>	<i>/</i>	<i>100</i>

Monitoring student workload through ECTS credits

<i>Type of student workload</i>	<i>Student Load Hours</i>	<i>ECTS credits</i>
Attending contact classes	60	2,0
Field Trips/Visits Outside the College	0	0,0
Independent study/research	0	0,0
Out-of-classroom preparation and preparation of seminars/presentations	60	2,0
Work on an out-of-classroom project assignment	0	0,0
Independent preparation for exams and exam time	60	2,0
Consultation activities	0	0
Other	0	0,0
TOTAL ECTS credits	180	6,0

RATING:

In order to achieve a positive grade in the course, the student must cumulatively meet two conditions: achieve a total of at least 54 (fifty-four) points in the course and meet the lower point threshold for the adoption of each individual learning outcome, which is 50% of the total points of the learning outcomes.

Grades are calculated based on the following distribution of points:

<i>SCORE</i>	<i>RATING</i>
<i>0,00 – 53,90</i>	<i>Insufficient (1)</i>
<i>54,00 – 64,90</i>	<i>Sufficient (2)</i>
<i>65,00 – 79,90</i>	<i>Good (3)</i>
<i>80,00 – 89,90</i>	<i>Very good (4)</i>
<i>90.00 and more</i>	<i>Excellent (5)</i>

Grading is carried out in a transparent manner by collecting points. The course is evaluated with 100.00 points (with the possibility of achieving an additional 8 points on the Challenge learning outcome).

CHALLENGE LEARNING OUTCOME - the student has the opportunity to earn an additional maximum of 8 points through the Challenge learning outcome; The student independently chooses one of the activities proposed in the first lesson, and has the opportunity to independently propose an activity with which he wants to increase the number of points and, with the consent of the course holder, achieves them according to the criteria of the course. Points for the Challenge learning outcome are not distributed according to the learning outcomes, but the number achieved makes an additional number of points to the total number of points achieved according to the learning outcomes.

Before taking the final written exam, each student must meet the prescribed conditions, which primarily means that they have attended the % of classes determined by the Study Regulations and that they have received an electronically encrypted permission to take the exam.

1.1. Required reading and number of copies in relation to the number of students currently attending classes in the course		
Title	Number of copies	Number of students
1. Gregurek Miroslav: Bank Management, peer-reviewed script, Effectus University of Applied Sciences, Zagreb, 2022.	5* *students receive compulsory literature in permanent ownership	60
2. Internal materials (presentations)	5* *students receive compulsory literature in permanent ownership	60
1.2. Supplementary literature Gregurek Miroslav, Vidaković, Neven: Banking Operations, Second Edition, Effectus College of Finance and Law, Zagreb, 2013.		
1.3. Ways of quality monitoring that ensure the acquisition of output knowledge, skills and competencies		
<ul style="list-style-type: none"> • analysis of exam results, achieved results, level of understanding and knowledge during exercises, practical tasks and group work, • conducting a survey among students, • The evaluation of the teacher, • achieved results, level of understanding and knowledge during the preparation of the seminar paper, • achieved results and level of knowledge presented during the preparation and defense of the final thesis (students who choose a graduate thesis in this course), • analysis of the report of the Head of the Quality Centre, and • Feedback from students who have already graduated on the usefulness of the content of this course in the performance of the work they do. 		