

### DESCRIPTION OF THE COURSE

GENERAL INFORMATION		
Course Holder	Dr.sc. Miroslav Gregurek	
The name of the college	Banks and Banking Business	
Study program	Undergraduate Professional Study of Finance and Business Law	
Status of the College	Mandatory	
Year	3 <sup>rd</sup> Year	
Point value and method of teaching	ECTS coefficient of student workload	6
	Number of hours (P+V+S)	45+15+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"> <li>• The development of professional integrity</li> <li>• Recognizing the importance of banks as financial intermediaries</li> <li>• Independent decision-making in the field of banking operations</li> </ul> <p>b) Specific competencies</p> <ul style="list-style-type: none"> <li>• application of appropriate banking operations by type of</li> <li>• making judgments about risks in banking operations and their impact on financial position and business success through the bank's financial statements</li> <li>• understanding the purpose and objectives of banking regulation in order to mitigate risks in the bank's operations in order to maintain financial stability</li> </ul>
1.2. <i>Requirements for enrolment in the course</i>

### 1.3. *Expected learning outcomes for the course*

**Students should be able to:**

1. **Understand the emergence of financial markets and the role of banks as financial intermediaries**
2. **Execute payment transactions according to interbank payment systems**
3. **Distinguish types of banking operations**
4. **Identify, manage and mitigate risks in banking operations**
5. **Interpret the bank's financial statements**
6. **Understand the purpose and objectives of banking regulation in order to maintain financial stability.**

### 1.4. *Course content*

**Introduction: Financial markets and intermediaries**

- Functions and structures of financial markets and intermediaries
- Asymmetric Information, Poor Choice, and Moral Hazard
- Money and its functions.
- Banks as the most important financial intermediaries

**Payment transactions**

- Payment transactions
- Transaction accounts and account construction
- Payment Order and Payment Transactions
- Payment cards

**Active banking operations**

- Deposits
- Loan
- Determination of creditworthiness

**Own banking operations**

- FOREX, derivatives and hedging, securities trading
- FX Forward, FX Swap and FX Option, Repo

#### Investment Banking Operations

- Initial issuance of financial instruments
- Brokerage and consulting
- Guardianship
- M&A Deals
- Investment and pension companies

#### Banking externalization

- Housing savings banks
- Factoring, leasing

#### Risks in banking operations

- Risks in banking operations
- Credit risks
- Operational risks

#### Market risks

- Interest rate risks
- Currency risks
- Liquidity risk

#### Business potential (balance sheet)

- Assets and liabilities of the bank
- Guarantee capital and adequacy
- ALM

#### Analysis of bank operations

- Financial reports
- Business indicators
- Capital adequacy and weighted assets
- Interpretation of business performance

#### Organizational structure of banks

- Models and factors that affect the organizational structure
- Profit, Cost and Investment Centers and Bank Bodies

<p>Regulation and supervision of banks</p> <ul style="list-style-type: none"> <li>• Purpose and objectives of bank regulation and supervision</li> <li>• Basel Committee on Banking Supervision</li> <li>• Banking union</li> <li>• Supervision of the Croatian National Bank</li> </ul>		
<p>1.5. <i>Types of teaching (put X)</i></p>	<input checked="" type="checkbox"/> lectures <input type="checkbox"/> seminars and workshops <input checked="" type="checkbox"/> exercises <input type="checkbox"/> Distance education <input type="checkbox"/> Field Teaching	<input type="checkbox"/> Independent tasks <input type="checkbox"/> Multimedia & Network <input type="checkbox"/> laboratory <input type="checkbox"/> Mentoring work <input type="checkbox"/> Other _____
<p>1.6. <i>Student obligations</i></p>		
<p><i>The obligations of students are prescribed in detail by the Statute, Study Regulations, and Student Obligations Guidelines. The key obligations of students are:</i></p> <p><i>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;</i></p> <ul style="list-style-type: none"> <li>• <i>Full-time students must attend at least 70% of the total number of classes to be eligible to sign.</i></li> <li>• <i>Part-time students need to attend at least 50% of the total number of classes to be eligible to sign.</i></li> </ul> <p><i>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.</i></p> <p><i>*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.</i></p>		

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

Attending classes	x	Teaching activity		Seminar paper		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				16
I2		16				16
I3		16				16
I4		16				16
I5		16				16
I6		16				16
OUT OF OUTCOME	4					4
ALTOGETHER	4	96				100

Linking learning outcomes, teaching methods and knowledge assessment methods:

Forms of monitoring	Learning outcomes	Teaching method	Knowledge assessment method	Maximum number of points
Attending classes	1-6	Lectures and exercises	Record Lists	4
Written exam	OUTCOME 1 Understand the emergence of financial markets and the role of banks as financial intermediaries	Lecture	Essay Questions, Problem and Quantitative Assignments	96
		Asking questions		
		Discussion		
	OUTCOME 2 Execute payment transactions according to interbank payment systems	Guided training		
		Open questions		
	OUTCOME 2 Distinguish types of banking operations	Rehearsal and feedback		
		Guided training		
		Problem-based teaching		
	OUTCOME 4 Identify, manage and mitigate risks in banking operations	Asking questions		
		Rendering and modeling		
	OUTCOME 5 Interpret the bank's financial statements	Individual and Group tasks		
		Rendering and modeling		
	OUTCOME 6 Understand the purpose and objectives of banking regulation in order to maintain	Individual and Group tasks that test the ability to identify and classify		
		Lecture		
		Asking questions		
		Open questions		

	<i>financial stability.</i>			
<b>Altogether</b>	/	/	/	<b>100</b>

*Monitoring student workload through ECTS credits*

<b>Type of student workload</b>	<b>Student Load Hours</b>	<b>ECTS credits</b>
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	0	0,0
Work on an out-of-classroom project assignment	0	0,0
Independent preparation for exams and exam time	110	3,7
Consultation activities	10	0,3
Other	0	0,0
<b>TOTAL ECTS credits</b>	<b>180</b>	<b>6,0</b>

**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.*



1.9. 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 M.: <i>Banking Operations, Peer-reviewed Script, Zagreb, Effectus, 2023.</i>	5*  *students receive compulsory literature in permanent ownership	100
2. Internal materials (presentations)	-	-
1.10. Supplementary literature Gregurek M. Vidaković N.: <i>Banking Operations, Zagreb, Effectus, 2015.</i> Mishkin F. S.: <i>The Economics of Money, Banking and Financial Markets, 8th edition, Zagreb, Mate, 2010.</i>		
1.11. Ways of quality monitoring that ensure the acquisition of output knowledge, skills and competencies		
<ul style="list-style-type: none"> <li>analysis of exam results, achieved results, level of understanding and knowledge during exercises, practical tasks and group work,</li> <li>conducting a survey among students,</li> <li>The evaluation of the teacher,</li> <li>achieved results, level of understanding and knowledge during the preparation of the seminar paper,</li> <li>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),</li> <li>analysis of the report of the Head of the Quality Centre, and</li> <li>Feedback from students who have already graduated on the usefulness of the content of this course in the performance of the work they do.</li> </ul>		