

General information			
Course co-ordinator		Miroslav Gregurek, PhD, Permanent College Professor	
Course title		BANKING	
Study programme		Professional undergraduate study Accounting and Finance	
Course status		Obligatory	
Year	Semester	3	V
Value of credits and lecturing procedures		ECTS	5
		Number of hours (Lectures+Exercises+Seminars)	60 (30+0+30)

1. COURSE DESCRIPTION
<i>1.1. Objectives</i>
The objective of the course is to train students to master the basic categories used in banking (commercial and investment banks, money, card, credit, deposit, account, interest rate, creditworthiness, credit risk, exchange rate). The purpose of the course is to define the basic bank transactions in the Republic of Croatia, the role of banks and their characteristics, types of banks, and the characteristics of basic bank transactions (credit, deposit, neutral and other banking transactions). The objective of the course is to apply knowledge on the management of credit, currency, interest rate and operational banking risks. The contents of the course comprise the elementary skills of bank performance evaluation, creditworthiness of the company and payment transactions. The aim is to enable students to combine acquired knowledge with the calculation of the exchange rate, the share price in the fund, the price of bonds and the price of stock.
<i>1.2. Course enrolment conditions</i>
None
<i>1.3. Expected outcomes of the course</i>
<ol style="list-style-type: none"> 1. to present characteristics, functions, operations and techniques in commercial banks 2. to investigate credit and cash potentials according to calculations and records of granted credit amounts of banks 3. to present short-term and long-term decisions on prices of products and services provided by banks 4. to connect the role, concepts, methods and risk control techniques in banks 5. to assess the indicators of measuring financial performance of banks 6. to create the balance of the structure of assets and liabilities and organisational structure of a bank
<i>1.4. Course contents</i>
Concept, characteristics and importance of the bank in the economy, national and global banks. Banking system in the overall financial system of Croatia. Bank establishment and management, Bank performance. Capital of banks (concept, constituent parts and capital functions) and capital adequacy. Banking transactions in view of liabilities (collection of deposits, obtaining loans, issuance of securities and other banking transactions). Banking transactions in view of assets (credit and non-credit placements, other investments). Neutral bank transactions (issuance of guarantees, domestic payment transactions, foreign exchange payments and other neutral banking transactions). Other banking transactions (own treasury transactions). Policy of effective multiplication of loans and deposits, credit and monetary potential. Business techniques in economy, bank products and services provided to companies and the State, International banking. Supervision and control of banks, types of banking risks. Croatian bank credit regulation (classification of placements in risk groups, exposure of the bank to individual persons). Business records and reports of the bank submitted to the Croatian National Bank and to the shareholders of the bank. The income, expense and distribution policy of the bank's financial result. Calculation of regulatory capital and capital adequacy, bank assets and liabilities, asset and liability management, ALKO strategies. Basic methods of managing currency, interest rate, operating and other banking risks. Basic methods of

<p>managing credit banking risks. Internal control and audit, compliance. Measuring bank's business performance. Calculation of reservations and effects on bank profitability. Business transactions, calculators of bank resources and net interest rates. Creditworthiness of companies according to the criteria of the internal risk assessment system, RM and credit proposals, analyses and forecasts. Basel I and II. Credit Institutions Act and Securities Market Act, Classification of placements in practice and placement Insurance. Interest rates and charges for banking and other financial services, Bank Treasury, FX transactions, hedging, SWOP transactions, risks, risk management and ways of protection. Calculation of stake price in the fund, bond price and stock price.</p>							
1.5. Teaching methods		<input checked="" type="checkbox"/> lectures <input checked="" type="checkbox"/> instruction <input checked="" type="checkbox"/> guided discovery learning <input checked="" type="checkbox"/> discussion <input type="checkbox"/> group/team learning <input type="checkbox"/> _____					
1.6. Comments							
1.7. Students' obligations							
<p>Attendance in classes – part time students are expected to be present at least 50% of the total teaching hours, whereas full time students are expected to be present at least 70% of the total teaching hours. In the case of student's inability to have the required attendance percentage, he/she will be required to write a seminar paper on the topic determined by the lecturer.</p>							
1.8. Monitoring students' accomplishments							
Attendance	0.5	Student's activity during lectures	0.5	Seminar paper	1	Experimental work	
Written exam	2	Oral exam		Essay		Research work	
Project		Permanent testing of student's knowledge	1	Written presentation		Practical work	
Portfolio		Independent task solving					
1.9. Measuring the achievements of learning outcomes and evaluation and assessment of the results of students' work							
<p>The workload factor of each learning outcome stated in the Chapter 1.3. totals 1. A half of the workload factor for each learning outcome represents a minimum threshold for the achievement of the this learning outcome. Students may take two mid-term exams during the semester or take a final written exam or the final written exam consisting of answering the questions of the essay type and solving the problems. The final grade is based on the total sum of grades obtained in the written exam (80%) presented seminar paper (20%).</p>							
1.10. Obligatory reading							
<ol style="list-style-type: none"> Gregurek, M.: Bankarsko poslovanje, recenzirana skripta, RRiF, Zagreb, 2013. Power point prezentacije nosioca predmeta, 2018. 							
1.11. Optional reading							
<ol style="list-style-type: none"> Gregurek, M, Vidaković N.: Bankarsko poslovanje, RRiF, Zagreb, 2011. Leko, V., Upravljanje bankama, Ekonomski fakultet, Zagreb, 2004. Rose. P.S.: Menadžment komercijalnih banaka, 2003, (MATE) Miller, R.L.; D.V.Van Hoose: Moderni novac i bankarstvo, 1997, (MATE) 							
1.12. Quality control which ensures the acquisition of the corresponding knowledge, skills and competences after the completion of the study.							

At the end of the semester the students fill in an anonymous questionnaire. The comments, suggestions and information in the questionnaire and the evaluation procedures are to be used to improve lectures, exercises and other ways of work with students. Self-evaluation of teaching staff is aimed at making some corrections in order to improve the quality of teaching.

1.13. Expected competences

- well-developed analytical approach to the structure of financing and finding the efficient sources of financing applicable in the banking practice
- acquisition of the professional level of skills necessary for the application of the mastered techniques in the contemporary business environment