

BANKING



Tutorial IA – Basic information on lectures and tutorials

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Basic info

About Banking course

The **course** familiarizes students with the basic terminology of banking and financial markets, as well as different approaches to bank transactions management. An analysis of financial institutions is further developed by the assessment of their activities, the related credit, liquidity, market and operational risks. The course outlines banking management techniques which tries to create value for shareholders whilst keeping these risks in mind.

The **tutorial** follows the course of Banking and explains several basic problems of financial mathematics, securities valuation, risk management, and further calculations related to banking.

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Prerequisites

Background in finance needed!

- Financial mathematics
- Bond valuation
- Company analysis/valuation
- Risk and return
- Portfolio theory

This course is not for beginners.

Basic info

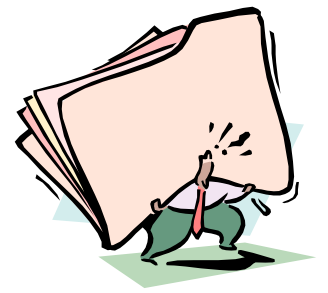
Prerequisite:

JEB027 - Financial Economics or equivalent course in finance



Basic info

Grading



Course requirements:

- On-line Mid-term Test (max 30 pts)
- Credit Application (CA) (max 20 pts)
- Credit Application Appraisal (CAR) (max 10 pts)
- On-line Final Test (max 40 pts)
- 4 Readings assigned during semester (questions in the tests)
- (Class/tutorial active participation - („bonus points“ - max 5 pts))

Note that you need at least **51 pts** from the total of the course requirements to pass the exam.

91– 100 pts	Excellent	A
81 – 90 pts	Very good	B
71 – 80 pts	Good	C
61 – 70 pts	Satisfactory	D
51 – 60 pts	Satisfactory-	E
0 – 50 pts	Failed	F

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Class/tutorial participation – „bonus points“

Active class (tutorial) participation (5 pts) depends on your **active engagement** in the learning process, regular attendance (including on-time arrival to class) and turning in any in-class assignments on time. Please note that class participation grade is primarily based **on the quality of your active participation in class discussion** not for attendance.

During on-line sessions difficult to apply, distribution of bonus points will be most probably limited



Tutorial requirements and deadlines:

- 14 October, 2020: Credit Application (CA)- selection of a company
- 11 November, 2020: On-line Mid-term Test, starting 18:30
- 25 November, 2020: Credit Application (CA) - submission
- 16 December, 2020: Credit Application Appraisal (CAR) – submission

No late submissions acceptable (time of submission is recorded in Moodle).

Follow Moodle – Banking 2020/2021 for details regularly

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Readings



4 obligatory Readings (articles on banking sector issues from renowned journals) will be assigned during the semester (will be announced during the lectures)

- These readings will be available to download from Moodle
- Question related to Readings may appear in the tests

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Credit Application (CA) instructions 1/2

- Credit Application submission: via Moodle
- Detailed info on CA – during tutorial on 14 October
- CA can be written either in Czech, Slovak or English (English is strongly preferable)
- Structure of CA will be given based on real CAs
- Teams – 3 members

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Credit Application (CA) instructions 2/2

1. Make a team consisting of 3 students (Groups to be created in Moodle, section 14.10.2020, **Name of the Group = Name of the Company** (after you choose the company, of course !))
2. Choose a company, collect business and financial data
3. Provide both non-financial and financial analysis for the last 3 years
4. Do a business plan for the next 5 years
5. Prepare a new project (new investment, acquisition of competitor/customer etc.)
6. Decide on project financing (external and internal sources) -
> **credit financing is needed!**
7. Implement the project into the business plan
8. Prepare a credit application

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Credit Application Appraisal (CAR) instructions

1. The same teams as for CA
2. Each team will be assigned a CA prepared by another team
3. Prepare Credit Application Appraisal (CAR)

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Additional seminar on 16 October, 11:00, on-line

(follow Moodle for instructions and link)

The experience says

- the level of knowledge among students is very different, especially knowledge of:
 - financial mathematics
 - corporate financial statements and corporate analysis

AND/OR

- typically, there is a need to discuss more in detail how to prepare the Credit Application
-  an additional seminar will be organized on-line on Friday, 16 October at 11 a.m. to clarify any open issues

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Contacts

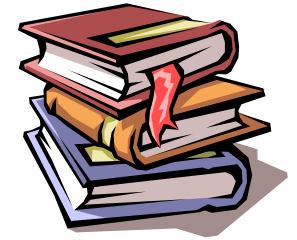


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Only questions that were not answered during the lecture, seminar or in written presentations will be answered!

Basic info

Obligatory source



Basic info

If you are joining next time, here is your homework:

- Register for the course in Moodle –
„Banking 2020/2021“
- Find your teammates for Credit Application
(Groups to be created in Moodle, section
14.10.2020, name of the Group = Name of the
Company)
- Think about a company for Credit Application
- Download handouts for both lecture and tutorial
(from Moodle)



Thank you for your attention