



# **Facultad de Economía, Empresa y Turismo**

## **Grado en Contabilidad y Finanzas**

### **GUÍA DOCENTE DE LA ASIGNATURA (ESCENARIO 1):**

#### **Gestión Bancaria (2021 - 2022)**

## 1. Datos descriptivos de la asignatura

Asignatura: <b>Gestión Bancaria</b>	Código: <b>169210902</b>
<ul style="list-style-type: none"><li>- Centro: <b>Facultad de Economía, Empresa y Turismo</b></li><li>- Lugar de impartición: <b>Facultad de Economía, Empresa y Turismo</b></li><li>- Titulación: <b>Grado en Contabilidad y Finanzas</b></li><li>- Plan de Estudios: <b>2010 (Publicado en 2010-12-16)</b></li><li>- Rama de conocimiento: <b>Ciencias Sociales y Jurídicas</b></li><li>- Itinerario / Intensificación:</li><li>- Departamento/s: <b>Economía, Contabilidad y Finanzas</b></li><li>- Área/s de conocimiento: <b>Economía Financiera y Contabilidad</b></li><li>- Curso: <b>4</b></li><li>- Carácter: <b>optativa</b></li><li>- Duración: <b>Primer cuatrimestre</b></li><li>- Créditos ECTS: <b>6,0</b></li><li>- Modalidad de impartición: <b>Presencial</b></li><li>- Horario: <b>Enlace al horario</b></li><li>- Dirección web de la asignatura: <b><a href="http://www.campusvirtual.ull.es">http://www.campusvirtual.ull.es</a></b></li><li>- Idioma: <b>Castellano e Inglés (40% en inglés). La asignatura participa en el programa FINULL</b></li></ul>	

## 2. Requisitos para cursar la asignatura

**Recomendación:** contar con al menos el nivel B1 de inglés para garantizar el seguimiento efectivo de la docencia

## 3. Profesorado que imparte la asignatura

<b>Profesor/a Coordinador/a:</b> <b>JUDIT MENDOZA AGUILAR</b>
- Grupo: <b>ÚNICO MAÑANA, PA1, PE1</b>
<b>General</b> <ul style="list-style-type: none"><li>- Nombre: <b>JUDIT</b></li><li>- Apellido: <b>MENDOZA AGUILAR</b></li><li>- Departamento: <b>Economía, Contabilidad y Finanzas</b></li><li>- Área de conocimiento: <b>Economía Financiera y Contabilidad</b></li></ul>

#### Contacto

- Teléfono 1: **922317005**
- Teléfono 2:
- Correo electrónico: **jmendoza@ull.es**
- Correo alternativo:
- Web: **<http://www.campusvirtual.ull.es>**

#### Tutorías primer cuatrimestre:

Desde	Hasta	Día	Hora inicial	Hora final	Localización	Despacho
Todo el cuatrimestre		Martes	09:45	13:45	Facultad de Economía, Empresa y Turismo - GU.5A	15
Todo el cuatrimestre		Miércoles	11:00	13:00	Facultad de Economía, Empresa y Turismo - GU.5A	15

Observaciones: Las tutorías virtuales, en caso de escenario 1, se llevarán a cabo mediante la herramienta de google Hangout Meeting. Se le enviará enlace para establecer la conexión, previo solicitud por correo desde el aula virtual.

#### Tutorías segundo cuatrimestre:

Desde	Hasta	Día	Hora inicial	Hora final	Localización	Despacho
Todo el cuatrimestre		Martes	14:30	20:30	Facultad de Economía, Empresa y Turismo - GU.5A	15

Observaciones: Las tutorías virtuales, en caso de escenario 1, se llevarán a cabo mediante la herramienta de google Hangout Meeting. Se le enviará enlace para establecer la conexión, previo solicitud por correo desde el aula virtual.

#### 4. Contextualización de la asignatura en el plan de estudio

Bloque formativo al que pertenece la asignatura: **Finanzas.**

Perfil profesional:

#### 5. Competencias

Específicas

**CE-19** - Gestionar los recursos financieros de cualquier empresa.  
**CE-22** - Gestionar los diferentes riesgos financieros  
**CE-23** - Dirigir el área financiera de cualquier organización, pública o privada.

#### Genéricas – Instrumentales

**CGI-1** - Analizar y sintetizar la información  
**CGI-2** - Comunicarse de forma oral y escrita  
**CGI-4** - Tener los conocimientos informáticos adecuados relativos al ámbito de estudio  
**CGI-5** - Gestionar la información  
**CGI-6** - Resolver problemas  
**CGI-7** - Tomar decisiones

#### Genéricas – Personales

**CGP-8** - Trabajar en equipo, tanto de carácter interdisciplinar como en un contexto internacional.  
**CGP-9** - Reconocer la diversidad y multiculturalidad  
**CGP-10** - Tener un razonamiento crítico  
**CGP-11** - Asumir un compromiso ético

#### Genéricas – Sistemáticas

**CGS-14** - Aprender de forma autónoma  
**CGS-17** - Liderar proyectos y/o equipos de trabajo

#### Básicas

**CB1** - Que los estudiantes hayan demostrado poseer y comprender conocimientos en un área de estudio que parte de la base de la educación secundaria general, y se suele encontrar a un nivel que, si bien se apoya en libros de texto avanzados, incluye también algunos aspectos que implican conocimientos procedentes de la vanguardia de su campo de estudio  
**CB5** - Que los estudiantes hayan desarrollado aquellas habilidades de aprendizaje necesarias para emprender estudios posteriores con un alto grado de autonomía

## 6. Contenidos de la asignatura

### Contenidos teóricos y prácticos de la asignatura

Topic 1: The Banking Business.  
Topic 2: Liability operations.  
Topic 3: Asset operations.  
Topic 4: Other banking operations.  
Topic 5: Financial statements and main ratios.

### Actividades a desarrollar en otro idioma

Teaching materials in English will be provided (presentations and notes, articles, online resources such as links to videos and web pages, blogs and forums on banking and finance ...). In order to perform team or individual tasks, the search for bibliographic materials in English will be encouraged, tasks such as:

- Analysis and synthesis of the content of international news from the banking and finance area. Further discussion and answering questions (in English).
- Prepare presentations, oral exhibitions, debates and / or prepare audiovisual material in English.

## 7. Metodología y volumen de trabajo del estudiante

### Descripción

This course is part of the ULL Educational Innovation Projects program (with continuity since 2016-17) and of the FINULL pilot program (since 2020-21) with 40% of its teaching being carried out and evaluated in English.

Practical lessons in banking and finance are developed with a collaborative learning methodology, in English and based on the pillars of project-based learning and the CLIL model (which promotes the learning of content and the communicative use of English). A series of activities connected to the current banking management are proposed. These involve the collaborative participation of students, who must carry out part of autonomous work and teamwork with the guidance of the professor. Together, the use of new technologies and collaborating tools is promoted, as well as the use of different communication channels, with an emphasis on audiovisuals.

In the theoretical-practical lessons, it is used the case study methodology, combined with some flipped-class sessions and certain gamification techniques. The contents are focused on the analysis of the activity of credit institutions, in order to understand the banking system as a whole. It is included the study of real cases and debates on the banking system as a sector fully exposed to dynamic changes.

The development of the study plan will be carried out according to the training activities and contact hours specified in the following table. The student's total workload is 150 hours.

### Actividades formativas en créditos ECTS, su metodología de enseñanza-aprendizaje y su relación con las competencias que debe adquirir el estudiante

Actividades formativas	Horas presenciales	Horas de trabajo autónomo	Total horas	Relación con competencias
Clases teóricas	22,50	0,00	22,5	[CGP-10], [CE-19], [CGP-11], [CE-22], [CE-23], [CGP-9]
Clases prácticas (aula / sala de demostraciones / prácticas laboratorio)	32,50	0,00	32,5	[CGI-6], [CGI-7], [CGS-14], [CB5], [CGI-5], [CGI-4], [CE-19], [CE-22], [CE-23], [CB1]

Realización de seminarios u otras actividades complementarias	2,00	0,00	2,0	[CGI-1], [CGI-7]
Estudio/preparación de clases teóricas	0,00	35,00	35,0	[CGI-1], [CGI-2], [CGI-6], [CGI-7], [CGP-8], [CGP-10], [CB5], [CGI-5], [CE-19], [CGP-11], [CGS-17], [CE-22], [CE-23], [CB1], [CGP-9]
Estudio/preparación de clases prácticas	0,00	40,00	40,0	[CGI-6], [CGI-7], [CGS-14], [CB5], [CGI-5], [CGI-4], [CE-19], [CE-22], [CE-23], [CB1]
Preparación de exámenes	0,00	15,00	15,0	[CGP-10], [CE-19], [CGP-11], [CE-22], [CE-23], [CGP-9]
Realización de exámenes	3,00	0,00	3,0	[CGP-10], [CE-19], [CGP-11], [CE-22], [CE-23], [CGP-9]
Total horas	60,00	90,00	150,00	
		Total ECTS	6,00	

## 8. Bibliografía / Recursos

### Bibliografía Básica

López Pacual, J.; Sebastián González, A. (2015): Economía y gestión bancaria. Pirámide.

Bahillo Marcos, M.E.; Pérez Bravo, M.C.; Escribano Ruiz, G. (2014): Gestión Financiera. Paraninfo.

### Bibliografía Complementaria

Brealey, Myers y Allen (2015): Principios de finanzas corporativas. McGrawHill.

Manzano, D.; Valero, F.J. (2015): Guía del Sistema Financiero Español. Analistas Financieros Internacionales. Empresa Global.

### Otros Recursos

Throughout the course, other online resources will be recommended, such as contemporary news, audiovisual materials with content relevant to the objectives of the subject and documents from institutions such as the European Central Bank, the European Banking Authority (EBA), the Bank of Spain, the Spanish Banking Association, the FROB, the Deposit Guarantee Fund of Credit Institutions, etc., made available through their respective web pages.

## 9. Sistema de evaluación y calificación

### Descripción

#### CONTINUOUS ASSESSMENT:

In the continuous assessment modality, the final grade for the course is the sum of the grades of the following blocks:

1. Project work in English ('project-based learning'): 40% of the grade corresponds to this block, with a maximum score of 4 points. It consists of individual tasks and teamwork tasks (with all the contents in English). The projects will be presented in a digital format and/or will be defended on-line.
2. Objective tests: 50% of the grade corresponds to this block with a maximum of 5 points. It consists of answering theoretical and practical questions (short answer, test and development type) formulated in:
  - An on-line questionnaire for a total of 2 points.
  - An on-line oral exam for a total of 3 points.
3. Debate: 10% of the grade is evaluated through the individual participation in a debate, with a maximum score of 1 point.

A minimum final grade of 5 points is required to pass the course.

Carrying out one of the activities proposed in block 1 and/or one of the objective test implies choosing the continuous assessment option for the whole academic year.

Minimum requirements to access the continuous assessment are: participation in the virtual sessions and the publication of an identifying photo in the virtual classroom.

Continuous assessment is maintained for all ordinary calls throughout the academic year.

**SINGLE EVALUATION:** For all the calls of the academic year, the single evaluation system may be applied, which consists on taking a single exam, with a maximum score of up to 10 points, and requiring a minimum of 5 points to pass, and consisting in two parts:

- An on-line oral exam for a total of 7 points, answering questions of theoretical and practical content of everything taught in the subject (1 point evaluated in English, 6 in Spanish).
- An individual work in English, to be delivered on the date of the call, on a maximum of 3 points.

**STUDENTS IN 5TH, 6TH AND 7TH EXTRAORDINARY CALL:** by default, students in the 5th, 6th or 7th extraordinary call, only have the right to be examined by a University Court (with a single evaluation of 10 points). If the student wants to opt for the continuous evaluation and be qualified by the professor, he/she will have to submit a resignation document to the University Court for each call through the Electronic Office (SEDE), as established by the ULL Evaluation and Qualification Regulations and with the anticipation established by the Calendar ULL Grade.

### Estrategia Evaluativa

Tipo de prueba	Competencias	Criterios	Ponderación
----------------	--------------	-----------	-------------

Pruebas objetivas	[CGI-1], [CGI-6], [CGI-7], [CGP-10], [CGS-14], [CB5], [CGI-5], [CE-19], [CGP-11], [CE-22], [CE-23], [CB1], [CGP-9]	Answering theoretical and practical questions on the contents of all the subject.	50,00 %
Trabajos y proyectos	[CGI-1], [CGI-2], [CGI-6], [CGI-7], [CGP-8], [CGP-10], [CGS-14], [CB5], [CGI-5], [CGI-4], [CE-19], [CGP-11], [CGS-17], [CE-22], [CE-23], [CB1], [CGP-9]	The performance in the debate and in the individual and team tasks conforming the 'project-based learning' block will be evaluated.	50,00 %

## 10. Resultados de Aprendizaje

1. Differentiate banking operations, products and services from the perspective of a credit institution and analyze how their commercialization affects the financial statements.
2. Calculate the performance and cost generated for the customer by the different banking products and apply selection criteria to identify what kind of product should be assigned according to the customer's profile.
3. Diagnose the situation of a banking entity and its position in the sector, based on the structure of its financial statements and the analysis of its main ratios.
4. Analyze international news specialized in banking and finance and publicly present specific banking management topics in English.

## 11. Cronograma / calendario de la asignatura

### Descripción

The schedule of the topics, the training activity and the continuous assessment tests are indicative, according to the needs of the teaching organization in order to improve the learning process. The hours of face-to-face work will be reduced according to the holidays established in the academic calendar.

Primer cuatrimestre					
Semana	Temas	Actividades de enseñanza aprendizaje	Horas de trabajo presencial	Horas de trabajo autónomo	Total
Semana 1:	Topic 1	Course introduction. Theoretical-practical classes.	2.50	6.00	8.50

Semana 2:	Topic 1	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 3:	Topic 1	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 4:	Topic 1	Theoretical-practical classes. Practical lesson. Training activity (2hours).	5.75	6.00	11.75
Semana 5:	Topic 2	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 6:	Topic 2	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 7:	Topic 3	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 8:	Topic 3	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 9:	Topic 4	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 10:	Topic 4	Theoretical-practical classes. Practical lesson. Continuous assessment test.	3.75	6.00	9.75
Semana 11:	Topic 4	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 12:	Topic 4	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 13:	Topic 5	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 14:	Topic 5	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 15:	Topic 5	Theoretical-practical classes. Practical lesson.	3.75	6.00	9.75
Semana 16 a 18:		Exam preparation and performance.	3.00	0.00	3.00
Total			60.00	90.00	150.00