

„BOGDAN VODĂ” UNIVERSITY OF CLUJ-NAPOCA
FACULTY OF ECONOMICAL SCIENCES
SPECIALIZATION: FINANCES AND BANKS
ACADEMIC YEAR 2010-2011

DISCIPLINE FILE

Course name	MANAGEMENT OF CREDIT INSTITUTIONS				
Course code	FC 3204	Year	III	Number of credits	6
		Semester	III		

Faculty	ECONOMICAL SCIENCES	Number of hours in semester /activities		
Profile	ECONOMIC	Total	C	S
Specialization	FINANCES AND BANKS	52	28	24

Course type DF – fundamental, DS – specialized, DC – complementary	DS
Optional course category: DI – imposed, DO – optional, DF – facultative	DI

Prevision disciplines	Mandatory disciplines (conditioned): Credit Institutions; Money and Credit; Enterprises Financial Management; Operations Performed by Credit Institutions; Banking Accounting.
	Recommended: Management, Management of labour.
Objectives	After completing this course, the participant, at a minimum, will be able to accomplish the following objectives: (1) Categorize and evaluate specific banking functions; (2) Assess the integrated operations of a banking organization, including the activities of trust, information technology, and consumer-related issues; (3) Determine the effects of management decisions on capital, earnings, and the organization’s stock price; (4) Measure the effects of economic conditions and competition on a bank’s earnings and competitive abilities; (5) Determine the importance of effective internal controls and information systems in a bank; (6) Assess and manage the various risks that bank management faces; (7) Judge the influence of funding policies on the composition and volatility of an institution’s liability structure, as well as the policies’ relationships to institutional liquidity; (8) From a banker’s point of view, determine how to maximize profits and shareholder value while operating under stringent regulatory guidelines; (9) Support the importance of interpersonal skills in the development of a strong management team; (10) Assess and manage a risk category of primary importance being faced daily banks: credit risk. Derivatives-oriented management of credit risk have emerged in recent years and have grown exponentially.

Content (description)	<p>Chapter 1 - Banking strategies into competitive environment</p> <p>Chapter 2 - Financial performance review of EU Banks</p> <p>Chapter 3 - Capital management vs. regulation of banks</p> <p>Chapter 4 - The management of bank liquidity</p> <p>Chapter 5 - Matching assets and bank liabilities</p> <p>Chapter 6 - The VaR</p> <p>Chapter 7 - The profitability of various business activities</p> <p>Chapter 8 - Management of bank assets and liabilities</p> <p>Chapter 9 - The risk management instruments of interest rates offered by credit institutions</p> <p>Chapter 10 - Credit risk</p> <p>Chapter 11 - Financial and banking ethics</p>
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Form of evaluation (E – exam, C – colloquy/final test, CW – control works) E					
Final grade (percentage)	Knowledge evaluation will take into account: 60% of the exam result 20% work in the seminar (practical) 20% written project				
Bibliography	<ol style="list-style-type: none"> 1. Basno, C., Dardac, N., <i>Management bancar</i>, Editura Economică, București, 2002; 2. Dănilă, N., <i>Managementul lichidității bancare</i>, Editura Economică, București, 2002; 3. Greuning, H., Brajovic Bratanovic, S., <i>Analyzing Banking Risk: A Framework for Assessing Corporate Governance and Risk Management</i>, 3rd Edition, The World Bank, Washington, 2009, 4. Motocu, M. & colab., <i>Banking Activities</i>, Ed. Risoprint, Cluj, 2009; 5. Motocu, M., - <i>Bank Management</i>, Univ. Bogdan Vodă, Cluj, 2010; 6. Motocu, M., <i>Analysis of Economic Efficiency in Commercial Banks</i>, Ed. Risoprint, Cluj-Napoca, 1998; 7. Olteanu, A., <i>Management bancar</i>, Editura Dareco, București 2003; 8. Rădoi, M., A., <i>Gestiune bancară</i>, Ed. Economică, București, 2009; 9. Stoica, M., <i>Gestiune bancară</i>, Editura Lumina Lex, București, 2002; 10. Sylvie de Coussergues, <i>Gestion de la Banque</i>, Dunod, Paris, 1992; 11. Théoret, R., <i>Traité de gestion bancaire</i>, Presses de l'Université du Québec, 1999; 12. Timothy W. (Timothy W. Koch) Koch, S. Scott MacDonald, <i>Bank Management (7th Edition)</i>, South-Western College Pub, 2009; 13. www.bnro.ro – Banking Financial Legislation; 14. Xavier Freixas, Jean-Charles Rochet, <i>Microeconomics of Banking</i>, 2nd Edition, MIT Press, 2008. 				
List of necessary didactic materials	Books, course notes, content to solve problems, laptop, video projector.				
Course holder	Degree	Title	First name	Name	Signature
	PROFESSOR	DR.	MARIUS	MOTOCU	