

„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	<p>1. Basno, C., Dardac, N., <i>Management bancar</i>, Editura Economică, București, 2002;</p> <p>2. Dănilă, N., <i>Managementul lichidității bancare</i>, Editura Economică, București, 2002;</p> <p>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,</p> <p>4. Motocu, M. & colab. , <i>Banking Activities</i>, Ed. Risoprint, Cluj, 2009;</p> <p>5. Motocu, M., - <i>Bank Management</i>, Univ. Bogdan Vodă, Cluj, 2010;</p> <p>6. Motocu, M., <i>Analysis of Economic Efficiency in Commercial Banks</i>, Ed. Risoprint, Cluj-Napoca, 1998;</p> <p>7. Olteanu, A., <i>Management bancar</i>, Editura Dareco, București 2003;</p> <p>8. Rădoi, M., A., <i>Gestiune bancară</i>, Ed. Economică, București, 2009;</p> <p>9. Stoica, M., <i>Gestiune bancară</i>, Editura Lumina Lex, București, 2002;</p> <p>10. Sylvie de Coussergues, <i>Gestion de la Banque</i>, Dunod, Paris, 1992;</p> <p>11. Théoret, R., <i>Traité de gestion bancaire</i>, Presses de l'Université du Québec, 1999;</p> <p>12. Timothy W.(Timothy W. Koch) Koch, S. Scott MacDonald, <i>Bank Management (7th Edition)</i>, South-Western College Pub,2009;</p> <p>13. www.bnro.ro – Banking Financial Legislation;</p> <p>14. Xavier Freixas, Jean-Charles Rochet, <i>Microeconomics of Banking</i>, 2nd Edition, MIT Press, 2008.</p>				
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	