



INTRODUCTION

Breve descripción:

Subject description: Where are we coming from and going to in the Banking Industry? Where does the industry sit now? How does it compare to the traditional model? What are the challenges the industry is facing?

- **Carácter:** Mandatory
- **ECTS:** 9
- **Semester:** First and second
- **Language:** English
- **Subject's coordinator:** José Sevilla; Carmen Aranda (maranda@unav.es)
- **Professors:**
 - Rafael Juan y Seva (Aureoadvice).
 - Rodrigo Manero (Grupo Santander).
 - Alvaro Martín Santo (Bankia).
- **Schedule:** Available for registered students in the internal area.

COMPETENCES

Cross-disciplinary skills

- The capacity to analyse and synthesise problems approached in the banking business.
- The ability to solve new problems by applying the knowledge and skills acquired.
- Drawing up and formulating conclusions and personal opinions from reports, studies, and opinions already expressed by other authors.
- Discriminating and contrasting one's opinions with those of one's colleagues and giving a critical assessment of the opinions of others.
- Acquiring an ethical business conscience.

Specific skills

- Being familiar with the main concepts and techniques of Statistics, Finance, and Accounting which will be required to develop the necessary skills.
- Being familiar with searching for specialised material (reports, articles, data) concerning the various aspects of the banking business in a library, on the Internet, in newspaper libraries, on accessible databases, etc..
- Being familiar with the various financial and banking products and their relevance for conducting banking business.
- Studying the banking and financial system during periods of economic and financial crises in detail, including its interaction with the main variables of the economic sector.
- Being familiar with the regulatory framework within which the financial and banking system develops, examining various circulars of the Central Banks.
- Studying the evolution of the banking business in depth, including the relevant part played by internationalisation, regulation, and technology.



Universidad de Navarra

- Defining and expressing which solutions are most in keeping with ethical principles and corporate business responsibility principles linked to the banking business.
- Knowing how to use the necessary tools for analysing the banking business from various perspectives: both financial and the financial, accounting, regulatory, and ethical environment.

PROGRAM

Part 1: Traditional Banking business (20h)

Topic 1: Retail banking, wholesale banking and private banking (Prof. Rafael Juan y Serva)

Topic 2: Asset Management in the Banking industry (Prof. Alvaro Martin Sauto)

Topic 3: Treasury Function in Global Banking. (Prof. Rodrigo Manero)

Part 2: Grand Challenges and disruption: climate and technology

Topic 1: ESG: Foundations of Climate Change; Policy, Regulations of climate change; Green and Sustainable Finance

Topic 2: Technology and the new business models.

EDUCATIONAL ACTIVITIES

- **Lectures:** The teacher will explain the contents of the program, always encouraging the active participation with questions. These contents will be material for the examinations. In some cases, depending on the time, the instructor will assign readings so that each student can work on his/her own and can answer any questions with the teacher during office hours. The lectures will include activities such as concept maps, kahoots or online games to improve understanding and create discussion.
- **Group project:** it will be explained in class.
- **Assessments:** as detailed in the evaluation section.
- **One-to-one Tutorials :** the teacher will be available to students during office hours and outside of the class to answer questions or to provide support for course-related activities.
- Need for hours of **study outside the classroom :** individual study, presentation of papers, group meetings, etc.

EVALUATION

Students are required to attend 80% of classes. Failing to do so without justified reason will imply the suspension from the program.

The assessment will be (both for the ordinary and the extraordinary assessment):

- 1st Exam (January): 35%.
- 2nd Exam (May): 35%.
- Class project: 30%.



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HONESTY IS THE BEST POLICY

(Ethics Committee Provisions Against Plagiarism and Copying)

We value honesty. Without it, there can be no trust or any meaningful social relations. Therefore, the School expects honesty and fairness from all of its members: professors, non-academic staff, and students.

Dishonest behaviors will be sanctioned in accordance with the [University Norms on Student Academic Discipline of August 2015](#), and include lying, cheating in exams, and plagiarism in written work. We take such violations seriously. Depending on their gravity, these offences will be dealt with by the Professor in charge of the subject, by the Dean of Students, and in very severe cases, by the Vice President for Student Affairs.

Sanctions include:

- formal warnings
- prohibition from entering University premises for a given period
- loss of admission rights to exams
- loss of scholarships
- a failing grade for the piece of work or the whole course

OFFICE HOURS

By email appointment to professors.

BIBLIOGRAPHY

Material provided in the internal area.