

**UČNI NAČRT PREDMETA / COURSE SYLLABUS**

<b>Predmet:</b>	Bančni management
<b>Course title:</b>	Banking management

Študijski program in stopnja Study programme and level	Študijska smer Study field	Letnik Academic year	Semester Semester
Mednarodni management – 2. stopnja	Mednarodni finančni in davčni management	2	3
International management – 2nd degree	International Financial and Tax Management	2	3

**Vrsta predmeta / Course type**

**Univerzitetna koda predmeta / University course code:**

Predavanja Lectures	Seminar Seminar	Vaje Tutorial	Klinične vaje work	Druge oblike študija	Samost. delo Individ. work	ECTS
45	0	30	0	0	125	8

**Nosilec predmeta / Lecturer:**

<b>Jeziki / Languages:</b>	<b>Predavanja / Lectures:</b>	Slovensko/Slovenian	Angleško/English
	<b>Vaje / Tutorial:</b>	Slovensko/Slovenian	Angleško/English

**Pogoji za vključitev v delo oz. za opravljanje študijskih obveznosti:**

**Prerequisites:**

**Vsebina:**

- 1. Vrste bančništva**
  - 1.1. Različni vidiki bančništva
  - 1.2. Bančništvo na drobno
  - 1.3. Korporativno bančništvo
  - 1.4. Investicijsko bančništvo
  - 1.5. Plačilni promet in prenos denarja
  - 1.6. Mednarodno bančništvo
- 2. Bančne operacije**
  - 2.1. Kako deluje banka
  - 2.2. Podpora strankam in kanali
  - 2.3. Upravljanje s tveganji
  - 2.4. Upravljanje z naložbami in obveznostmi
  - 2.5. Bančni finančni izkazi

**Content (Syllabus outline):**

- 1. Types of banking**
  - 1.1. Different aspects of banking
  - 1.2. Retail banking
  - 1.3. Corporate banking
  - 1.4. Investment banking
  - 1.5. Payments and money transfer
  - 1.6. International banking
- 2. Banking operations**
  - 2.1. How a bank operates
  - 2.2. Client services & channels
  - 2.3. Risk management
  - 2.4. Asset and liability management
  - 2.5. Bank financial statements

2.6. Podpora poslovanju: zaledje in IT  
2.7. Organiziranost in upravljanje banke

### **3. Novi trendi v bančništvu**

3.1. Kreditiranje na osnovi ocene kreditne sposobnosti  
3.2. Hitra plačila  
3.3. Ustvarjanje blagovne znamke brez poslovnih enot  
3.4. Tehnologija, družbena omrežja in uporabniška izkušnja  
3.5. Kripto valute in e-denar  
3.6. Sodelovanje s fintechi

### **4. Centralna banka in regulacija**

4.1. Monetarna politika  
4.2. Evropska monetarna unija  
4.3. Funkcije centralne banke  
4.4. Regulacija in nadzor  
4.5. Preprečevanje pranja denarja in financiranja terorizma

2.6. Back-office and IT system support  
2.7. Bank's organization and management systems

### **3. New trends in banking**

3.1. Credit score-based lending  
3.2. Fast payments  
3.3. Brand building without branches  
3.4. Technology, social media and customer experience  
3.5. Crypto currencies and e-money  
3.6. Cooperation with fin-techs

### **4. Central banking and regulations**

4.1. Monetary policy  
4.2. European monetary union  
4.3. Functions of central banking  
4.4. Regulation and supervision  
4.5. Anti-money laundering and countering the financing of terrorism

### **Temeljni literatura in viri / Readings:**

Simoneti, M., Dolenc, P., Jašovič, B., Košak, M. (2019): Bančno poslovanje, Ljubljana: Združenje bank – GIZ, 430 p.

Priporočena

Arnold, G. (2014): Banking – Financial Times Guides, London: Pearson, 415 p.

Choudhry, M. (2012): The Principles of Banking, Singapore: Wiley, 875 p.

King, B. (2012): Breaking Banks - The Innovators, Rogues, and Strategists Rebooting Banking, Singapore: Wiley, 875 p. 253.

Muñoz Souweine, M. (2019): N26, Revolut & Marcus, Independent Study Project (Advisor: Jean Dermine), Fontainebleu: INSEAD, p. 28.

### **Cilji in kompetence:**

Cilj predmeta je razviti razumevanje ključnih elementov upravljanja bank, razvoja trendov in regulacije. Za doseganje tega cilja se predmet začne z razpravo o vrsti bank, bančnih operacijah, prihodnjih trendih in o razvoju regulacije in nadzora. Predmet se osredotoča na ključne vidike upravljanja banke. Še posebej se osredotoča na upravljanje s tveganji, upravljanje naložb in obveznosti, finančne izkaze, operativno

### **Objectives and competences:**

The objective of the course is to develop an understanding of key issues in bank management, developing trends and regulation. To accomplish this objective, the course starts with a discussion on the types of banks, banks operation, future trends of industry development and regulation and supervision. The course focuses on key management issues in banking. In particular, we focus on risk management, assets and liabilities

podporo, upravljanje s kapitalom in vidike strateškega managementa.

Študentje bodo: (1) sistematično izboljšali teoretično znanje o funkcioniranju bank in pridobili zmožnost, da ga uporabijo, (2) pridobili sposobnost uporabiti teoretično znanje za reševanje zapletenih praktičnih problemov, ki se pojavljajo v bančnem sektorju; (3) pridobili sposobnost poglobljenega pristopa k analizi delovanja in upravljanja bank in sposobnost njegove kritične ocene; (4) pripravili kritične presoje, ki temeljijo na zdravih teoretičnih osnovah.

management, financial accounts and support operations, capital and strategic management issues.

Students will: (1) systematically enhance theoretical knowledge in functioning and management of banks and obtain ability to apply it; (2) gain the ability to apply theoretical knowledge in complex practical problems in the field of functioning of banking sector; (3) acquire an in-depth approach to analysis of functioning and management of banks and are able to critically evaluate it; (4) make critical judgements based on a sound theoretical base.

### **Predvideni študijski rezultati:**

Študenti bodo razvili naslednja znanja in razumevanja: (1) pridobitev poglobljenega znanja o bančništvu; (2) sposobnost razložiti povezave različnih disciplin v bančništvu; (3) razvoj veščin za pregled rezultatov pridobljenih iz različnih aktivnosti banke; (4) naučeno znanje analize in sintetiziranja različni pristopov v bančništvu s spreminjajočimi se robnimi pogoji; (5) sposobnost izboljšati in razviti nadaljnje analize v bančništvu; (6) zavedanje osebne in profesionalne odgovornosti v bančništvu; (7) sposobnost demonstracije etične dimenzije svojega dela.

Študenti bodo pridobili in/ali izboljšali naslednje kognitivne/intelektualne veščine: (1) sposobnosti raziskovanja in sintetiziranja novih informacij v bančništvu iz različnih virov in praktičnih izkušenj in jih umeščati v ustrezen profesionalni okvir; (2) sposobnost izbire ustreznih tehnik za reševanje kompleksnih problemov in sposobnost oceniti realističnost, verodostojnost in pomen pridobljenih izidov; (3) sposobnost prepoznavanja različnih vidikov problemov in iskanja rešitev; (4) sposobnost raziskovanja morebitnih nasprotujočih si informacij in razlogov za to.

Študenti bodo izboljšali naslednje ključne/prenosljive veščine: (1) nadaljnji razvoj veščin in strokovnih izkušenj v uporabi znanja s specifičnega področja dela v banki; (2) povečanje sposobnosti avtonomnega učenja; (3) izboljšanje sposobnosti uporabe

### **Intended learning outcomes:**

Students will develop the following knowledge and understanding: (1) acquisition of comprehensive knowledge of banking; (2) ability to explain interconnections in the different disciplines of banking; (3) development of skills to review the gained results of various banking activities; (4) learned knowledge to analyze and synthesize different approaches in banking with changing edge conditions; (5) ability to upgrade and design further analysis in banking; (6) awareness of personal and professional responsibility in banking; (7) ability to demonstrate a critical ethical dimension in their work.

Students will gain and/or improve the following cognitive/intellectual skills: (1) ability to search for and synthesize new information in banking from sources and practical experience and allocate them in appropriate professional frame; (2) capacity to select appropriate techniques for complex problem solving and ability to evaluate the reliability, validity and significance of the gained outcomes; (3) ability to identify key aspects of problems from various view-points and seeking solutions; (4) capability to investigate possible contradictory information and reasoning for this.

Students will improve following key/transferable skills: (1) further develop skills and expertise in the use of knowledge in a specific working area in banking; (2) upgrade the ability to become an autonomous learner;

informacijskih tehnologij; (4) sposobnost prepoznavanja ključnih vidikov problematike z različnih zornih kotov in sposobnost iskanja rešitev; (5) učinkovitost samoevalvacije; (6) sposobnost izbire in upravljanja informacij z minimalnim usmerjanjem.

Študenti bodo pridobili naslednje praktične veščine: (1) praktične izkušnje v bančništvu; (2) sposobnost samostojnega delovanja z minimalnim usmerjanjem in nadzorom.

(3) upgrade the ability to apply information technology; (4) can identify key aspects of problem from different viewpoints and are able to find solutions; (5) are efficient in self-evaluation; (6) can select and manage information with minimal guidelines.

Students will gain the following practical skills: (1) get practical experience in banking; (2) are able to act autonomously with minimal guidelines and supervision.

### Metode poučevanja in učenja:

#### Oblike dela:

- Frontalna oblika poučevanja
- Delo v manjših skupinah oz. v dvojicah
- Samostojno delo študentov
- E-učenje
- Kombiniran način študija
- Drugo (vpišite) \_\_\_\_\_

#### Metode (načini) dela:

- Razlaga
- Razgovor/ diskusija/debata
- Delo z besedilom
- Proučevanje primera
- Igra vlog
- Druge vrste nastopov študentov
- Reševanje nalog
- Študijski obiski podjetij ipd.
- Vključevanje gostov iz prakse
- Udeležba na okrogli mizi, na konferenci

### Learning and teaching methods:

#### Types of learning/teaching:

- Frontal teaching
- Work in smaller groups or pair work
- Independent students work
- E-learning
- Blended Learning
- Other \_\_\_\_\_

#### Teaching methods:

- Explanation
- Conversation/discussion/debate
- Work with texts
- Case studies
- Role-play
- Different presentation
- Solving exercises
- Field work (e.g. company visits)
- Inviting guests from companies
- Attending round table and conference

Delež (v %) /

### Načini ocenjevanja:

Weight (in %)

### Assessment:

Način (pisni izpit, ustno izpraševanje, naloge, projekt)	Delež (v %) / Weight (in %)	Assessment: Type (examination, oral, coursework, project):
Domače naloge (prezentacije, študije primerov)	20%	Homework (presentations, case study)
Udeležba v razredu	20%	Class participation
Skupinski seminar	30%	Group project
Pisni in ustni izpit	30%	Written and oral exam

### Reference nosilca / Lecturer's references:

STUBELJ, Igor, TRUNK, Aleš, ŠVAGAN, Barbara, LAPORŠEK, Suzana. Productivity change in the CEE commercial banks during a period of restricted bank regulation and stable economic growth. *Economies*. 2023, vol. 11, no. 10, str. 1-17. ISSN 2227-7099. <https://www.mdpi.com/2227->

[7099/11/10/260](#), DOI: [10.3390/economies11100260](#). [COBISS.SI-ID [169659651](#)]

TRUNK, Aleš, KLEMENČIČ MIRAZCHIYSKI, Eva, ŠTREMPEL, Urška, STUBELJ, Igor. Attitudes on (future) EU integration and cooperation among youth : regional divide?. *Human Systems Management*. 2023, vol. 42, no. 3, str. 305-324. ISSN 1875-8703.

<https://content.iospress.com/articles/human-systems-management/hsm220055>, DOI:

LAPORŠEK, Suzana, TRUNK, Aleš, STUBELJ, Igor. Productivity change in European banks in the post-crisis period. *Systems*. 2022, vol. 10, no. 5, str. 1-14. ISSN 2079-8954.

<https://www.mdpi.com/2079-8954/10/5>, DOI: [10.3390/systems10050186](#). [COBISS.SI-ID [125887491](#)]

TRUNK, Aleš, STUBELJ, Igor. An introduction to the European Union unemployment reinsurance system as automatic economic stabilizer : economic policy and management recommendations. *Buletinul științific al Universității Politehnica Timișoara. Seria Inginerie și Management= Transactions on engineering and management*. [Online ed.]. 2021, vol. 7, no. 1/2, str. 7-20.

[http://www.mpt.upt.ro/cercetare/buletin-stiintific/pdf/BSUPT\\_Vol\\_1\\_2\\_2021.pdf](http://www.mpt.upt.ro/cercetare/buletin-stiintific/pdf/BSUPT_Vol_1_2_2021.pdf). [COBISS.SI-ID [130813955](#)]