

Số: 3113 /QĐ-ĐHKT

Hà Nội, ngày 30 tháng 8 năm 2023

QUYẾT ĐỊNH

Về việc ban hành đề cương học phần
Quản trị ngân hàng thương mại (03 tín chỉ) - Mã học phần: FIB2005-E

HIỆU TRƯỞNG TRƯỜNG ĐẠI HỌC KINH TẾ

Căn cứ Quyết định số 290/QĐ-TTg ngày 06/3/2007 của Thủ tướng Chính phủ về việc thành lập Trường Đại học Kinh tế thuộc Đại học Quốc gia Hà Nội;

Căn cứ Quyết định số 3568/QĐ-ĐHQGHN, ngày 08/10/2014 của Giám đốc Đại học Quốc gia Hà Nội về việc ban hành Quy định về Tổ chức và hoạt động của các đơn vị thành viên và đơn vị trực thuộc Đại học Quốc gia Hà Nội;

Căn cứ Nghị Quyết số 15/NQ-HĐTĐHKT ngày 16 tháng 12 năm 2022 của Hội đồng Trường Đại học Kinh tế về việc ban hành Quy chế tạm thời về tổ chức và hoạt động của Trường Đại học Kinh tế - Đại học Quốc gia Hà Nội;

Căn cứ Quyết định số 3626/QĐ-ĐHQGHN ngày 21/10/2022 của Giám đốc Đại học Quốc gia Hà Nội về việc ban hành Quy chế Đào tạo đại học của Đại học Quốc gia Hà Nội;

Căn cứ Hướng dẫn số 775/ĐT ngày 11/08/2006 của Giám đốc Đại học Quốc gia Hà Nội về việc xây dựng đề cương môn học phù hợp với phương thức đào tạo theo tín chỉ;

Căn cứ Công văn số 2543/ĐHQGHN-ĐT ngày 26/7/2013 của Giám đốc Đại học Quốc gia Hà Nội về việc xây dựng đề cương môn học;

Theo đề nghị của Trưởng phòng Đào tạo và Trưởng Khoa Tài chính - Ngân hàng,

QUYẾT ĐỊNH:

Điều 1. Ban hành đề cương học phần *Quản trị ngân hàng thương mại, 03 tín chỉ, mã học phần: FIB2005-E*, tiếng Anh, bậc đào tạo đại học, do ThS. Giang Thị Minh Thảo biên soạn (đề cương kèm theo Quyết định này).

Điều 2. Quyết định này có hiệu lực kể từ ngày ký. Trưởng phòng Đào tạo, Trưởng các phòng chức năng có liên quan, Trưởng Khoa Tài chính - Ngân hàng, Lãnh đạo các Khoa/Viện chịu trách nhiệm thi hành Quyết định này.

Nơi nhận:

- Như điều 2;
- Lưu: VT, N2.



HIỆU TRƯỞNG

Lê Trung Thành

COURSE SYLLABUS

COMMERCIAL BANK MANAGEMENT

(Accompanied by Decision No 3113/QĐ-ĐHKT dated on 30/8/2023)

1. INSTRUCTOR'S INFORMATION

1.1 Instructor 1

Name: Dinh Thi Thanh Van

Position, Degree: Dr, Lecturer

Office address: Faculty of Finance and Banking, Room 710, E4 Building, University of Economics and Business - VNU, 144 Xuan Thuy, Cau Giay, Hanoi

Phone: (84-24) 37547506

Email: vandtt@vnu.edu.vn

Research Fields: Bank management, Personal finance, Financial Literacy, Fintech, Digital Banking.

1.2 Instructor 2

Name: Phung Thi Thu Huong

Position, Degree: Master, Lecturer

Office address: Faculty of Finance and Banking, Room 710, E4 Building, University of Economics and Business - VNU, 144 Xuan Thuy, Cau Giay, Hanoi

Phone: (84-24) 37547506

Email: huongphung@vnu.edu.vn

Research Fields: Bank management, Trade finance, Personal finance, Laws and policies on economics, Insurance

1.3 Instructor 3

Name: Giang Thi Minh Thao

Position, Degree: Master, Lecturer

Office address: Faculty of Finance and Banking, Room 710, E4 Building, University of Economics and Business - VNU, 144 Xuan Thuy, Cau Giay, Hanoi

Phone: (84-24) 37547506

Email: minhthao@vnu.edu.vn

Research Fields: green finance, banking, corporate finance, risk management

2. COURSE'S DESCRIPTION:

Course name: Commercial Bank Management

Course Code: FIB2005-E

Degree: Undergraduate level

Language teaching: English

Number of credits: 3

Credit hours: 45

Core course/Elective course: Core course

Prerequisite: Macroeconomics (INE1051)

Faculty in charge of the course: Faculty of Finance & Banking, University of Economics and Business

3. COURSE OBJECTIVES

This course aims to equip students with knowledge on fundamentals of commercial bank management and the related skills and tools to manage bank operations. This course covers key areas of commercial bank management, including the nature of commercial banks and its environment, bank financial statements and performance analysis, managing banks' sources of funds, providing and analyzing business and consumer loans, and bank risk management.

4. LEARNING OUTCOMES

4.1. Knowledge

<i>Course's Learning Outcome</i>	<i>Program's Learning Outcome</i>	<i>Level</i>	<i>Details</i>
<i>CLO1</i>	<i>PLO2.3</i>	<i>Level 2</i>	Utilize the fundamental principles of bank management in relation with the related knowledge in banking and

			finance to analyse business activities
<i>CLO2</i>	<i>PLO3.4</i>	<i>Level 3,4</i>	Apply the fundamental principles of bank management to manage bank operations, analyse bank performance, and manage related risks

4.2. Skills

Including Professional Skills and Supplementary skills

<i>Course's Learning Outcome</i>	<i>Program's Learning Outcome</i>	<i>Level</i>	<i>Details</i>
CLO3	<i>PLO4.3</i>	2,3	Teamwork skills and cooperation through team discussion and group assignment
CLO4	<i>PLO5.2</i>	3,4	Apply critically the principles of bank management into case study of commercial banks to manage bank operations, analyse bank performance, and manage related risks

4.3. Self-reliance and responsibility

Including Personal ethical qualities, professional and social ethical qualities

<i>Course's Learning Outcome</i>	<i>Program's Learning Outcome</i>	<i>Level</i>	<i>Details</i>
CLO5	<i>PLO6.1</i>	1	Remember the principles of bank management for decision making and problem solving in related

			banking and finance jobs
CLO6	<i>PLO6.3</i>	2,3	Independent learning skills to identify and analyze information and problems relating to the course's contents; individual responsibility and group responsibility for work quality

5. COURSE SUMMARY

This course focuses on the management of commercial banks and their role in the economy and financial system. It is designed for students who are interested in pursuing careers in commercial banking, as well as for students who are users of related banking services. Upon completion of the course, students will be exposed to the following areas:

1. Introduction to banking and financial services
2. Financial statements and bank performance analysis
3. Managing sources of funds for commercial banks
4. Providing loans to businesses and consumers
5. Risk management of commercial banks

6. COURSE CONTENTS

Chapter 1: Introduction of the commercial banking industry

1.1. An overview of commercial banks

- 1.1.1. Definition and roles of commercial banks
- 1.1.2. Types of commercial banks
- 1.1.3. Bank services

1.2. The organization and structure of the commercial banking industry

- 1.2.1. The organization of the commercial banking industry
- 1.2.2. The organizational structure of a commercial bank

Chapter 2: Financial statements and bank performance analysis

2.1. Financial statements of commercial banks

2.1.1. Balance sheet of commercial banks

2.1.2. Income statement of commercial banks

2.2. Bank performance analysis

2.2.1. Profitability ratios

2.2.2. Measuring credit, liquidity, and other risks

2.2.3. Measuring operating efficiency

Chapter 3: Managing sources of funds for commercial banks

3.1. Management of deposit liabilities

3.1.1. Types of deposits

3.1.2. Strategies for pricing deposits

3.2. Management of nondeposit liabilities

3.2.1. Alternative sources of nondeposit liabilities

3.2.2. Choosing among alternative sources of nondeposit liabilities

3.3. Management of bank capital

3.3.1. Roles of bank capital

3.3.2. Regulatory requirements of bank capital

3.3.3. Strategies to meet capital needs

Chapter 4: Providing loans to businesses and consumers

4.1. Business loans

4.1.1. Types of business loans

4.1.2. Analyzing business loan applications

4.1.3. Pricing business loans

4.2. Consumers loans

4.2.1. Types of consumer loans

4.2.2. Characteristics of consumer loans

4.2.3. Analyzing consumer loan applications

Chapter 5: Risk management of commercial banks

5.1. Overview of bank risks and risk management

5.1.1. General risk management

5.1.2. Credit risk management

5.1.3. Interest rate risk management

5.1.4. Liquidity risk management

5.1.5. Operational risk management

5.1.6. Market risk management

5.2. Strategies and tools for interest rate risk management

5.2.1. Asset, liability, and funds management

5.2.2. Interest-sensitive gap management

5.2.3. Duration gap management

5.2.4. Tools for hedging: futures, options, swaps, and other tools

5.3. Strategies for liquidity risk management

5.3.1. Estimating liquidity needs

5.3.2. Liquidity management strategies

5.3.3. Legal reserves and money management

7. LEARNING MATERIALS

7.1 Required materials (Minimum 3 materials, ranked in order of most important learning materials)

1: Rose, P. S., & Hudgins, S. C. (2012). *Bank management and financial services*. 9th edition. McGraw-Hill companies.

2: Casu, B., Girardone, B. & Girardone, P., (2021) *Introduction to Banking*. 3rd edition. Prentice Hall.

3: Nguyễn, Văn Tiên và cộng sự (2015). *Giáo trình Quản trị ngân hàng thương mại*. NXB Thống Kê.

7.2 Reference materials (numbering the next order of the required course material)

4: Koch, T. W., & MacDonald, S. S. (2014). *Bank management*. 8th edition. Cengage Learning.

5: Rose, P. S. (2001), *Quản trị ngân hàng thương mại*. Bản dịch. NXB Tài chính, Hà Nội, ấn bản lần thứ 4.

6: Phan Thị Thu Hà (2009), *Quản trị ngân hàng thương mại*. NXB Giao thông vận tải.

7: Nguyễn Đăng Dòn và cộng sự (2012). *Quản trị ngân hàng thương mại hiện đại*. tái bản lần 1. NXB Phương Đông.

8. FORMS OF TEACHING

8.1. Course schedule

Week	Lecture topic	Teaching Method (Credit hours)		Total	Form of Studying	Form of Testing and Assessment
		Lectures	Group Activities/ Exercises			
1	Introduction of the course Chapter 1: Introduction of the commercial banking industry	2	1	3	Offline	
2	Chapter 1: Introduction of the commercial banking industry (continue)	2	1	3	Offline	
3	Chapter 2: Financial statements and	2	1	3	Offline	

	bank performance analysis					
4	Chapter 2: Financial statements and bank performance analysis (continue)	2	1	3	Online (estimate)	
5	Chapter 2: Financial statements and bank performance analysis (continue)	2	1	3	Offline	
6	Chapter 3: Managing sources of funds for commercial banks	2	1	3	Online (estimate)	
7	Chapter 3: Managing sources of funds for commercial banks (continue)	2	1	3	Offline	

8	Chapter 3: Managing sources of funds for commercial banks (continue)	2	1	3	Offline	
9	Midterm test Chapter 4: Providing loans to businesses and consumers	1	2	3	Offline	Midterm
10	Chapter 4: Providing loans to businesses and consumers (continue)	2	1	3	Online (estimate)	
11	Chapter 4: Providing loans to businesses and consumers (continue)	2	1	3	Offline	
12	Chapter 5: Risk management of commercial banks	2	1	3	Online (estimate)	
13	Chapter 5: Risk management of commercial	2	1	3	Offline	

	banks (continue)					
14	Chapter 5: Risk management of commercial banks (continue)	2	1	3	Offline	
15	COURSE REVISION	0	3	3	Offline	
Total		27	18	45		

8.2 Detail schedule: (From week 1 to 15)

- **Week 1: Chapter 1: Introduction of the commercial banking industry**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Introduction of the course Chapter 1: Introduction of the commercial banking industry	Read the syllabus Chapter 1 & 3 (Required textbook 1 - HL1) Chapter 1, 2 & 3 (Required textbook 2 - HL2) Chapter 1, 2 & 3 (Required textbook 3 - HL3)	CLO1, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Answer students' questions			

• **Week 2: Chapter 1: Introduction of the commercial banking industry (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 1: Introduction of the commercial banking industry (continue)	Chapter 1 & 3 (Required textbook 1 - HL1) Chapter 1, 2 & 3 (Required textbook 2 - HL2) Chapter 1, 2 & 3 (Required textbook 3 - HL3) Prepare assignment/ give presentation	CLO1, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises Answer students' questions			

• **Week 3. Chapter 2: Financial statements and bank performance analysis**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 2: Financial statements and bank performance analysis	Chapter 5 & 6 (Required textbook 1 - HL1) Chapter 9 (Required textbook 2 - HL2) Chapter 3 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises Answer students' questions			

● **Week 4: Chapter 2: Financial statements and bank performance analysis (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom/ Online	Chapter 2: Financial statements and bank performance analysis (continue)	Chapter 5 & 6 (Required textbook 1 - HL1) Chapter 9 (Required textbook 2 - HL2) Chapter 3 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3 CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom/ Online	Assignment/presentation Exercises/ Case study Answer students' questions			

• **Week 5: Chapter 2: Financial statements and bank performance analysis (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 2: Financial statements and bank performance analysis (continue)	Chapter 5 & 6 (Required textbook 1 - HL1) Chapter 9 (Required textbook 2 - HL2) Chapter 3 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises/case study Answer students' questions			

• **Week 6: Chapter 3: Managing sources of funds for commercial banks**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom/ Online	Chapter 3: Managing sources of funds for commercial banks	Chapter 12, 13 & 15 (Required textbook 1 - HL1) Chapter 10 & 12 (Reference textbook 4 – HL4) Chapter 12 (Required textbook 3 - HL3) Prepare assignment/ give presentation	CLO1, CLO2, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom/ Online	Assignment/presentation Exercises Answer students' questions			

● **Week 7: Chapter 3: Managing sources of funds for commercial banks (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 3: Managing sources of funds for commercial banks (continue)	Chapter 12, 13 & 15 (Required textbook 1 - HL1) Chapter 10 & 12 (Reference textbook 4 – HL4) Chapter 12 (Required textbook 3 - HL3) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises/Case study Answer students' questions			

• **Week 8: Chapter 3: Managing sources of funds for commercial banks (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 3: Managing sources of funds for commercial banks (continue)	Chapter 12, 13 & 15 (Required textbook 1 - HL1) Chapter 10 & 12 (Reference textbook 4 – HL4) Chapter 12 (Required textbook 3 - HL3) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises/ Case study Answer students' questions			

Week 9: Midterm test and Chapter 4: Providing loans to businesses and consumers

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Midterm test Chapter 4: Providing loans to businesses and consumers	Self-revision for mid-term exam Chapter 17 & 18 (Required textbook 1 - HL1) Chapter 14 & 15 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation Take mid-term exam	CLO1, CLO2, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Review/ Q&A Answer students' questions			

● **Week 10: Chapter 4: Providing loans to businesses and consumers (continue)**

Teaching Method	Place (Classroom/ /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Mid-term (2 credit hours)	Classroom/ Online	Chapter 4: Providing loans to businesses and consumers (continue)	Chapter 17 & 18 (Required textbook 1 - HL1) Chapter 14 & 15 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Group work/ Exercises (1 credit hour)	Classroom/ Online	Assignment/presentation Exercises/ Case study Answer students' questions			

● **Week 11: Chapter 4: Providing loans to businesses and consumers (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 4: Providing loans to businesses and consumers (continue)	Chapter 17 & 18 (Required textbook 1 - HL1) Chapter 14 & 15 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises/ Case study Answer students' questions			

• **Week 12: Chapter 5: Risk management of commercial banks**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom/ Online	Chapter 5: Risk management of commercial banks	Chapter 7, 8 & 11 (Required textbook 1 - HL1) Chapter 10, 11 & 12 (Required textbook 2 - HL2) Chapter 5, 6, 8, 9 & 10 (Required textbook 3 - HL3) Chapter 7, 8, 9 & 11 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom/ Online	Assignment/presentation Exercises Answer students' questions			

- **Week 13: Chapter 5: Risk management of commercial banks (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom	Chapter 5: Risk management of commercial banks (continue)	Chapter 7, 8 & 11 (Required textbook 1 - HL1) Chapter 10, 11 & 12 (Required textbook 2 - HL2) Chapter 5, 6, 8, 9 & 10 (Required textbook 3 - HL3) Chapter 7, 8, 9 & 11 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom	Assignment/presentation Exercises/ Case study Answer students' questions			

● **Week 14: Chapter 5: Risk management of commercial banks (continue)**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Lectures (2 credit hours)	Classroom/ Online	Chapter 5: Risk management of commercial banks (continue)	Chapter 7, 8 & 11 (Required textbook 1 - HL1) Chapter 10, 11 & 12 (Required textbook 2 - HL2) Chapter 5, 6, 8, 9 & 10 (Required textbook 3 - HL3) Chapter 7, 8, 9 & 11 (Referenced textbook 4 – HL4) Prepare assignment/ give presentation	CLO1, CLO2, CLO4, CLO3, CLO5, CLO6	
Discussion/Exercises (1 credit hour)	Classroom/ Online	Assignment/presentation Exercises/ Case study Answer students' questions			

- **Week 15: Final Revision**

Teaching Method	Place (Classroom /Online)	Main Contents	Preparation requirements	Required knowledge and skills learners need to achieve	Note
Group work/ Exercises (3 credit hour)	Classroom	- Review all - Exercises - Q&A	Prepare questions to lecturer Review all contents of the course	CLO1, CLO2, CLO5, CLO6	

9. TEACHING METHODS AND ASSESSMENT

9.1 Teaching methods

No.	CODE	Group of teaching and learning methods	Detailed description
I	Direct teaching methods		
1	PP1	Specific explanation	Instructors will guide and explain aspects of the lesson content, helping students to gain knowledge and skills about basic commercial banks and their services and financial statements as well as more advanced knowledge on banking management.
2	PP2	Lectures	The instructor will present the lecture details and the student's responsibility is to listen and record what is needed to gain knowledge regarding principles of commercial banking management, specifically bank performance analysis, risk management, capital management, liquidity management, fund management and loan management.
II	Methods of teaching and learning brain stimulation (Indirect teaching)		
3	PP3	Problem solving	Students must use deep and logical thinking to recognize and solve the problems between the current situation and the desired goal, thereby, learning new knowledge while facing and solving problems related to the application of banking management principles.

No.	CODE	Group of teaching and learning methods	Detailed description
4	PP4	Case Study	Instructors design tasks based on cases/situations dealing with banks having problems with their performance and management, asking students to solve, thereby helping students develop problem-solving, decision-making skills as well as research skills.
III Interactive teaching method			
5	PP5	Discussion	Students are divided into groups and give opinions on the problem the teacher has raised before. This method helps students analyze definitions, ideas, data about the topic of commercial banking management and discuss with teachers, thereby connecting ideas and clarifying problems.
6	PP6	Group study	Students are divided into small groups to solve the given problem on banking management.
IV Independent teaching method			
7	PP7	Read and study materials	This method develops students' self-study ability to prepare lessons before each class and review lessons after class.
8	PP8	Exercises/Homework	Students are required to complete the teacher's assignments at home.

9.2 The compatibility between teaching and learning methods and learning outcomes

Learning outcome		Teaching Methods
Learning Outcome Code	Details	
CLO1	Utilize the fundamental principles of bank management in relation with the related knowledge in banking and finance to analyse business activities	PP1, PP2, PP5, PP6, PP7, PP8
CLO2	Apply the fundamental principles of bank management to manage bank operations, analyse bank performance, and manage related risks	PP1=> PP8
CLO3	Teamwork skills and cooperation through team discussion and group assignment	PP3=>PP8
CLO4	Apply critically the principles of bank management into case study of commercial banks to manage bank operations, analyse bank performance, and manage related risks	PP1=> PP8
CL05	Remember the principles of bank management for decision making and problem solving in related banking and	PP1=>PP8

	finance jobs	
CL06	Independent learning skills to identify and analyze information and problems relating to the course's contents; individual responsibility and group responsibility for work quality	PP3=>PP8

10. FORMS OF TESTING AND ASSESSMENTS

10.1. Test forms

Evaluation methods	Testing content	Course's Learning Outcome	Proportion
Class Attendance	<ul style="list-style-type: none"> - Class participation points will be based on class attendance, contribution in class - Assessment of student participation and learning attitude towards the course and pre-class preparation 	CLO1, CLO2, CLO4, CLO5, CLO6	10%
Group presentation	<ul style="list-style-type: none"> - Students are divided into small groups and assigned topics by the lecturers. Each group needs to submit a group report and give presentation for the assigned topics. - Assessment of students' cognitive ability, teamwork skills, self-study, critical 	All CLOs	15%

	thinking, writing and presenting skills. Assessment of the level of understanding and application of the knowledge of the course at all three levels of the course objectives.		
Mid-Term test	<ul style="list-style-type: none"> - Mid-term test is written and closed-book examination - Assess how much the learner achieves the target percentage of knowledge, mainly level 1 and 2 	CLO1, CLO2, CLO 5, CLO6	15%
Final Exams	<ul style="list-style-type: none"> - Final exam of 90 minutes. - Evaluate the knowledge and general skills of students to achieve a percentage of the course's objectives at all 3 levels 1, 2, 3. - Assess the learning process and self-study ability of students. 	CLO1, CLO2, CLO4, CLO5, CLO6	60%
			100%

10.2. Criteria guideline for grading

10.2.1 Class attendance

+ Criterion 1: Attending the class

+ Criterion 2: Participating in class activities, including questions raised from the lecturers, group discussion, and exercises.

10.2.2 Group presentation

+ Criterion 1 (Content): selective & analytical contents relating to the assigned topics, coherent and logical, professional formatted.

+ Criterion 2 (Presentation and technique skills): professional slide presentation, time management, effective, attractive and interactive presentation.

+ Criterion 3: Clear and persuasive answers to questions of lecturers and other students.

Following is the group presentation rubric:

No.	Characteristic	Unacceptable (U)	Acceptable (A)	Outstanding (O)
1	Introduction	Opening statement lacking or irrelevant. Doesn't state presentation outline or direction clearly	Opening statement relevant to topic, and outline of speech provided. Reasonably organized and clear for audience to follow.	Opening statement clear and catches audience's interest. Speakers stay focused throughout.
2	Transition to Next Speaker	Sections abruptly ended. Lack of continuity in transitions.	Transition from speaker to speaker mostly smooth and appropriate.	Speakers summarize main points and provide an appropriate lead in to the next speaker.
3	Voice quality	Lack of clarity by most speakers. Volume and pace not suited to	Most speakers clearly understood - appropriate	Excellent delivery by all speakers. Voice modulation, enthusiasm,

		presentation.	pace and volume.	interest, and confidence effectively displayed by all speakers.
4	Mannerisms	Lack appropriate gestures, mannerisms and body language.	Demonstrate acceptable gestures, mannerisms and body language.	Speakers use gestures, mannerisms and body language effectively to enhance their presentations and maintain audience's interest.
5	Media use	Presentation relies too heavily on slides or notes. Lack of eye contact. Slides contain too much text.	Speakers look at slides occasionally to keep on track with presentation. Appropriate number of slides.	Slides are used effortlessly to enhance speech. Audience given time to absorb slide content before points are elaborated on.
6	Conclusion quality	Missing or poor conclusion. No summary of main points.	Summarizes presentation's main points, and draws conclusions based upon these points.	Delivers a conclusion that is clear, concise, relevant and very persuasive.

10.2.3 Mid-term test

+ Criterion 1: Students answer the questions basically to demonstrate the understanding of theories related to commercial banking management principles.

+ Criterion 2: Students can solve the problems relating to commercial banking management principles.

+ Criterion 3: Enhancing analysis in commercial banking management principles issues.

Score	Criteria
9 – 10	Achieve all 3 criteria
7 – under 9	Achieve the first two criteria. Few mistakes in the third criteria
5 – under 7	Achieve criteria 1-2
< 5	Unable to achieve all 3 criteria

No	Component	Score				Weight	Score
		<i>Exceed Expectation</i> (85-100)	<i>Meet Expectation</i> (70-84)	<i>Below Expectation</i> (45-69)	<i>Not meet Expectation</i> (00-44)		
1	The ability to answer basic questions						
2	The ability to solve short problems/ cases						
3	The ability to analyse issues related to commercial banking management principles						
Final score							


10.2.4 Final exam

According to content weight and exam structure.

10.3 Exam schedule

- The midterm test schedule is presented in the lesson plan of the course. If there is a change, the lecturer will notify the student 1 week in advance.
- Final exam schedule according to the Office of Academic Affairs of the University.

Preparer


Trang Thị Minh Thảo

Dean


Nguyễn Văn Tiến

Approved 




PGS.TS. Lê Trung Thành

COURSE DESCRIPTION

1. Course name: Commercial Bank Management
2. Course Code: FIB2005-E
3. Degree: Undergraduate level
4. Language teaching: English
5. Number of credits: 03
6. Prerequisite: Monetary and Banking Economics
7. Core course/Elective course: Core course
8. Faculty in charge of the course: Faculty of Finance and Banking
9. Course objectives:

This course aims to equip students with knowledge on fundamentals of commercial bank management and the related skills and tools to manage bank operations. This course covers key areas of commercial bank management, including the nature of commercial banks and its environment, bank financial statements and performance analysis, managing banks' sources of funds, providing and analyzing business and consumer loans, and bank risk management.

10. Summary:
11. Credit hours: 45
12. Teaching methods:

No.	CODE	Group of teaching and learning methods	Detailed description
I	Direct teaching methods		
1	PP1	Specific explanation	Instructors will guide and explain aspects of the lesson content, helping students to gain knowledge and skills.

No.	CODE	Group of teaching and learning methods	Detailed description
2	PP2	Lectures	The instructor will present the lecture details and the student's responsibility is to listen and record what is needed to gain knowledge.
II Methods of teaching and learning brain stimulation (Indirect teaching)			
3	PP3	Problem solving	Students must use deep and logical thinking to recognize and solve the problems between the current situation and the desired goal, thereby, learning new knowledge while facing and solving problems.
4	PP4	Case Study	Instructors design tasks based on cases/situations, asking students to solve, thereby helping students develop problem-solving, decision-making skills as well as research skills.
III Interactive teaching method			
5	PP5	Discussion	Students are divided into groups and give opinions on the problem the teacher has raised before. This method helps students analyze definitions, ideas, data about the topic and discuss with teachers, thereby connecting ideas and clarifying problems.
6	PP6	Group study	Students are divided into small groups to solve the given problem.
IV Independent teaching method			

No.	CODE	Group of teaching and learning methods	Detailed description
7	PP7	Read and study materials	This method develops students' self-study ability to prepare lessons before each class and review lessons after class.
8	PP8	Exercises/Homework	Students are required to complete the teacher's assignments at home

13. Assessments:

Class Attendance – 10%

Group presentation – 15%

Mid-Term Test – 15%

Final Exams – 60%

14. Required materials:

HL1: Rose, P. S., & Hudgins, S. C. (2012). *Bank management and financial services*. 9th edition. McGraw-Hill companies.

HL2: Casu, B., Girardone, B. & Girardone, P., (2021) *Introduction to Banking*. 3rd edition. Prentice Hall.

HL3: Nguyễn, Văn Tiến và cộng sự (2015). *Giáo trình Quản trị ngân hàng thương mại*. NXB Thống Kê.

Dean


Nguyễn Văn Tiến

BẢNG TRỌNG SỐ NỘI DUNG HỌC PHẦN

Tên học phần: *Quản trị ngân hàng thương mại*

Mã học phần: *FIB2005-E*

Số tín chỉ: *03*

Thời gian làm bài: *90 phút*

Nội dung	Tỷ trọng %	Cấp độ 1 (%) (Tái hiện-Biết)	Cấp độ 2 (%) (Tái tạo- Hiểu+Áp dụng)	Cấp độ 3 (%) (Lập luận-Phân tích và đánh giá)	Cấp độ 4 (%) (Sáng tạo)
Chương 1	15%	10%	5%		
Chương 2	20%	5%	5%	10%	
Chương 3	25%	10%	5%	10%	
Chương 4	15%	10%	5%		
Chương 5	25%	10%	5%	10%	
Tổng	100%	40%	25%	35%	

TRƯỜNG ĐẠI HỌC KINH TẾ

Khoa Tài chính – Ngân hàng

CẤU TRÚC ĐỀ THI HỌC PHẦN

Tên học phần: Quản trị ngân hàng thương mại

Mã học phần: FIB2005-E

Số tín chỉ: 03

Thời gian làm bài: 90 phút

Nội dung	%	Cấp độ 1 (Tái hiện-Biết)						Cấp độ 2 (Tái tạo-Hiểu+Áp dụng)						Cấp độ 3 (Lập luận-Phân tích và đánh giá)						Cấp độ 4 (Sáng tạo)					
		Trắc nghiệm			Tự luận			Trắc nghiệm			Tự luận			Trắc nghiệm			Tự luận			Trắc nghiệm			Tự luận		
		SL	TG	Đ	SL	TG	Đ	SL	TG	Đ	SL	TG	Đ	SL	TG	Đ	SL	TG	Đ	SL	TG	Đ	SL	TG	Đ
Chương 1	15	4	6	8				1	3	3															
Chương 2	20	2	3	4				1	3	3						1	16	17							
Chương 3	25	4	6	8				1	3	3						1	16	15							
Chương 4	15	4	6	8				1	3	3															
Chương 5	25	4	6	8				1	3	3						1	16	17							
Tổng	100	18	27	36				5	15	15						3	48	49							
Điểm	100	36						15									49								
Thời gian	90	27						15						48											

Ghi chú:

- Các chữ viết tắt: SL: Số lượng câu hỏi; TG: thời gian cho mỗi câu hỏi; Đ: điểm số cho mỗi câu hỏi.
- Đề thi gồm 23 câu hỏi trắc nghiệm và 3 câu hỏi tự luận

Hà Nội, ngày.... tháng.... năm 20....

Giảng viên thiết kế/Bộ môn


Giảng viên Minh Thảo

Chủ nhiệm Khoa


Nguyễn Văn Thập

Trung tâm Đảm bảo chất lượng giáo dục

Bank Management

Case 1: Financial statements and financial firm performance¹

Goldman Sachs Group, Inc. and Goldman Sachs Bank USA

Goldman Sachs Group, Inc. (Goldman Group) was a \$911.5 billion organization at the end of 2013. Goldman Group separates its operations into four segments: investment banking, institutional client services, investing and lending, and investment management.

Investment banking consists of securities underwriting and advisory services related to mergers, acquisitions, divestitures, spin-offs, and other corporate finance activities. Institutional client services include facilitating client transactions and market making. Investing and lending consists of direct investment in, and origination of, loans, direct and indirect investments in funds that Goldman Group operates, and public and private equity positions. Investment management includes investment advisory, financial planning, prime brokerage and securities lending services to institutional clients, foundations, and high-net-worth individuals. Goldman Sachs Bank USA (Goldman Bank) is a \$105.6 billion wholly owned subsidiary of Goldman Group and is supervised by the Federal Reserve Bank of New York and the New York State Department of Financial Services. Because it is also a registered swap dealer, Goldman Bank is also regulated by the Commodity Futures Trading Commission. The bank accepts deposits, lends to individuals and corporations, and transacts in derivatives. The following discussion focuses on the financial structure and performance of Goldman Group and Goldman Bank during its 2013 fiscal year, which ended in December 2013. During these 12 months, Goldman Group posted profits of \$8.04 billion, earnings per share of \$15.46 and a return on equity (ROE) of 10.92 percent. This performance is much better than in 2012 but still significantly below the pre-financial crisis (2007) period. During 2013 Goldman Bank posted profits of \$1.39 billion and a ROE of 6.99 percent, with similar performance in 2012. It is interesting to note that the return to shareholders is lower, but also less volatile, for Goldman Bank as compared to Goldman Group. This appears to reflect the lower risk position of the Bank as compared to the Holding Company.

¹ Note: This case study refers to the case study named "Goldman Sachs Group, Inc. and Goldman Sachs Bank USA" in Chapter 5 of the Rose P. and Hudgins S. (2013), *Bank Management and Financial Services 9th edition*, McGraw Hill, New Jersey.

Bank Management

Goldman Group and Goldman Bank Income Statements, As noted previously, Goldman Group separates its operations into four segments: investment banking, institutional client services, investing and lending, and investment management. The firm's income statement reflects these different activities. Exhibit 1.1 presents Goldman Group's consolidated earnings for fiscal years 2012 and 2013. Looking first at the bottom line, Goldman Group reported aggregate net income of \$8.04 billion in 2013, or earnings per common share of \$15.46. Note that revenues are separated by the company's various operating segments, while operating expenses are separated into compensation-based expenses and other, non-compensation expenses. For comparative purposes, these figures are also stated as a percentage of net revenues in Exhibit 1.1. Revenue (net of interest expense) grew to \$34.2 billion in 2013, which was virtually the same as in 2012. Net earnings grew by 7.6 percent over the same period. The composition of net revenues, however, changed somewhat over this period. In particular, Other Principal Transactions increased to 20.44 percent of net revenues in 2013 up from 17.17 percent the prior year, while net interest income fell to 9.92 percent from 11.36 percent. These changes reflect the improvement in Goldman Group's trading transaction flow as well as soft loan demand and low interest rates at the Goldman Bank subsidiary. The relatively small contribution of net interest income (interest income minus interest expense) to overall net revenue and thus overall profitability reflects Goldman Group's fundamental business model. Like all investment banks, Goldman Group has never primarily followed the strategy of making loans and/or buying securities and holding them in portfolio for the spread income. Therefore, net interest income contributed less than \$4 billion in both 2012-2013. The comparable figure for the largest commercial banks is around 70 percent. Goldman Bank's income statement data are presented in Exhibit 1.2. Goldman Bank generated almost \$1.4 billion in net income attributable to the bank. This represented about 18 percent of net earnings of the holding company, Goldman Group. The majority of net income for the Goldman Bank was derived from noninterest income, which consisted primarily of Trading Account Gains and Fees, as well as Investment Banking, Advisory, Brokerage and Underwriting Fees and Commissions. Again, this is quite different from other commercial banks, which derived around 90 percent of its net revenues (total non-interest revenues plus net interest income) from net interest income.

Bank Management

Exhibit 1.1: Consolidated Statement of Earnings for Goldman Sachs Group Inc. 2012-2013

Year Ended December in thousands, except per share amounts	2013	% Net Revenues	2012	% Net Revenues
Revenues				
Investment banking	\$6,004,000	17.55	\$4,941,000	14.46
Investment management	5,194,000	15.18	4,968,000	14.54
Commissions and fees	3,255,000	9.52	3,161,000	9.25
Market making	9,368,000	27.39	11,348,000	33.22
Other principal transactions	6,993,000	20.44	5,865,000	17.17
Total non-interest revenues	<u>30,814,000</u>	<u>90.08</u>	<u>30,283,000</u>	<u>88.64</u>
Interest income	10,060,000	29.41	11,381,000	33.31
Interest expense	6,668,000	19.49	7,501,000	21.96
Net interest income	<u>3,392,000</u>	<u>9.92</u>	<u>3,880,000</u>	<u>11.36</u>
Net revenues, including net interest income	<u>34,206,000</u>	<u>100.00</u>	<u>34,163,000</u>	<u>100.00</u>
Provisions for loan and lease losses	0	0.00	0	0.00
Operating expenses				
Compensation and benefits	12,613,000	36.87	12,944,000	37.89
Brokerage, clearing, exchange and distribution fees	2,341,000	6.84	2,208,000	6.46
Market development	541,000	1.58	509,000	1.49
Communications and technology	776,000	2.27	782,000	2.29
Depreciation and amortization	1,322,000	3.86	1,738,000	5.09
Occupancy	839,000	2.45	875,000	2.56
Professional fees	930,000	2.72	867,000	2.54
Insurance reserves	176,000	0.51	598,000	1.75
Other expenses	2,931,000	8.57	2,435,000	7.13
Total non-compensation expenses	<u>9,856,000</u>	<u>28.81</u>	<u>10,012,000</u>	<u>29.31</u>
Total operating expenses	<u>22,469,000</u>	<u>65.69</u>	<u>22,956,000</u>	<u>67.20</u>
Pre-tax earnings	<u>11,737,000</u>	<u>34.31</u>	<u>11,207,000</u>	<u>32.80</u>
Provision for taxes	3,697,000	10.81	3,732,000	10.92
Net earnings	<u>8,040,000</u>	<u>23.50</u>	<u>7,475,000</u>	<u>21.88</u>
			0	
Preferred stock dividends	314,000		183,000	
Net earnings applicable to common shareholders	<u>\$7,726,000</u>		<u>\$7,292,000</u>	

Source: Goldman Sachs Group, Inc. Annual Report, 2013.

Exhibit 1.2: Income Statement for Goldman Sachs Bank USA. 2012-2013

Bank Management

Year Ended December in thousands, except per share amounts	2013	% Net Revenues	2012	% Net Revenues
Revenues				
Total non-interest revenues	2,588,000	77.39	2,800,000	86.18
Interest income	1,228,000	36.72	1,077,000	33.15
Interest expense	472,000	14.11	628,000	19.33
Net interest income	756,000	22.61	449,000	13.82
Net revenues, including net interest income	3,344,000	100.00	3,249,000	100.00
Provisions for loan and lease losses	55,000	1.64	14,000	0.43
Operating expenses				
Compensation and benefits	77,000	2.30	95,000	2.92
Occupancy	3,000	0.09	4,000	0.12
Other expenses	867,000	25.93	774,000	23.82
Total noninterest expense	947,000	28.32	873,000	26.87
Pre-tax earnings	2,342,000	70.04	2,362,000	72.70
Provision for taxes	955,000	28.56	906,000	27.89
Net income attributable to noncontrolling interests	3,000	0.09	7,000	0.22
Net income attributable to bank and noncontrolling interests	1,387,000	41.48	1,456,000	44.81

Source: FDIC Institution Directory, www.fdic.gov.

1. Review basic analysis on the income statement of a financial institution.
2. Analyze the financial statement of Goldman Group and of Goldman Bank using indicators in 1.
3. Evaluate the performance of both cases (it would be more practical if you can point out the similarities and differences).
4. What are the competitive advantages of Goldman Group and Goldman Bank when separated like this?

Case 2: Liquidity crisis and management of liquidity positions of commercial banks²

² Note: This case study refers to the case study named "Experiencing the ultimate liquidity crisis" in Chapter 11 of the Rose P. and Hudgins S. (2013), *Bank Management and Financial Services* 9th edition, McGraw Hill, New Jersey. Additional information was included regarding the situation of Vietnamese commercial banks.

Bank Management

Few events in the management of commercial banks are as scary as a "bank run" in which flocks of customers either come in to withdraw their money or transfer large amounts of funds by wire to other, presumably "safer" institutions.

Bank runs recorded in history go all the way back to the Roman Empire. In modern times the failure of Continental Illinois National Bank of Chicago in 1984 was one of the biggest, losing \$10 billion in deposits over a 60-day period. Ultimately the Federal Deposit Insurance Corporation (FDIC) put together a rescue program that, for all intents and purposes, "nationalized" this huge money-center bank. Continental's chief errors were allowing excessively rapid growth in its business loans, many of which turned out to be bad, and growing so fast it had to rely on "hot money" (i.e., negotiable CDs and non-deposit borrowings in the money market) rather than more stable deposits for its funding. When money market investors heard that Continental was experiencing trouble in its loan portfolio the "hot money" suddenly left and the bank was forced to borrow from government agencies in order to survive.

A similar combination of events greeted the British bank Northern Rock PLC in 2007. Rumors the bank was on the verge of serious trouble (in part stemming from its large mortgage loan portfolio) led to depositors lining up at the bank's branches, demanding their money, while others sought recovery of their funds through the bank's website. Within hours losses approached \$2 billion. The Bank of England quickly stepped in as a "lender of last resort" and several large banks expressed interest in a possible takeover.

In Vietnam, Sai Gon Joint Stock Commercial Bank (SCB) was put into the trouble of bank run during the end of 2022 due to worries and rumors about the bank's liquidity after some corporate financial frauds. Customers lined up at the bank branches for deposit withdrawals for several days. The State Bank of Vietnam (SBV) helped SCB to deal with the situation by making press releases affirming their close monitoring to ensure the stability of SCB and the whole banking system as well as their protection of depositors rights and interests. The SBV recommended that depositors not withdraw money before maturity to avoid losing their interests. The Governor of SBV publicly sent the message that all deposits were guaranteed by SBV in all cases. SCB also made efforts to calm the depositors, including raising deposit interests. Though SCB managed to satisfy the customer withdrawals, its reputation was seriously affected. On 15 October 2022, SBV announced to put SCB under "special control" in order to stabilize its operations.

Bank Management

In short, liquidity crises, especially lack of available funds, rising funding costs, and bad loans that reduce cash flow, can be lethal in sinking even the largest of financial institutions. Liquidity managers need to pay special attention to the changing cost and composition of their institution's funding and also to what is happening to quality and composition in the asset portfolio.

Questions:

1. What are the causes of bank runs?
2. What actions can the bank take to deal with bank runs?
3. What supports are usually provided by the central banks to help the affected banks cope with bank runs?
4. What are the strategies for bank management to strengthen their liquidity positions?

Case 3: Lending to Business Firms and Pricing Business Loans³

Blue Jay Corporation is a business client that has a relationship with First Commerce National Bank and has asked for a one-year, \$10 million loan at an annual interest rate of 6 percent. The company plans to keep a 2.75 percent, \$3 million CD with the bank for the loan's duration. The loan officer in charge of the case recommends at least a 4 percent annual before-tax rate of return over all costs. Using customer profitability analysis (CPA), the loan committee hopes to estimate the following revenues and expenses which it will project using the amount of the loan requested as a base for the calculations:

Estimated Revenues	Estimated Expenses
Interest income from loan?	Interest to be paid on a customer's \$3 million deposit?
Loan commitment fee (0.75%)?	Expected cost of additional funds needed to support the loan (4%)?

³ Note: This case study refers to the case study in Chapter 17 of the Rose P. and Hudgins S. (2013), *Bank Management and Financial Services 9th edition*, McGraw Hill, New Jersey.

Bank Management

Cash management fees (3%)? (on an annual average of \$15 million)	Labor costs and other operating expenses associated with monitoring the customer's loan (2%)?
	Cost of processing the loan (1.5%)?

Questions:

1. Should this loan be approved on the basis of the suggested terms?
2. What adjustments could be made to improve this loan's projected return?
3. How might competition from other prospective lenders impact the adjustments you have recommended?