



## Information about the subject

**Degree:** Bachelor of Science Degree in Business Administration and Management

**Faculty:** Faculty of Legal, Economic and Social Sciences

**Code:** 302012 **Name:** Negotiation with Financial Institutions

**Credits:** 6,00 **ECTS** **Year:** The course is not offered this academic year **Semester:** 2

**Module:** Finances

**Subject Matter:** Financial Management **Type:** Elective

**Department:** Accounting, Finance, and Management Control

**Type of learning:** Classroom-based learning / Online

**Languages in which it is taught:**

**Lecturer/-s:**



## Module organization

### Finances

| Subject Matter       | ECTS  | Subject                                 | ECTS | Year/semester   |
|----------------------|-------|---|------|---|
| Corporate Finance    | 18,00 | Corporate Finance I                     | 6,00 | 3/1   |
|                      |       | Corporate Finance II                    | 6,00 | 4/1   |
|                      |       | Spanish Financial System                | 6,00 | This elective is not offered in the academic year 24/25 |
| Financial Management | 24,00 | Mathematics of Financial Operations     | 6,00 | 2/1   |
|                      |       | Negotiation with Financial Institutions | 6,00 | This elective is not offered in the academic year 24/25 |
|                      |       | Planning and Financial Control          | 6,00 | 4/1   |
|                      |       | Stock Exchange and Securities Markets   | 6,00 | 4/2   |

## Recommended knowledge

The subject bank management and negotiation, becomes a relevant question of this module, when a multitude of operational factors intervene, acquiring greater representativeness in transparency and rigor in the approaches.

Therefore, the relationship with banking, today acquires great importance, which implies the implementation of negotiation policies aimed at efficiency, profitability of the resources invested and the cost of the resources financed.

The recommended knowledge is Accounting and Financial Management.



## Learning outcomes

At the end of the course, the student must be able to prove that he/she has acquired the following learning outcomes:

- R1 Apply the bank negotiating approaches in order to properly plan for negotiation with financial institutions.
- R2 Management capacity of financial products (banking assets and liabilities) used in the bank & business relationship.
- R3 To apply tools for the analysis and diagnosis of financial problems and business opportunities in order to enable the formulation of clear and mutually consistent long-term financial policies and their practical implementation.
- R4 Calculate the measurement of the profitability of the relationship bank - enterprise. Used as an instrument of negotiation with financial institutions in the recruitment of banking products and negotiation of bank fees.
- R5 Knowing the most common policy and criteria of banks in credit risk analysis.
- R6 Write and present, clear and accurate reports, aimed at the filing of a credit operation to financial institutions.



## Competencies

Depending on the learning outcomes, the competencies to which the subject contributes are (please score from 1 to 4, being 4 the highest score):

| BASIC   |   | Weighting |   |   |   |
|---------|---|-----------|---|---|---|
|         |   | 1         | 2 | 3 | 4 |
| CB1     | That students have demonstrated knowledge and understanding in an area of study that is at the core of general secondary education, and is often at a level that, while supported by advanced textbooks, also includes some aspects that involve knowledge from the cutting edge of their field of study. | x         |   |   |   |
| CB2     | That students know how to apply their knowledge to their work or vocation in a professional way and possess the skills that are usually demonstrated through the elaboration and defense of arguments and the resolution of problems within their area of study.  | x         |   |   |   |
| CB3     | That students have the ability to gather and interpret relevant data (usually within their area of study) to make judgments that include reflection on relevant social, scientific or ethical issues.   | x         |   |   |   |
| CB4     | That students can convey information, ideas, problems and solutions to both specialized and non-specialized audiences.  | x         |   |   |   |
| CB5     | That students have developed those learning skills necessary to undertake further studies with a high degree of autonomy.   | x         |   |   |   |
| GENERAL |   | Weighting |   |   |   |
|         |   | 1         | 2 | 3 | 4 |
| CG1     | Capacity of analysis and synthesis.   |           |   | x |   |
| CG3     | Capacity to apply knowledge into practice.  |           |   |   | x |
| CG4     | Capacity to handle information from different sources.  |           |   | x |   |
| CG9     | Decision-making orientation.  |           |   | x |   |
| CG16    | Self-confidence and decision making.  |           |   | x |   |



| SPECIFIC |  | Weighting |   |   |   |
|----------|--|-----------|---|---|---|
|          |  | 1         | 2 | 3 | 4 |
| CE1      | Understand the potential impact of aspects related to the macro and microeconomic environment and its institutions on business organizations (e.g. the monetary and financial system, domestic markets). |           | X |   |   |
| CE4      | Ability to develop interdisciplinary knowledge and analysis to define criteria according to which a company is defined, linking the results with the analysis of the environment.                        |           |   | X |   |
| CE13     | Ability to diagnose the situation and foreseeable evolution of a company from the relevant records.  |           |   | X |   |
| CE15     | Ability to obtain, from the data, valuable information for decision making.  |           |   | X |   |
| CE17     | Application of professional criteria to the analysis of business problems.   |           |   | X |   |
| CE20     | Capacity for negotiation and problem-solving.  |           |   |   | X |



## Assessment system for the acquisition of competencies and grading system

### In-class teaching

| Assessed learning outcomes | Granted percentage | Assessment method                  |
|----------------------------|--------------------|------------------------------------|
| R1, R2, R3, R4, R5, R6     | 15,00%             | Objective Tests                    |
| R1, R2, R3, R4, R5, R6     | 25,00%             | Conduct of Theory-Practice         |
| R1, R2, R3, R4, R5, R6     | 10,00%             | Class attendance and participation |
| R1, R2, R3, R4, R5, R6     | 50,00%             | Final Exam                         |

### Observations

The final grade for the course will be the result of the average between the final exam and the marks of the continuous evaluation, provided that at least a score of 5 out of 10 is obtained in the final exam. If the student scores less than 5 in the final exam, the mark of the continuous evaluation will not be averaged and the final grade for the course will be that of the final exam. Therefore, it is necessary to pass the final exam (50% of the grade) to be able to average with the continuous assessment (50% of the grade).

#### Honors Grant Concession criterion:

The teacher will have discretion to grant or not Honors to one of the students who have obtained excellent.

This criterion of distinction award shall be subject, in any case, the general criterion of the UCV, whereby Honors will be granted, maximum, to every 20 students, or fraction for groups of fewer than 20 students.

#### Single assessment:

According to Article 9 of the General Regulations for Evaluation and Grading of Official Studies and UCV's own degrees, the continuous evaluation system is the preferred evaluation system at the UCV. Art. 10 allows, however, for those students who, in a justified and accredited way, show their impossibility of attendance, their extraordinary evaluation in the so-called single evaluation. This single evaluation must be requested within the first month of each semester to the Dean's Office of the Faculty through the Vice-Dean's Office or the Master's Directorate, and the latter will be responsible for the express decision on the admission of the student's request. It is important to remember that students who do not attend at least 80% of the face-to-face sessions will not be able to take the first or second call.

ADE Presential students who request the single evaluation and are accepted, will be incorporated into the virtual teaching group, adjusting the evaluation to what is defined for this modality both in



terms of evaluation instruments and deadlines. As for the percentage of evaluation of the participation will be distributed as follows: a PRACTICAL WRITTEN TEST where the percentages given to the different evaluation instruments will be as follows: 50% practical tests and 50% theoretical tests. Regardless of whether the student is incorporated into the virtual teaching group, he/she will be able to attend the face-to-face classes whenever possible.

## Online teaching

| Assessed learning outcomes | Granted percentage | Assessment method   |
|----------------------------|--------------------|---|
| R1, R2, R3, R4, R5, R6     | 5,00%              | Attendance and participation in the activities of synchronous communication |
| R1, R2, R3, R4, R5, R6     | 25,00%             | Conduct of deliverables   |
| R1, R2, R3, R4, R5, R6     | 15,00%             | Regular evaluations through online questionnaires.                          |
| R1, R2, R3, R4, R5, R6     | 5,00%              | Participation in discussion forums  |
| R1, R2, R3, R4, R5, R6     | 50,00%             | Final on-site assessment.   |

## Observations

The final grade for the course will be the result of the average between the final exam and the marks of the continuous evaluation, provided that at least a score of 5 out of 10 is obtained in the final exam. If the student scores less than 5 in the final exam, the mark of the continuous evaluation will not be averaged and the final grade for the course will be that of the final exam. Therefore, it is necessary to pass the final exam (50% of the grade) to be able to average with the continuous assessment (50% of the grade).

### Honors Grant Concession criterion:

The teacher will have discretion to grant or not Honors to one of the students who have obtained excellent.

This criterion of distinction award shall be subject, in any case, the general criterion of the UCV, whereby Honors will be granted, maximum, to every 20 students, or fraction for groups of fewer than 20 students.



## CLASS ATTENDANCE IN FACE-TO-FACE DEGREES

In accordance with the development guidelines of the General Regulations for the Evaluation and Qualification of Official Teachings and Own Degrees of the UCV, in face-to-face degrees, class attendance with a minimum of 80% of the sessions of each subject will be required as a requirement to be evaluated. This means that, if a student does not attend the sessions of each subject, in a percentage greater than 20%, he/she will not be able to be evaluated, neither in the first nor in the second call, unless the person responsible for the subject, with the approval of the person responsible for degree, in view of duly justified exceptional circumstances, exempt from the minimum attendance percentage. The same criterion will be applicable for hybrid or virtual degrees in which teachers must maintain the same percentage in the requirement of "presence" in the different training activities, if any, even if these are carried out in virtual environments.

### MENTION OF DISTINCTION:

The mention of "Honors" may be awarded to students who have obtained a grade equal to or greater than 9.0. Their number may not exceed five percent of the students enrolled in a group in the corresponding academic year, unless the number of students enrolled is lower.

## Learning activities

The following methodologies will be used so that the students can achieve the learning outcomes of the subject:

- |     |  |
|-----|--|
| M1  | Problem solving, commentaries, summaries to hand in periodically.  |
| M3  | Teacher presentation of contents, analysis of competences, explanation and in-class display of skills, abilities and knowledge.  |
| M5  | Group work sessions supervised by the professor. Case studies, diagnostic tests, problems, field work, computer room, visits, data search, libraries, on-line, Internet, etc. Meaningful construction of knowledge through interaction and student activity. |
| M7  | Supervised monographic sessions with shared participation.   |
| M9  | Application of multidisciplinary knowledge.  |
| M11 | Personalized and small group attention. Period of instruction and / or orientation conducted by a tutor with the objective of reviewing and discussing the materials and topics presented in classes, seminars, readings, conducting work, etc.              |





- M13 Set of oral and/or written tests used in initial, formative or additive assessment of the student.
- M14 Student study: Group Individual preparation of readings, essays, problem solving, seminars, papers, reports, etc. to be presented or submitted in theoretical lectures, practical and/or small-group tutoring sessions.
- M16 Group preparation of readings, essays, problem solving, seminars, papers, reports, etc. to be presented or submitted in theoretical lectures, practical and/or small-group tutoring sessions.
- M17 Teacher presentation of contents, analysis of competences, explanation and in-class display of skills, abilities and knowledge.
- M19 Groupwork sessions in the chat under supervision of the lecturer. Analysis of economic and business case studies, both real and fictitious, in order to build knowledge through the student's interaction and activity. Critical analysis of values and social commitment.
- M21 Monographic sessions though the semester, which will be aimed at current aspects and applications of the subject.
- M23 Set of written or oral tests used for the initial, formative or cumulative assessment of the student.
- M25 Student study: Individual preparation of readings, essays, problem solving, seminars, papers, reports, etc., for their discussion or submission in electronic format.
- M27 Individual support for the monitoring and orientation of the learning process. It will be carried out by a lecturer and will pursue the revision and discussion of the materials, topics, readings, tasks, etc.
- M29 Group preparation of readings, essays, problem solving, seminars, papers, reports, etc., for their discussion or submission.
- M31 Participation in discussion forums related to the subject under the supervision of the lecturer.



## IN-CLASS LEARNING

### IN-CLASS LEARNING ACTIVITIES

|                                     | LEARNING OUTCOMES      | HOURS        | ECTS        |
|-------------------------------------|------------------------|--------------|-------------|
| On-campus Class<br>M3               | R1, R2, R3, R4, R5, R6 | 22,50        | 0,90        |
| Practical Class<br>M5               | R1, R2, R3, R4, R5, R6 | 15,00        | 0,60        |
| Seminar<br>M7                       | R1, R2, R3, R4, R5, R6 | 4,50         | 0,18        |
| Group Presentation of Papers<br>M16 | R1, R2, R3, R4, R5, R6 | 6,00         | 0,24        |
| Office Assistance<br>M11            | R1, R2, R3, R4, R5, R6 | 6,00         | 0,24        |
| Assessment<br>M13                   | R1, R2, R3, R4, R5, R6 | 6,00         | 0,24        |
| <b>TOTAL</b>                        |                        | <b>60,00</b> | <b>2,40</b> |

### LEARNING ACTIVITIES OF AUTONOMOUS WORK

|                         | LEARNING OUTCOMES      | HOURS        | ECTS        |
|-------------------------|------------------------|--------------|-------------|
| Group Work<br>M16       | R1, R2, R3, R4, R5, R6 | 30,00        | 1,20        |
| Independent Work<br>M14 | R1, R2, R3, R4, R5, R6 | 60,00        | 2,40        |
| <b>TOTAL</b>            |                        | <b>90,00</b> | <b>3,60</b> |



## ON-LINE LEARNING

### SYNCHRONOUS LEARNING ACTIVITIES

|   | LEARNING OUTCOMES      | HOURS        | ECTS        |
|---|------------------------|--------------|-------------|
| Synchronous Virtual Session<br>M17                        | R1, R2, R3, R4, R5, R6 | 4,00         | 0,16        |
| Synchronous Virtual Practical Session<br>M19              | R1, R2, R3, R4, R5, R6 | 4,00         | 0,16        |
| Seminar and Synchronous Virtual<br>Videoconference<br>M21 | R1, R2, R3, R4, R5, R6 | 4,00         | 0,16        |
| On-site or Synchronous Virtual Assesment<br>M23           | R1, R2, R3, R4, R5, R6 | 3,00         | 0,12        |
| <b>TOTAL</b>  |                        | <b>15,00</b> | <b>0,60</b> |

### ASYNCHRONOUS LEARNING ACTIVITIES

|                                   | LEARNING OUTCOMES      | HOURS         | ECTS        |
|-----------------------------------|------------------------|---------------|-------------|
| Individual Work<br>M25            | R1, R2, R3, R4, R5, R6 | 60,00         | 2,40        |
| Tutorial Support Sessions<br>M27  | R1, R2, R3, R4, R5, R6 | 5,00          | 0,20        |
| Group Work<br>M29                 | R1, R2, R3, R4, R5, R6 | 10,00         | 0,40        |
| Discussion Forum<br>M31           | R1, R2, R3, R4, R5, R6 | 10,00         | 0,40        |
| Continuous Assessment Tasks<br>M1 | R1, R2, R3, R4, R5, R6 | 50,00         | 2,00        |
| <b>TOTAL</b>                      |                        | <b>135,00</b> | <b>5,40</b> |



## Description of the contents

Description of the necessary contents to acquire the learning outcomes.

### Theoretical contents:

| Content block | Contents  |
|---------------|---|
| BLOCK I       | <b>BLOCK I DIDACTIC UNIT I:</b><br>Relationship between Financial Institutions and Companies. The business of banking and financial responsibility of the company. Negotiation from the point of view of the financial institution. Business & Relationship Bank. Negotiating framework of active and passive operations in entrepreneurial activity. Banking recruitment costs. Request a credit transaction. Negotiation of bank conditions. Financial Instruments. Assumptions and practical exercises. List of Circular 8 / 90 of BE. |
| BLOCK II      | <b>BLOCK II DIDACTIC UNIT II:</b><br>Negotiation with financial institutions. Bank analysis of customer profitability. The staffing cost control. Usual criteria for granting Banking Risk. Methodology Banking Risk analysis. Sheets banking conditions. Fees for banking services. Balance Sheet and Income Statement-Enterprise Bank.  |
| BLOCK III     | <b>BLOCK III DIDACTIC UNIT III</b><br>The Taya: A Quantification Method. Treasury budget. Principles and objectives of treasury management. Self-diagnosis of the treasury. Needs analysis and cost factors. Banking Activity Forecast: Review and Development of the banking business. The Bank Taya.  |
| BLOCK IV      | <b>BLOCK IV DIDACTIC UNIT IV:</b><br>Credit Risk Analysis. Risk Management Concept Credit Risk. Credit Risk Analysis. Credit Risk Analysis from the Banking.  |



## Temporary organization of learning:

| Block of content | Number of sessions | Hours |
|------------------|--------------------|-------|
| BLOCK I          | 10,00              | 20,00 |
| BLOCK II         | 10,00              | 20,00 |
| BLOCK III        | 5,00               | 10,00 |
| BLOCK IV         | 5,00               | 10,00 |



## References

### Basic Bibliography

Cuevas, H., Palomeque, E., & Santa-Cruz, B. (2023). Publicación de los riesgos ESG bajo el Pilar 3: primera información de las entidades bancarias españolas y otras europeas. *Revista de Estabilidad Financiera/Banco de España*, 45 (otoño 2023), p. 77-100.

Nicoletti, B. (2021). Payments for Costs and Investments in Banking 5.0. In *Banking 5.0* (pp. 385-399). Palgrave Macmillan, Cham.

IGUAL, D. (2008): Conocer los productos y servicios bancarios, Ed. Profit

TOMAS JAUME, AMAT Y OTROS (2005): Como Analizan las Entidades Financieras a sus Clientes, Barcelona. 3ª Edición, Ediciones Gestión 2000.

### Further Bibliography

ORTIGUEIRA BOBILLO, J.M.,(2004): "Casos Prácticos sobre análisis de inversiones y financiación de pymes", Madrid. Ediciones Pirámide.

CHECKLEY, K. (2003): Manual para el Análisis del Riesgo de Crédito, Barcelona. Ediciones Gestión 2000.

JAIME TOMAS Y ORIOL AMAT (2002): Casos prácticos de Análisis del Riesgo del Crédito. Gestión 2000.

BARQUERO CABRERO, J.D. (2001): Manual de Banca, Finanzas y Seguros, Barcelona. 3ª Edición, Ediciones Gestión 2000.

AYNAT EKNES, ANTONIO Y OTROS (1998): Negociación bancaria. La Taya: Un método de cuantificación, Madrid. Tormo, Aynat y Asociados.

HAYAT, S. y SAN MILLAN, A. (2002): Finanzas en Excel-2ª Edición Madrid: Mc Graw Hill.

FERNANDEZ, P. y SANTÓMA, J. (1996) Finanzas para directivos. Navarra. EUNSA.

Circular 8/1990 de 7 de Septiembre, Banco de España, sobre transparencia de las operaciones y protección de la clientela.

Web del Banco de España: <http://www.bde.es/>

Web Asociación de la Banca Española: <http://www.aebanca.es/>



## Addendum to the Course Guide of the Subject

Due to the exceptional situation caused by the health crisis of the COVID-19 and taking into account the security measures related to the development of the educational activity in the Higher Education Institution teaching area, the following changes have been made in the guide of the subject to ensure that Students achieve their learning outcomes of the Subject.

**Situation 1: Teaching without limited capacity** (when the number of enrolled students is lower than the allowed capacity in classroom, according to the security measures taken).

In this case, no changes are made in the guide of the subject.

**Situation 2: Teaching with limited capacity** (when the number of enrolled students is higher than the allowed capacity in classroom, according to the security measures taken).

In this case, the following changes are made:

### 1. Educational Activities of Onsite Work:

All the foreseen activities to be developed in the classroom as indicated in this field of the guide of the subject will be made through a simultaneous teaching method combining onsite teaching in the classroom and synchronous online teaching. Students will be able to attend classes onsite or to attend them online through the telematic tools provided by the university (videoconferences). In any case, students who attend classes onsite and who attend them by videoconference will rotate periodically.

In the particular case of this subject, these videoconferences will be made through:

☒ Microsoft Teams

☒ Kaltura



## **Situation 3: Confinement due to a new State of Alarm.**

In this case, the following changes are made:

### **1. Educational Activities of Onsite Work:**

All the foreseen activities to be developed in the classroom as indicated in this field of the guide of the subject, as well as the group and personalized tutoring, will be done with the telematic tools provided by the University, through:

☒ Microsoft Teams

☒ Kaltura

Explanation about the practical sessions:





## 2. System for Assessing the Acquisition of the competences and Assessment System

### ONSITE WORK

#### Regarding the Assessment Tools:

☒

The Assessment Tools will not be modified. If onsite assessment is not possible, it will be done online through the UCVnet Campus.

☐

The following changes will be made to adapt the subject's assessment to the online teaching.

| Course guide    |                      | Adaptation                           |                     |
|-----------------|----------------------|--------------------------------------|---------------------|
| Assessment tool | Allocated percentage | Description of the suggested changes | Platform to be used |

The other Assessment Tools will not be modified with regards to what is indicated in the Course Guide.

#### Comments to the Assessment System:



## ONLINE WORK

### Regarding the Assessment Tools:

☒ The Assessment Tools will not be modified. If onsite assessment is not possible, it will be done online through the UCVnet Campus.

☐ The following changes will be made to adapt the subject's assessment to the online teaching.

| Course guide    |                      | Adaptation                           |                     |
|-----------------|----------------------|--------------------------------------|---------------------|
| Assessment tool | Allocated percentage | Description of the suggested changes | Platform to be used |

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### Comments to the Assessment System: