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**BACHELOR PROGRAM**

**MAJOR: FINANCE - BANKING**

**CONCENTRATION: BANKING**

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**SYLLABUS**

1. **Course Title:** *Commercial Bank Management*
2. **Course Code:**
3. **Number of Credits:** 4
4. **Level ( 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> academic year):** *4<sup>th</sup> academic year*
5. **Teaching Time Allocation:** *(credits, hours for activities)*
  - + Lecture                      4 credits
  - + Practice, laboratory
  - + Other
6. **Pre-Requisites:** *(courses should be taken before this course)*
  - Basic Management
  - Financial and Monetary Theory
  - Commercial Bank
  - International Payment
7. **Course Aims & Learning Objectives:**
  - Course Aims: To help students understand the international standards of commercial bank management in the developed countries and in Vietnam.
  - Course Objectives:
    - oO1: To learn about the overview of commercial bank management
    - oO2: To learn about the bank capital management
    - oO3: To learn about the liability management
    - oO4: To learn about the asset management
    - oO5: To learn about the risk management in banking business
    - oO6: To learn about the financial management of the bank
8. **Course Description:**
  - Provide specialist knowlegde of commercial bank management, build on basic subjects: Monetary and Banking, Commercial Bank

- Provide the technical management methods in commercial bank, such as: bank capital management, asset liability management, liquidity management, management of credit and investment
- Use Basel Accord to analyze the major risks in the business activities of commercial bank, such as: credit risk, liquidity risk, interest risk and exchange rate risk
- Introduce the models of risk management, the measures to prevent and reduce risk at commercial bank on developed countries and Vietnam

**9. Student Learning Activities:**

- Participation
- Exercises
- Tools and facilities
- Other

**10. Recommended Resources:**

- Textbooks:
  - o Commercial bank management, University of Economic HCMC, Social Labor Publishing House, 2007
- Reference books:
  - o Commercial bank management, Peter S. Rose, University of National Economics Hanoi, Hanoi Finance Publishing House, 2001
  - o The Economics of Money, Banking, and Financial Markets, Frederic S. Mishkin, Science and Technology Publishing House, 1999
  - o Commercial Bank Financial Management, Joseph F. Sinkey, Prentice Hall, 1998

**11. Evaluation:**

- Participation in class: 05% (weight)
- Group discussion: %
- Assignment: %
- Presentation: 05%
- Report: %
- Mid – semester exam: 20%
- Final exam: 70%
- Other: %

**12. Course Grading Scale:** (*High distinction, Distinction, Credit, Pass*)

**13. Learning Activities:**

Date	Lecture (chapter, part, teaching methodology)	Text Book (chapter, part)	Student Preparation (exercise, presentation, case studies...)	Learning objectives
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Date ( periods)	<p><b>Chapter 1: An overview of bank management</b></p> <p>I. Business operations of commercial bank</p> <ol style="list-style-type: none"> <li>1. The concept of commercial bank</li> <li>2. The classification of commercial bank</li> <li>3. The operations of commercial bank</li> </ol> <p>II. Business administration of commercial bank</p> <ol style="list-style-type: none"> <li>1. The concept of business administration</li> <li>2. The characteristics of business administration</li> <li>3. The functions of business administration</li> <li>4. The role of business administration</li> <li>5. The beneficiary of business administration</li> </ol> <p>III. Strategic business planning of commercial bank</p> <ol style="list-style-type: none"> <li>1. Business strategy</li> <li>2. Strategic planning</li> <li>3. The role of strategic planning</li> <li>4. The effects of strategic planning</li> <li>5. The basis for developing strategic planning</li> </ol> <p>IV. Process of strategic business planning</p> <ol style="list-style-type: none"> <li>1. Define mission and objective</li> <li>2. Analyse external environment</li> <li>3. Analyse internal environment</li> <li>4. Plan business strategy</li> <li>5. The choice of strategies</li> </ol> <p>V. Steps of strategic business planning</p> <ol style="list-style-type: none"> <li>1. Long-term strategic business planning</li> <li>2. Short-term strategic business planning</li> <li>3. Daily strategic business planning</li> </ol> <p>VI. Organize the strategic business planning</p> <ol style="list-style-type: none"> <li>1. Hierarchical partition</li> </ol>	Chapter 1	Read documents before attend class	O1
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	<ul style="list-style-type: none"> <li>2. Relation of hierarchical partition</li> <li>3. Inform plan</li> <li>4. Inspect and adjust</li> </ul>			
Date (periods)	<p><b>Chapter 2: Start-up capital management and the safety of commercial bank</b></p> <ul style="list-style-type: none"> <li>I. An overview of start-up capital <ul style="list-style-type: none"> <li>1. The concept of start-up capital</li> <li>2. Characteristics of start-up capital</li> <li>3. Function of start-up capital</li> <li>4. Start-up capital management</li> </ul> </li> <li>II. Components of start-up capital <ul style="list-style-type: none"> <li>1. In Vietnam (Decision No. 457/2005/QD-NHNN and Circular No. 13/2010/TT-NHNN)</li> <li>2. Basel Accord</li> </ul> </li> <li>III. Safe coefficients of start-up capital <ul style="list-style-type: none"> <li>1. Limited of mobilized capital coefficient (H1)</li> <li>2. Ratio between capital and total assets coefficient (H2)</li> <li>3. Cooke coefficient (H3) (or CAR - Capital Adequacy ratio)</li> <li>4. Limited loan and guarantee coefficient</li> <li>5. Limited capital contribution and share purchase coefficient</li> </ul> </li> <li>IV. Methods of increasing start-up capital <ul style="list-style-type: none"> <li>1. The pressure of raising start-up capital</li> <li>2. The methods that determining start-up capital</li> <li>3. The factors that affecting the choice of increasing start-up capital methods</li> <li>4. The methods that increasing start-up capital</li> </ul> </li> </ul>	Chapter 2	Read documents before attend class	O2
Date (periods)	<p><b>Chapter 3: Liability management</b></p> <ul style="list-style-type: none"> <li>I. The general problems of liability management <ul style="list-style-type: none"> <li>1. The concept</li> <li>2. The principles</li> <li>3. The purpose of liability</li> </ul> </li> </ul>	Chapter 3	Read documents before attend class	O3

	<p>management</p> <p>II. Components of liability</p> <ol style="list-style-type: none"> <li>1. The transaction account</li> <li>2. The non-transaction account</li> <li>3. Release the debenture</li> <li>4. Borrow in the money market</li> <li>5. Mobilize capital through the development of mixed accounts</li> <li>6. Short-term purchase agreement (Repurchase agreement - RP)</li> <li>7. Sale and securitization of loans</li> <li>8. European market dollar loan</li> <li>9. Appropriated capital</li> </ol> <p>III. Influential factors of mobilized deposit</p> <ol style="list-style-type: none"> <li>1. Subjective factors</li> <li>2. Objective factors</li> </ol> <p>IV. Estimated cost of deposit and non-deposit</p> <p>V. Costs or risk in mobilizing capital?</p> <p>VI. Methods of liability management</p> <ol style="list-style-type: none"> <li>1. Implementation of policies and coordinated measures to shore up the bank's capital</li> <li>2. Using basic tools to searching capital</li> <li>3. Diversificate the mobilized capital, make capital structure matching with the characteristics of the bank's activities</li> <li>4. Take advantage of short-term funds for medium-and long-term prescribed by law</li> <li>5. Full implementation of the basic content of the bank's liability management</li> <li>6. Implement processes of bank's liability management</li> </ol>			
Date ( periods)	<p><b>Chapter 4: Asset management</b></p> <p>I. The general problems of asset management</p> <ol style="list-style-type: none"> <li>1. The concept</li> <li>2. The principles</li> <li>3. The factors affecting asset</li> </ol>	Chapter 4	Read documents before attend class	O4

	<p>management</p> <p>4. Targets</p> <p>II. Components of bank's assets</p> <p>1. Funds</p> <p>2. Portfolio of investment</p> <p>3. Credit portfolio</p> <p>III. Methods of asset management</p> <p>1. Allocate funds appropriately to create assets</p> <p>2. Reserves management</p> <p>3. Credit portfolio management</p>			
Date ( periods)	<p><b>Chapter 5: Risk management in business banking</b></p> <p>I. The general problems risk management</p> <p>1. The concept</p> <p>2. Banking business' risk</p> <p>3. Risk Management</p> <p>II. Categories of business banking's risk and methods of risk management</p> <p>1. Credit risk</p> <p>2. Liquidity risk</p> <p>3. Foreign exchange risk</p> <p>4. Interest rate risk</p>	Chapter 5	Read documents before attend class	O5
Date ( periods)	<p><b>Chapter 6: Financial result management of commercial bank</b></p> <p>I. Revenues and costs of commercial bank</p> <p>1. Revenues</p> <p>2. Costs</p> <p>II. Profits of commercial bank</p> <p>1. Definition</p> <p>2. Allotment of profits</p> <p>III. Evaluation of business banking</p> <p>1. Norms of evaluation</p> <p>2. Analysis models of profitability</p>	Chapter 6	Read documents before attend class	O6
<b>Total: 60</b>				

**COURSE COORDINATOR**

*Ho Chi Minh City, date*  
**LECTURER**