



**UNIVERSITÀ  
DEGLI STUDI DI MILANO-BICOCCA**

## **SYLLABUS DEL CORSO**

### **Bank Management**

2324-1-F1601M057

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#### **Learning objectives**

The course provides students with knowledge aimed at understanding the main issues of bank strategic management from the point of view of the board and of the top management. The topics refer to the context of EU bank market after the recent non financial problematic events.

Part 1 describes the framework of risk supervision (Basel 2 and 3 rules) and points out the most relevant regulatory issues. The connections with risk policies in banks are also examined. An analysis of governance models and internal control system in banking institutions is provided in Part 2. Finally, two further sections of the course focus on policies and business models in the banking industry, mainly looking to the retail banking; mid-term strategies and strategic goals are examined by analyzing the structure and information provided by a bank's strategic plan.

During the course workshops and case studies will be held and discussed by banks and practitioners in order to provide the industry's point of view on relevant issues. A section will be also dedicated to the analysis of liquidity risk and liquidity policies

#### **Contents**

**INTRODUCTION**

**THE FRAMEWORK OF SUPERVISION AND MAIN REGULATORY ISSUES ON RISK SUPERVISION**

**THE BANKING INDUSTRY'S SCENARIOS IN THE EU BANKING MARKET**

**THE INTERNAL CONTROL SYSTEM**

**COMPETITION AND BUSINESS MODELS**

## **BANK STRATEGIES AND THE DEVELOPMENT OF THE STRATEGIC PLAN**

### **Detailed program**

#### **\*\*INTRODUCTION**

Course content and organization

#### **THE FRAMEWORK OF SUPERVISION AND THE MAIN REGULATORY ISSUES ON RISK SUPERVISION**

Trend in prudential regulation: risk based regulation.

The structure of supervision and the RAF (Risk Assessment Framework).

The measurement of Second Pillar risks. The prudential supervision through ICAAP e SREP

#### **THE INDUSTRY'S SCENARIOS AND THE EU BANKING MARKETS**

The perspectives of the banking industry after Covid19 pandemic

Asset quality and the management of NPL

Profitability and capital management

Business diversification

The evolution of Italian domestic market and the consolidation of the industry

Big player, regional banks and new Fintech competitors

#### **THE INTERNAL CONTROL SYSTEM**

The design of the control system.

The different level of the internal control. Risk Management, Compliance and Internal Audit: organization and functions

The Risk management function in the bank's organization,: processes, responsibilities and the control of risks

#### **COMPETITION AND BUSINESS MODELS** Business models: strategic decisions, risks and regulatory approach

Business models: a review of the academic studies

#### **BANK STRATEGIES AND THE DEVELOPMENT OF THE STRATEGIC PLAN** Banks' strategies : the relationships among environment, strategy and structure

Corporate vs business unit strategies

Strategic decisions and structural design

Objectives and stakeholder of the strategic plan

Steps in developing of a strategic plan

### **Prerequisites**

Students should be equipped with a good knowledge of the structure of the financial systems, of the financial institutions and financial instruments. They also should have an adequate knowledge of the fundamentals of bank management and banks' risks

### **Teaching methods**

Lessons will be provided as usual in the classroom,; case studies will be discussed with invited practitioners. Case studies will be discussed in a program of meeting with bankers and practitioners. A cycle of lessons will concern

liquidity risk management and regulation

**A detailed calendar of the workshops and lessons on liquidity policies will be available before the beginning of the academic year\***

## **Assessment methods**

Written exam with a multiple choice questions (6) and a series of questions (usually 3) requiring structured answers. A complementary oral exam may be scheduled, if requested by the student.

During the exam students may be required to use or discuss reading material available on the e-learning platform

## **Textbooks and Reading Materials**

List of references and papers provides before the beginning of the lessons

## **Semester**

1st term

## **Teaching language**

Italian

## **Sustainable Development Goals**

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