

课程详述

COURSE SPECIFICATION

以下课程信息可能根据实际授课需要或在课程检讨之后产生变动。如对课程有任何疑问，请联系授课教师。

The course information as follows may be subject to change, either during the session because of unforeseen circumstances, or following review of the course at the end of the session. Queries about the course should be directed to the course instructor.

1.	课程名称 Course Title	商业银行 Bank Management
2.	授课院系 Originating Department	金融系 Department of Finance
3.	课程编号 Course Code	FET204
4.	课程学分 Credit Value	3
5.	课程类别 Course Type	专业必修课 Major Compulsory Course
6.	授课学期 Semester	春季 Spring
7.	授课语言 Teaching Language	中英双语 English & Chinese
8.	授课教师、所属学系、联系方式 Instructor(s), Affiliation & Contact (For team teaching, please list all instructors)	
9.	实验员/助教、所属学系、联系方式 Tutor/TA(s), Contact	
10.	选课人数限额(可不填) Maximum Enrolment (Optional)	

11. 授课方式 Delivery Method	讲授 Lectures	习题/辅导/讨论 Tutorials	实验/实习 Lab/Practical	其它(请具体注明) Other (Please specify)	总学时 Total
	48				48
学时数 Credit Hours					
12. 先修课程、其它学习要求 Pre-requisites or Other Academic Requirements					
13. 后续课程、其它学习规划 Courses for which this course is a pre-requisite					
14. 其它要求修读本课程的学系 Cross-listing Dept.					

教学大纲及教学日历 SYLLABUS

15. 教学目标 Course Objectives

本课程涉及到有关商业银行管理相关多方面的知识，所包含的主题有：市场结构和头部公司的运营和盈利模式，理论体系，国际比较等等。本课程不仅要为学生们提供完备的商业银行理论基础，更着重于培养数据收集、整理、加工、分析能力，通过数据看本质，深入了解商业银行随时代变迁所产生的巨大变革，从多个角度看待问题，从而对未来金融行业的发展趋势提出具体的个人认识。

This course covers a wide range of knowledge about commercial bank management. The topics covered include: market structure and head company's operating and profit model, theoretical system, international comparison and so on. This course not only provides students with a complete theoretical foundation of commercial banking, but also focuses on cultivating data collection, collation, processing, and analysis capabilities. Through the nature of data, it provides insight into the tremendous changes that commercial banks have made over time. Look at the problem from a perspective, so as to put forward a specific personal understanding of the future development trend of the financial industry.

16. 预达学习成果 Learning Outcomes

通过本课程的学习，一个成功的学习者能够：

1. 培养学习能力，迅速了解市场结构和头部公司的运营和盈利模式，理论体系，国际比较，信息收集能力。
2. 数据收集、整理、加工、分析能力，通过数据看本质。
3. 成果展示能力，通过 PPT 和课堂个人展示（可以中英文）。
4. 团队合作能力和领导力，要善于与人合作，在合作中发展领导力。

Through this course, a successful learner can:

1. Cultivate learning ability, quickly understand the market structure and head company's operation and profit model, theoretical system, international comparison, information collection ability.
2. The ability to collect, organize, process, and analyze data, and see the essence through data.
3. Achievements of presentation, through PPT and individual presentations in the classroom (both in English and Chinese).
4. Teamwork and leadership should be good at working with others and developing leadership in cooperation.

17. 课程内容及教学日历（如授课语言以英文为主，则课程内容介绍可以用英文；如团队教学或模块教学，教学日历须注明主讲人）

Course Contents (in Parts/Chapters/Sections/Weeks. Please notify name of instructor for course section(s), if this is a team teaching or module course.)

- 一、消费信贷市场研究：金融市场发展历程，市场结构，盈利模式，关键因素，头部公司研究，发展展望，与国外市场的比较。
- 二、直销银行研究：直销银行的特征，业务模式、产品客户特征和盈利模式，国外直销银行的发展现状和头部公司研究，未来的发展方向和趋势。
- 三、边缘银行研究：国外边缘银行的业态、发展状况和监管，国内除了一行两会监管的机构以外的金融业态，发展状况和发展历程，头部公司，发展趋势。
- 四、金融服务行业状况研究：一行两会监管的机构业态，大类和次类的市场结构和业务特点，各自的头部公司，发展历程，与国外的差异。
- 五、金融控股公司研究：美国银行控股公司法和金融服务现代化法案等法律下的市场与监管的博弈历程，对中国的启示，国内的金融控股公司现状和发展趋势。
- 六、国内商业银行的成本研究：就商业银行资金成本、营业费用、拨备成本的构成进行分类研究，尤其是营业费用的分类、占比、特点，营业费用控制的方法和策略。
- 七、商业银行的网点选址研究：典型零售行业的网点选址模型和方法，商业银行网点选址需要考虑的因素，商业银行网点的作用演变、布局和分类，构建有效的商业银行网点选址模型。
- 八、IFRS9 的影响及商业银行的应对研究。
- 九、金融企业财务会计规则（征求意见稿，2018 年 12 月）：主要内容、变化和对商业银行的影响。
- 十、支付的冲击：支付的演变和作用，市场参与者、市场结构，业务模式和盈利模式。
- 十一、保险公司研究：保险公司市场的结构、参与者，盈利模式、公司估值，对保险公司的考核评价体系和激励机制，典型保险公司的案例研究。
- 十二、商业银行的内部考核体系：商业银行的预算和考核体系研究，哪些指标应该纳入考核，如何设计权重和积分规则，应该注意哪些事项，案例研究。
- 十三、商业银行的外部考核体系：从股东、评级机构、监管机构等外部角度，如何评价商业银行，都有哪些体系，什么内在逻辑。
- 十四、资管行业研究：资管行业都有哪些类型的企业，市场结构如何，如何考评资管公司，资管行业的护城河和盈利模式，资管新规的影响和商业银行的应对。
- 十五、信托行业研究：信托行业的盈利模式、信托公司的护城河和业务类型，信托行业的市场结构，信托公司的估值和典型案例研究，中国信托行业的发展历程和未来展望。
- 十六、租赁行业研究：租赁市场的市场结构，租赁公司的主要商业模式和竞争优势，租赁公司的考核评价体系和估值方法，典型租赁公司研究。
- 十七、中国资产证券化市场研究：资产证券化市场的分类，现状，业务流程和参与者，国外资产证券化市场的发展历程和特点，国内资产证券化市场的发展历程和展望。
- 十八、互联网金融市场研究：参与者，市场结构，商业模式和盈利模式，主要产品和发展趋势，与国外互联网金融市场的比较分析，典型公司研究。
- 十九、个人征信市场研究：个人征信市场主体，个人征信的评级方法和应用，主要的行业规则和运行逻辑，监管机构和监管方法，典型个人征信公司研究。
- 二十、村镇银行研究：村镇银行的市场结构，盈利模式和管理方式，国外类似村镇银行的发展状况和历程，对我国村镇银行发展的展望。
- 二十一、商业银行中间业务研究：中间业务对商业银行的重要性，中间业务产品分类和收入特点，商业银行中间业务发展策略，国外商业银行中间业务占比及产品发展特点，对我国商业银行中间业务发展的启示。

二十二、存款保险制度研究：国外存款保险制度的建立和基本规则、基本逻辑，我国存款保险制度现状和基本规定，对完善我国存款保险制度的建议。

二十三、流动性风险管理研究：通过国际监管方法和先进商业银行的案例，研究商业银行流动性风险管理的理论和基本方法、技术和流程。

二十四、资本管理研究：商业银行资本管理的发展历程，巴塞尔委员会的主要规定和发展方向，资本补充的主要工具，商业银行经济资本管理和监管资本的区别和商业银行资本实践。

1. **Research on consumer credit market:** financial market development history, market structure, profit model, key factors, head company research, development prospects, comparison with foreign markets.
2. **Direct banking research:** the characteristics of direct banking, business model, product customer characteristics and profit model, the development status of foreign direct selling banks and head company research, future development direction and trend.
3. **The research on marginal banks:** the format, development status and supervision of foreign marginal banks, the financial status, development status and development history of the domestic non-regulatory institutions, head companies, development trends.
4. **Research on the status of financial services industry:** the institutional format of the supervision of the two parties, the market structure and business characteristics of the major and sub-categories, the differences between their respective head companies, development history and foreign countries.
5. **Research on financial holding companies:** The game process of market and supervision under the laws of the Bank of America Holding Company Law and the Financial Services Modernization Act, the enlightenment to China, the status quo and development trend of domestic financial holding companies.
6. **Research on the cost of domestic commercial banks:** To classify the composition of commercial banks' capital costs, operating expenses and provisioning costs, especially the classification, proportion and characteristics of operating expenses, and methods and strategies for controlling operating expenses.
7. **Research on site selection of commercial banks:** site selection model and method of typical retail industry, factors to be considered for site selection of commercial banks, evolution, layout and classification of commercial bank outlets, and construction of effective commercial bank site selection model.
8. The impact of IFRS9 and the response research of commercial banks.
9. **Financial Accounting Rules for Financial Enterprises (Draft for Comment, December 2018):** Main content, changes and impact on commercial banks.
10. **The impact of payments:** the evolution and role of payments, market participants, market structure, business models and profit models.
11. **Research by insurance companies:** the structure of the insurance company's market, participants, profit model, company valuation, evaluation system and incentive mechanism for insurance companies, and case studies of typical insurance companies.
12. **Internal assessment system of commercial banks:** Research on the budget and assessment system of commercial banks, which indicators should be included in the assessment, how to design weights and points rules, what should be noted, case studies.
13. **External Appraisal System of Commercial Banks:** From the external perspectives of shareholders, rating agencies, and regulatory agencies, how to evaluate commercial banks, what systems are there, and what is inherent logic.
14. **Research on asset management industry:** What types of enterprises are in the asset management industry, how is the market structure, how to evaluate the asset management company, the moat and profit model of the asset

management industry, the impact of the new regulations and the response of commercial banks.

15. Trust industry research: the profit model of the trust industry, the moat and business type of the trust company, the market structure of the trust industry, the valuation of the trust company and typical case studies, the development history and future prospects of the Chinese trust industry.

16. Lease industry research: the market structure of the leasing market, the main business model and competitive advantage of the leasing company, the appraisal system and valuation method of the leasing company, and the study of typical leasing companies.

17. Research on China's asset securitization market: classification of asset securitization market, current situation, business processes and participants, development history and characteristics of foreign asset securitization market, development history and prospects of domestic asset securitization market.

18. Internet financial market research: participants, market structure, business model and profit model, major products and development trends, comparative analysis with foreign Internet financial markets, typical company research.

19. Research on personal credit market: personal credit market subject, personal credit rating method and application, main industry rules and operational logic, regulatory agencies and regulatory methods, and typical personal credit reporting companies.

20. Research on rural banks: the market structure of village banks, profit models and management methods, the development status and history of similar rural banks in foreign countries, and the prospects for the development of rural banks in China.

21. Intermediary business research of commercial banks: the importance of intermediary business to commercial banks, the classification of intermediate business products and income characteristics, the development strategy of intermediary business of commercial banks, the proportion of intermediary business of foreign commercial banks and the characteristics of product development, for China's commercial banks The enlightenment of the development of intermediary business.

22. Deposit insurance system research: the establishment of foreign deposit insurance system and basic rules, basic logic, the status quo and basic provisions of China's deposit insurance system, recommendations for improving China's deposit insurance system.

23. Liquidity risk management research: through the international regulatory methods and the case of advanced commercial banks, study the theory and basic methods, technologies and processes of commercial banks' liquidity risk management.

24. Capital management research: the development process of capital management of commercial banks, the main provisions and development direction of the Basel Committee, the main tools of capital replenishment, the difference between economic capital management and regulatory capital of commercial banks and the capital practice of commercial banks.

18. 教材及其它参考资料 Textbook and Supplementary Readings

- Bank Management & Financial Services, Peter S. Rose, Sylvia C. Hudgins. 出版社: McGraw-Hill Education.
- Capital Ideas: Peter Bernstein
- Investments-9th Edition, Zvi Bodie, Alex Kane, Alan J.Marcus. 出版社:机械工业出版社
- Financial Economics(Second Edition), Zvi Bodie, Robert C.Merton, David L.Cleeton. 出版社: 中国人民大学出版社

课程评估 ASSESSMENT

19. 评估形式	评估时间	占考试总成绩百分比	违纪处罚	备注
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Type of Assessment	Time	% of final score	Penalty	Notes
出勤 Attendance		5		
课堂表现 Class Performance		5		
小测验 Quiz				
课程项目 Projects				
平时作业 Assignments		30		
期中考试 Mid-Term Test				
期末考试 Final Exam		50		
期末报告 Final Presentation				
其它（可根据需要 改写以上评估方式） Others (The above may be modified as necessary)		10		

20. 记分方式 GRADING SYSTEM

- A. 十三级等级制 Letter Grading
 B. 二级记分制（通过/不通过） Pass/Fail Grading

课程审批 REVIEW AND APPROVAL

21. 本课程设置已经过以下责任人/委员会审议通过
This Course has been approved by the following person or committee of authority