



Course and Examination Fact Sheet: Autumn Semester 2020

9,196: Commercial Banking

ECTS credits: 2

Overview examination/s

(binding regulations see below)

Decentral - Written examination (100%, 60 mins.)

Examination time: term time

Attached courses

Timetable -- Language -- Lecturer

[9,196,1.00 Commercial Banking](#) -- Englisch -- [Westerfeld Simone](#)

Course information

Course prerequisites

There are no specific requirements for the course. A basic understanding of financial intermediation and according markets is, however, helpful to follow the course.

The course is recommended for MBF-students in their first or third semester of the program.

Learning objectives

This lecture deals with commercial banking and aligned management requirements and tasks with a focus on credit risk management.

The students

- understand the business model of a commercial bank
- can apply and interpret credit risk measurements and according models
- know various credit risk management techniques
- understand, discuss and challenge current commercial banks' strategies in the context of the above mentioned.

Course content

This lecture deals with commercial banking and aligned management challenges, whereby we are emphasizing current developments in credit risk management and credit portfolio management in particular. The focus lies on understanding the credit business of a commercial bank and its interaction with regulators, clients and markets. Furthermore, we cover the valuation of individual and portfolio credit risks, application of portfolio theories to credit risk management, innovative risk measures for managing credit risk, transfer of counter party risks to secondary markets, and securitizations (Credit Derivatives, Asset Backed Finance). Finally, the practical implications of implementing the discussed theoretical models in bank practice are discussed.

Course structure

The lecture consists of 9 consecutive lectures blocked on 5 half-days in the fall term including two guest lectures and the exam in the last lecture. The private study part requires reading of the outlined literature.

Course literature



Literature will be made available online (StudyNet) until the lecture starts. We focus on a selection of published finance papers in the field, thus there is no dedicated textbook for this lecture. Slides for the lectures will be available online at learning.unisg.ch before each lecture.

Additional course information

In the case of the President's Board having to implement new directives due to the SARS-CoV-2 pandemic in AS2020, the course information listed above will be changed as follows:

- The course is conducted online via the platform Zoom;
- The recordings of the course are available for 30 days;
- The lecturer informs via StudyNet and e-mail on the changed implementation modalities of the course.

The examination information listed below would be changed as follows:

- The written examination are conducted online and are being recorded;
- The topics, deadline, scope, allowed examination aids and further information are communicated via StudyNet.

Examination information

Examination sub part/s

1. Examination sub part (1/1)

Examination time and form

Decentral - Written examination (100%, 60 mins.)

Examination time: term time

Remark

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Examination-aid rule

Extended Closed Book

The use of aids is limited; any additional aids permitted are exhaustively listed under "Supplementary aids". Basically, the following is applicable:

- At such examinations, all the pocket calculators of the Texas Instruments TI-30 series and mono- or bilingual dictionaries (no subject-specific dictionaries) without hand-written notes are admissible. Any other pocket calculator models and any electronic dictionaries are inadmissible.
- In addition, any type of communication, as well as any electronic devices that can be programmed and are capable of communication such as notebooks, tablets, mobile telephones and others, are inadmissible.
- Students are themselves responsible for the procurement of examination aids.

Supplementary aids

none

Examination languages

Question language: English

Answer language: English

Examination content

The exam covers both the content of the lectures (including guest lectures) and the aligned literature.



Examination relevant literature

see literature

Please note

Please note that only this fact sheet and the examination schedule published at the time of bidding are binding and takes precedence over other information, such as information on StudyNet (Canvas), on lecturers' websites and information in lectures etc.

Any references and links to third-party content within the fact sheet are only of a supplementary, informative nature and lie outside the area of responsibility of the University of St.Gallen.

Documents and materials are only relevant for central examinations if they are available by the end of the lecture period (CW51) at the latest. In the case of centrally organised mid-term examinations, the documents and materials up to CW 42 are relevant for testing.

Binding nature of the fact sheets:

- Course information as well as examination date (organised centrally/decentrally) and form of examination: from bidding start in CW 34 (Thursday, 20 August 2020);
- Examination information (regulations on aids, examination contents, examination literature) for decentralised examinations: in CW 42 (Monday, 12 October 2020);
- Examination information (regulations on aids, examination contents, examination literature) for centrally organised mid-term examinations: in CW 42 (Monday, 12 October 2020);
- Examination information (regulations on aids, examination contents, examination literature) for centrally organised examinations: two weeks before the end of the registration period in CW 44 (Thursday, 29 October 2020).