



جامعة الزيتونة الأردنية  
Al-Zaytoonah University of Jordan

كلية الأعمال  
Faculty of Business

"الريادة والأبداع في الأعمال"

"Entrepreneurship and Innovation  
in Business"

"عراقة وجودة"  
"Tradition and Quality"

Detailed Course Description - Course Plan Development and Updating Procedures/ Banking and Finance Department	QF05/0408-3.0E
--	----------------

Faculty	Business	Department	Finance and banking
Course number	0503321	Course title	Banks Management
Number of credit hours	3	Pre-requisite/co-requisite	Money and Banking

**Brief of course description**

Financial and banking concepts, functions and objectives of banks and their economic importance will be identified topics relating to the financial positions of these institutions and sources of funds and then how to use the funds available to them to invest in various types of assets in a manner appropriate to the nature of sources and nature of use and balance the liquidity of the bank and profitability.

	Course goals and learning outcomes
<b>Goal 1</b>	Principles and scientific principles for the operation of banks
Learning outcomes	To introduce students to the work of banks and their importance in the development of the national economy through attracting deposits and granting facilities
<b>Goal 2</b>	Definition of specialized banks and their functions.
Learning outcomes	Definition of the student specialized banks such as the institution of agricultural credits and industrial banks and others and their role in the development of different sectors.
<b>Goal 3</b>	The general characteristics of commercial banks in addition to their objectives and functions.
Learning outcomes	Definition of the student in the work of commercial banks through the presentation of a budget showing the nature of assets and liabilities so that the student can know the work of these institutions.
<b>Goal 4</b>	Functions and importance of the Central Bank and its relationship with private commercial banks.
Learning outcomes	Providing the student with the knowledge, objectives and monetary policy of the Central Bank.
<b>Goal 5</b>	Knowledge of deposit management policies and strategies, loan management, liquidity management, portfolio management and securities investment.
Learning outcomes	The student should recognize the management of assets and liabilities, especially with respect to the management of liquidity, investment and credit facilities, corresponding to the maturity dates of the deposits.
<b>Goal 6</b>	Measuring and evaluating the performance of commercial banks and the various methods of financial analysis.
Learning outcomes	The student should recognize the international standards in evaluating the performance of banks by applying the forecasting criteria for financial failure and



جامعة الزيتونة الأردنية  
Al-Zaytoonah University of Jordan

كلية الأعمال  
Faculty of Business

"الريادة والأبداع في الأعمال"

"Entrepreneurship and Innovation  
in Business"

"عراقة وجودة"  
"Tradition and Quality"

Detailed Course Description - Course Plan Development and Updating Procedures/ Banking and Finance Department	QF05/0408-3.0E
--	----------------

	the methods of dealing with default.
<b>Textbook</b>	1- "اساسيات الاساليب الاحصائية للاعمال وتطبيقاتها في العلوم المالية والادارية والاقتصادية" أ.د. وليد سيفو , د. عيد احمد ابو بكر , أ.د. غالب عوض الرفاعي , دار زمزم للنشر والتوزيع , عمان , الاردن , 2010
<b>Supplementary references</b>	1- Business Statistics in Practice , 2009 , Bruce, L,Richard . 2- Statistics for Economics , Accounting and Business , 2009 , M.Barrow .

Course timeline				
Week	Number of hours	Course topics	Pages (textbook)	Notes
01	1 1 1	- Introduction: - The fundamentals that led to the change in banks - Increase in competition - Change in local and international laws and regulations - Competition in capital - Increase in consolidated loans - Financial conglomerates - Banking groups	23 – 3	
02	1 1 1	Banking Regulations: - National banks and other banks Commercial banks Specialized banks - Investment banks - Savings institutions - Unions	70 – 29	
03	1 1 1	The role of banks in the economy - central bank - Financial innovation - Banks between macroeconomic and micro - Efficiency of banks - Methods of measuring efficiency and international standards	70 – 29	
04	1 1 1	Performance Analysis of Banks: - Financial statements of banks - A look at the format of the performance report of banks	111 – 93	
05	1 1	Advanced Bank Performance Analysis Models: - Operating profit model	173 – 169	



جامعة الزيتونة الأردنية  
Al-Zaytoonah University of Jordan

كلية الأعمال  
Faculty of Business

"الريادة والأبداع في الأعمال"

"Entrepreneurship and Innovation  
in Business"

"عراقة وجودة"  
"Tradition and Quality"

Detailed Course Description - Course Plan Development and Updating Procedures/ Banking and Finance Department	QF05/0408-3.0E
--	----------------

	1	- The model based on financial markets - Customer-based model		
06	1 1 1	- Interest-free cost and income management - Ratio of operational risk First Exam = 20%	202 – 195	
07	1 1 1	interest rates: - Measurement of interest rates - The theory of lending money - Supply and demand of lending funds - Current Value PV Future Value - Current yield - Return on a discount basis - Interest rates and returns	248 – 243	
08	1 1 1	Planning, Liquidity and Liquid Asset Management: - The relationship between cash and liquidity - Monetary management perspective of banks - Financial policies and reserves required - Problems of precautions required - Float management - Payments system - Freeze checks - Insufficient coverage of checks	547 – 505	
09	1 1 1	- Ways to develop liquidity - Liquidity and profitability - Liquidity, debt and interest rate - Methods of measurement of modern liquidity - Practical application	547 – 505	
10	1 1 1	Debt policies and loan diagnosis: - Recent data for loan growth and quality - Growth of banks and debt analysis - Housing loans - Commercial loans - Agricultural loans	586 – 555	
11	1 1 1	- Personal loans - Analysis of supply and demand of the money market - Changes in the equilibrium interest rate of the money market Second exam = 20%	586 – 555	



جامعة الزيتونة الأردنية  
Al-Zaytoonah University of Jordan

كلية الأعمال  
Faculty of Business

"الريادة والأبداع في الأعمال"

"Entrepreneurship and Innovation  
in Business"

"عراقة وجودة"  
"Tradition and Quality"

Detailed Course Description - Course Plan Development and Updating Procedures/ Banking and Finance Department	QF05/0408-3.0E
--	----------------

12	1 1 1	Methods of assessment of commercial loans from banks: - Identification of the borrower - The value of loans and their impact on the lender's decision - Data quality and its impact on the bank's decision Mortgage - Steps to study the granting of loans - Application cases	595 – 589	
13	1 1 1	Consumer Loan Assessment: - Personal loans and their types - Loan payments - Methods of consumer assessment - Loan systems for consumers - Equal loans to the consumer	666 – 637	
14	1 1 1	Digital digital grading system - The extent of the impact of banking reports on the consumer to the competent authorities - Consumer loan analysis	666 – 637	
15	1 1 1	Mergers and Acquisitions in Banks: - Merger and increase the value of the bank - Problems of mergers in banks - Gain from ownership of failed banks - The psychological impact on the consumer after the process of ownership of the bank failed - Review Final Exam = 50%	825 – 809	

<b>Theoretical course evaluation methods and weight</b>	Participation = 10% First exam 20% Second exam 20% Final exam 50%	<b>Practical (clinical) course evaluation methods</b>	Semester students' work = 50% (Reports, research, quizzes, etc.) Final exam = 50%
---	--	---	---

Approved by head of		Date of approval	
---------------------	--	------------------	--



"الريادة والأبداع في الأعمال"

"Entrepreneurship and Innovation  
in Business"



جامعة الزيتونة الأردنية  
Al-Zaytoonah University of Jordan  
كلية الأعمال  
Faculty of Business

"عراقة وجودة"  
"Tradition and Quality"

Detailed Course Description - Course Plan Development and Updating Procedures/ Banking and Finance Department	QF05/0408-3.0E
--	----------------

department			
------------	--	--	--

Extra information (to be updated every semester by corresponding faculty member)

Name of teacher	Dr. Ayman Alsmadi	Office Number	
Phone number (extension)		Email	<a href="mailto:Ayman.smadi@zu.j.edu.jo">Ayman.smadi@zu.j.edu.jo</a>
Office hours			