

BLEND  
ED  
INTENSIVE  
PROGRAMME

**THE BANKER**

**Laetitia POZNIAK**

Warcoqué School of Business and Economics  
University of Mons



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**THE BANKER**



Partners involved



The game



Online activities

## PARTNERS INVOLVED

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- Partners involved :
  - University of Mons (UMONS) - *Warocqué School of Business and Economics*
    - Laetitia POZNIAK – Associate Professor in Finance  
[laetitia.pozniak@umons.ac.be](mailto:laetitia.pozniak@umons.ac.be)
  - University of Rome Tor Vergata - *School of Law and Economics*
    - Gianluca MATTAROCCHI – Associate Professor in Finance  
[gianluca.mattarocci@uniroma2.it](mailto:gianluca.mattarocci@uniroma2.it)
  - University of Minho – *School of Economics and Management*
    - Manuel Rocha Armada – Full Professor of Finance  
[rarmada@eeg.uminho.pt](mailto:rarmada@eeg.uminho.pt)
- Students involved
  - 25 students from the seminar in Banking and Insurance at UMONS (2<sup>nd</sup> year of Master)
  - 7 to 10 students from Tor Vergata
  - 7 to 10 students from Minho
    - ➔ Min 15 students coming to Mons





# THE GAME

Chaque équipe représente une banque avec une situation de départ et a pour objectif d'augmenter ses résultats tout en gardant un statut 'AAA'. Le jeu se déroule en plusieurs tours où il y a toutes sortes d'éléments auxquels faire face et des projets intéressants dans lesquels investir. Les participants évaluent en permanence si le jeu en vaut la chandelle. Les tours sont de plus en plus courts au fur et à mesure que le jeu avance. La stratégie s'affine, la compétition monte, et aussi la pression ! À la fin, une équipe sera couronnée comme gagnante et recevra une médaille d'or !



- “What precisely does a bank do? How do you make money with money? Is there a safe manner of banking? In our banking game ‘The Banker’ the participants experience this at first hand.
- Banks need a healthy liquid position. Apart from that, they have to make a profit. The bank that is in a position to meet all its payment obligations and, at the same time, make the most profit wins this Serious Game.
- The banks collect people’s savings to keep a positive balance sheet and make a profit. The higher the interest rate, the more money that comes in. They then invest this in assets, such as mortgages, bonds, projects, shares and real estate. But do they consider the duration of the bonds and interest risk? What happens if the savers want to withdraw their savings at the same time?
- Banks can also borrow money from one another, or even take over another bank. Apart from that, investing (together) in projects can be very lucrative. But what if a project goes bankrupt? The participants assess the risk before they close a deal. Do they play it safe for less money or take the risk and go for the big money?”

## ONLINE ACTIVITES

- **Two weeks before the game**, we will organize a webinar to present the game and the reminder of key elements needed to run a bank (risk evaluation, regulation, financing solutions...)
- **One week before the game**, students would follow an online meeting to discover their team members and to start talking about their strategy.

- **The Game**

When: first week of December 2022

Where: Warocqué School of Business and Economics – 17 Place Warocqué, 7000 Mons (Belgium)

Draft Program of the week:

- Monday 5<sup>th</sup> : arrival in Mons
- Tuesday 6<sup>th</sup>: Meeting of the teams, discussion about the bank they run, Mons tour
- Wednesday 7<sup>th</sup>: : The Game
- Thursday 8<sup>th</sup> : Final debriefing and evaluations
- Friday 9<sup>th</sup>: departure from Mons





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