

# UNIVERSITÀ DEGLI STUDI DI MILANO-BICOCCA

## **SYLLABUS DEL CORSO**

### **Economia del Settore Bancario**

1920-3-E1803M106

#### Learning objectives

The course aims to teach the role of banking institutions in financial intermediation, the nature of basic contracts of the industry, the industrial organization of banking and the regulation of the banking industry

#### **Contents**

The role of banking institutions

The nature of financial contracts

The industrial organization of banking

The regulation of the banking industry

#### **Detailed program**

Week I, Imperfect information and credit markets

Week II, The debt contract

Week III, Credit rationing

Week IV, The role of financial intermediaries

Week V, VI, Informations costs and banking intermediation

Week VII, Financial intermediation and payment systems

Week VIII, IX, Financial fragility and bank runs

Week X,XI The industrial organization of banking

Week XII, Collateral guarantees and securitization

Week XIII, XIV, The regulation o	of the	bankınd	ındustrv
----------------------------------	--------	---------	----------

## **Prerequisites**

Basic microeconomic theory, statistics, financial maths

## **Teaching methods**

Overheads projections and examples at the blackboard

#### **Assessment methods**

Written exam

# **Textbooks and Reading Materials**

DIA, Enzo, Il credito e l'evoluzione degli intermediari bancari, Pavia University Press, Pavia, 2010.

Lectures available on line

#### Semester

First semester

## **Teaching language**

Italian