



UNIVERSITÀ
DEGLI STUDI DI MILANO-BICOCCA

SYLLABUS DEL CORSO

Economia del Settore Bancario

2122-3-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

Leverage and systemic risk

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, Informations costs and banking intermediation

Week VI, Financial intermediation and payment systems

Week VII, Microcredit

Week VIII, Competition in the banking industry
Week IX, Optimal financial structure and financial intermediation
Week X, Financial fragility and bank runs
Week XI, The role of collateral guarantees and securitization
Week XII Prudential regulation
Week XIII, Capital requirements
Week XIV, Leverage and systemic risk
Week XV, The origins of banks and central banks
Week XVI, The common currency in Europe

Prerequisites

Basic microeconomic theory, statistics, financial maths

Teaching methods

Projection of slides and blackboard examples.

During the Covid-19 emergency most classes will be held with registered video lessons.

Assessment methods

The skills and knowledge acquired by the students are evaluated by means of a written exam. In the exam students are required to use both the ordinary language and the formal languages to analyze the problems. Student who pass the written exam can undertake an oral exam if they want to try to improve their performance.

During the Covid-19 emergency all exams will be held with videoconferencing, by using the WebEx platform

Textbooks and Reading Materials

Lectures notes available on line

Semester

First semester

Teaching language

Italian
