

UNIVERSITÀ DEGLI STUDI DI MILANO-BICOCCA

COURSE SYLLABUS

Microeconomics of Banking

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,

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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 knowlede acquired by the strudents 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
Semester
First semester
Teaching language
Italian