

UNIVERSITÀ DEGLI STUDI DI MILANO-BICOCCA

SYLLABUS DEL CORSO

Legislazione Bancaria e Finanziaria

2324-3-E1803M117-E1803M118M

Learning objectives

The main objective is to provide specific training on the forms of European regulation and supervision on banking and financial sector, with particular attention to the topic of technological innovation (Fintech), in order to make students aware of the great changes that are currently taking place in the industry.

Contents

The course aims to examine the regulation of the financial sector, with particular attention to aspects of public regulation and supervision, in the contest of the European Union (Banking Union and Capital Markets Union). During the course, in addition to more traditional issues, there will be address a series of themes and insights regarding the Fintech such as the use of algorithms and artificial intelligence for the provision of financial services, crypto-assets that rely on blockchain technology and DLT, the new central banks digital currencies (CBDCs).

Detailed program

- 1. The banking and financial market: general profiles and impact of technological innovation.
- 2. Payment instruments, securities, and crypto-assets.
- 3. Banking and financial activities: differences and characteristics compared to the new models offered by the c.d. Fintechs
- 4. The subjects: banks, IP, IMEL, lending-based crowdfunding platforms

| 5. Models and characteristics; |
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| 6. Electronic money; |
| 7. Crypto-assets and Central Banks Digital Currencies |
| 8. European Monetary Union and the role of the ECB. |
| 9. Banking Union and Single Supervisory Mechanism. |

9.. Single Resolution Mechanism.

Prerequisites

Istituzioni di diritto privato

Teaching methods

Lecturers.

Assessment methods

For attendees a written assessment based on the lecturers' slides; For not attendees students a written assessment based on the advised main references.

Oral could be requested only by the teacher.

Textbooks and Reading Materials

Slides

Books will be indicated during the course.

Semester

Second semester

Teaching language

English

Sustainable Development Goals

INDUSTRY, INNOVATION AND INFRASTRUCTURE