UNIVERSITÀ
DEGLI STUDI DI MILANO-BICOCCA

SYLLABUS DEL CORSO

Gestione Bancaria

2627-3-E1803M050

Learning objectives

At the end of the course, students will be able to:

1. Understand the specific characteristics of banking activity and the differences between banks and other non-financial firms.
2. Understand the characteristics, functioning, and evolution of the financial system, also with reference to issues related to digitalization and FinTech.
3. Understand the typical organizational structures of banks, the main methods of offering intermediation services, and the banking instruments commonly used in funding and lending activities.
4. Understand the main functions involved in the management of a commercial bank.
5. Understand the main types of banking risk, with particular reference to credit risk, market risk, operational risk, liquidity risk, and interest rate risk, together with the related measurement and management models.
6. Apply basic measurement models for the main risks analyzed (credit risk, operational risk, interest rate risk in the banking book, and liquidity risk).
7. Critically evaluate, with independent judgment, operational and managerial situations of a commercial bank, also through the analysis of real cases discussed in class, formulating reasoned considerations consistent with the knowledge acquired.
8. Present clearly and effectively the fundamental concepts of bank management, using correctly and appropriately the technical and specialized terminology commonly adopted within the financial community, and communicating effectively the analyses conducted and the cases discussed, both orally and in writing.
9. Develop analytical and logical skills in identifying problems and critically evaluating the solutions adopted, as well as a study and analytical approach that will enable students to independently deepen their understanding of banking intermediation and risk management issues, and to approach more advanced courses or professional contexts in the banking and financial sector in an informed and aware manner.

Contents

The course examines the role of banks in financial markets, the main areas of bank management, supervisory mechanisms, bank financial statements, and, in particular, risk measurement and control systems within the current economic and regulatory environment.

Detailed program

1. Banking activity: characteristics and specific features.
2. The regulatory and supervisory framework of the banking system.
3. The organization of the bank.
4. Bank governance and the system of internal controls.
5. Funding policies.
6. Equity issuance and own capital.
7. Loan securitization.
8. Banks' financial statements.
9. Bank management balance conditions.
10. Loans in bank management economics.
11. Loan management and credit risk.
12. Technical forms of bank lending.
13. Liquidity management and liquidity risk.
14. Interest rate risk.
15. Operational risk.
16. Sustainability in banking: supervisory expectations and the impact of climate risk on banking risks.

Prerequisites

Students shall have the basic knowledge of financial systems functions and structure and financial instruments (preparatory course: Economia delle Istituzioni Finanziarie)

Teaching methods

Classes are held in person, with some sessions delivered through distance learning. Slides used to support the lectures will be uploaded to the course website a few days before each class. Students will be able to complement their learning by discussing selected simple business cases.

Assessment methods

Learning assessment is based on a written examination with an indicative duration of one hour, structured as follows:
• 10 questions (multiple-choice, completion, or true/false questions with justification), each worth 2 points;
• 2 open-ended questions, each worth up to a maximum of 6 points.
Structured questions are designed to assess the level of knowledge acquired and the ability to apply the course contents. Open-ended questions are aimed at evaluating the appropriate use of technical language, independent judgment, and learning ability. Honors (cum laude) are awarded to students achieving the maximum score on each

question.
As an alternative to the final examination, midterm written tests may be scheduled during the course. Dates, duration, structure, and procedures will be defined and communicated at the beginning of the course and published on the course website.
The professor reserves the right to require students who have taken the written examination to attend an additional oral interview, should elements emerge that give rise to doubts regarding the student's actual independent completion of the examination.

Textbooks and Reading Materials

1. Ruozi R. (a cura di), Economia della Banca, quinta edizione, 2025, EGEA, Milano. The professor will indicate the textbook chapters that students are required to study in preparation for the final examination.
2. Slides, readings, and videos available on the course website. Students are required to check the course website regularly for teaching materials and for any additional instructions or communications provided by the professor.

Semester

1st term

Teaching language

Italian

Sustainable Development Goals

QUALITY EDUCATION