

Banking

Course Outline

Academic Semester: 2025/26

1. General

School	School of Finance and Statistics		
Academic Unit	Department of Banking and Financial Management		
Level of Studies	Undergraduate		
Course Code	XPTΡΑΠ01		
Semester	6th		
Course Title	Banking		
Independent Teaching Activities	Weekly Teaching Hours		Credits
	Lectures	4	7,5
Course Type	Specialized general knowledge		
Prerequisite Courses			
Language of Instruction and Examinations	Greek		
Is the course offered to Erasmus Students?	No		
Url (Eclass)	https://eclass.unipi.gr/modules/auth/courses.php?fc=64		

2. Learning Outcomes

Learning Outcomes

This course

- describes the main products and functions of banks, as well as the risks they undertake in order to contribute to social welfare, using as vehicle their main financial statements,
- explores bank risk management, including the risks from asymmetric information,
- explores the multi-faceted interactions between banks, the financial system, governments, central banks and the economy,
- analyses the private incentives of all players, from bank employees all the way to the top management of the supervisory authorities,
- stresses the role of information technology and of other forces of change,
- describes the dynamics of banking crises,
- highlights the logical underpinnings of the complex institutional framework that governs the operation of banks,
- uses current economic and financial developments, both domestic and international, to tie the course to the real world.

After completing this course, students are expected to

- analyse critically banks' financial statements,
- understand bank risks and functions,
- understand the role and dilemmas of the institutional framework,
- assess the likely impact of changes in the institutional framework and in the economy on bank strategies,
- combine banking logic with macroeconomics for complete financial analyses.

General Competences

- Search for, analysis and synthesis of data and information, with the use of the necessary technology
- Adapting to new situations
- Decision-making
- Working independently
- Work in an international environment
- Work in an interdisciplinary environment
- Showing social, professional and ethical responsibility
- Production of free, creative and inductive thinking

3. Syllabus

1. The financial system
 1. Structure
 2. Main products
 3. Finance and development
2. Introduction to banking
 1. Main financial statements
 2. Loan-loss provisions
 3. Competition
 4. Shadow banking system
 5. Bank capital
 6. Bank risks
3. The role of information
 1. Asymmetric information
 2. Asymmetric information and financial products
 3. Market responses
4. Banks and the economy
 1. Economy, economic policy, markets and bank risks
 2. Procyclicality and the dynamics of banking crises
 3. Financial contagion
5. Banks and authorities
 1. Banks' safety net
 2. Bail in and bail outs
 3. Capturing economic policy
6. Regulation
 1. Economic analysis
 2. Basel I, II & III
7. Supervision
 1. Micro-prudential
 2. Macro-prudential
 3. Micro vs. macro-prudential supervision
 4. Supervision and economic policy

4. Teaching and Learning Methods - Evaluation

Delivery	Face to face
Use of Information and Communications Technology	PowerPoint, Teams, e-Class

	Activity	Semester Workload
Teaching Methods	Lectures	52
	Independent Study	110
	Tutorials	25,5
Σύνολο Μαθήματος		187,5

Written exam: 100%

- Typically, the students are asked to analyse current developments and dilemmas pertaining to bank strategies and regulation/supervision.
- Occasionally, they are asked to comment on a recent article from the financial press.

Bonus 10% based on class participation.

5. Attached Bibliography

Suggested Bibliography

- **Banking – Management & Strategy** (in Greek), Angelos A. Antzoulatos, Diplografia Publishing, 2020.
- Academic articles and analyses from the ECB, the Fed, IMF, BIS....

Related Academic Journals