



SUBJECT DATASHEET

BANKING

BMEGT35MN05

I. SUBJECT DESCRIPTION

1. SUBJECT DATA

Subject name

BANKING

ID (subject code)

BMEGT35MN05

Type of subject

Contact lessons

Course types and lessons

<i>Type</i>	<i>Lessons</i>
Lecture	2
Practice	0
Laboratory	0

Type of assessment

mid-term
grade

Number of credits

3

Subject Coordinator

<i>Name</i>	<i>Position</i>	<i>Contact details</i>
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Dr. Kovács Tamás	assistant professor	kovacs.tamas@gtk.bme.hu
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Educational organisational unit for the subject

Department of Finance

Subject website

<https://edu.gtk.bme.hu>

Language of the subject

magyar - HU; angol - ENG

Curricular role of the subject, recommended number of terms

Programme: **Master's programme in Management and Leadership from 2019/20/Term 1 (Autumn term start)**

Subject Role: **Compulsory elective**

Recommended semester: **0**

Programme: **Master's programme in Management and Leadership from 2020/21/Term 2 (Spring term start)**

Subject Role: **Compulsory elective**

Recommended semester: **0**

Programme: **Engineering Manager Msc - Finance specialisation for students starting from 2016/17/Term 1**

Subject Role: **Elective for the specialisation**

Recommended semester: **0**

Programme: **Engineering Manager Msc - Finance specialisation**

Subject Role: **Elective for the specialisation**

Recommended semester: **0**

Programme: **Finance compulsory elective block**

Subject Role: **Compulsory elective**

Recommended semester: **2**

Direct prerequisites

Strong None

Weak None

Parallel None

Exclusion None

Validity of the Subject Description

Approved by the Faculty Board of Faculty of Economic and Social Sciences, Decree No: 580501/3/2025 registration number. Valid from: 2025.07.10.

2. OBJECTIVES AND LEARNING OUTCOMES

Objectives

The main objective of the course is to introduce the students into the active, passive and indifferent banking transactions. An important element of this is the customer rating and credit assessment (identification and management of risks), the appropriate collaterals for lending, leasing and factoring. The account and deposit operations focus primarily on the retail segment. The course ends with consumer protection, litigation, guarantees and ethical banking issues. In relation to financial products that are common in everyday life, conscious consumer behaviour and a responsible decision are strengthened.

Academic results

Knowledge

1. the conceptual system, the economic role of banking transactions and operations
2. the characteristics and actors of the banking market and relationships between them
3. the most important banking market (residential and corporate) relationships and theories and calculations
4. the most important regulatory elements

Skills

1. to analyse and evaluate the key banking transactions in practice from an economic point of view
2. plan and organize independent learning,
3. comprehend and use the professional literature of the topic,
4. grasp the professional language in writing and speech,
5. recognize and solve practical professional problems.

Attitude

1. are open to learn the banking transactions,
2. collaborate with their instructors and fellow students during the learning process,
3. gain knowledge and information,
4. are open to critical thinking.

Independence and responsibility

1. are open to accept reliable critical remarks,
2. are able to solve practical professional problems independently.

Teaching methodology

Lectures and written communication, use of ICT tools and techniques.

Materials supporting learning

- Az előadások prezentációinak anyaga, ami a félév során folyamatosan fog feltöltésre kerülni. / Slideshows of the lectures which will be uploaded continuously during the semester.
- Erdős Mihály - Mérő Katalin: Pénzügyi közvetítő intézmények - Bankok és intézményi befektetők. Akadémiai Kiadó, 2010.
- Stephen Cecchetti - Kermit Schoenholtz: Money, Banking and Financial Markets. McGraw-Hill, 2017.
- Peter Rose - Sylvia Hudgins: Bank Management & Financial Services. McGraw-Hill, 2013.
- Kovács Tamás - Szóka Károly - Varga József (szerk.): Pénzügyi intézményrendszer Magyarországon 2019. Soproni Egyetemi Kiadó, 2019.
- Gál Erzsébet: Hitelkérelem, banki ismeretek. 2013.

II. SUBJECT REQUIREMENTS

TESTING AND ASSESSMENT OF LEARNING PERFORMANCE

General Rules

Assessment of the learning outcomes described under 2.2. is based on one written mid-term test and bank simulation practical exercise; but the result can be improved with extra midterm scores.

Performance assessment methods

In order to obtain a 'Signed' mark, students are required to fulfil the attendance, participation requirements (the maximum number of absences allowed is 30% of the total number of lessons), the completion of attendance and written, homework issued during the year. Mid-term

exam at the end of the semester. Bank simulation exercises during the year at a pace set by the instructor. The result can be improved with extra 20% by midterm scores

Percentage of performance assessments, conducted during the study period, within the rating

- Mid-term exam: 70
- Bank simulation case study:: 30

Percentage of exam elements within the rating

Conditions for obtaining a signature, validity of the signature

Issuing grades

Excellent	90
Very good	89
Good	76–88
Satisfactory	63–75
Pass	50–62
Fail	0-49

Retake and late completion

The rules specific to the exam period apply.

Coursework required for the completion of the subject

Részvétel a kontakt tanórákon	28
Bank simulation tasks	22
Exam preparation	40
Total	90

Approval and validity of subject requirements

Consulted with the Faculty Student Representative Committee, approved by the Vice Dean for Education, valid from: 07.07.2024.

III. COURSE CURRICULUM

THEMATIC UNITS AND FURTHER DETAILS

Topics covered during the term

Subject includes the topics detailed in the course syllabus to ensure learning outcomes listed under 2.2. can be achieved. Timing of the topics may be affected by calendar or other circumstances in each semester. 1 The subject of banking: money. 2 The definition and functions of banks, characteristics and participants of the banking market. The role and place of the banking system and organization in macroeconomic processes. 3 Risks of the banking system and their management 4 The operation of banks: micro- and macroprudential supervision 5 Financial services and investment services. Passive banking operations (acquisition of funds and creation of liabilities): opening accounts, collecting deposits, issuing securities. Interbank borrowing, reference interest rates, central bank refinancing. 6 Active banking operations (placement of funds and creation of receivables): lending, financial leasing. Factoring, forfaiting. Lending process: debtor rating, creditworthiness, risks 7 Collateral and security, their legal enforceability. 8 Neutral banking operations, banking commitments and services. 9 Main areas of international banking activity. The role of banks in foreign exchange markets. Characteristics and operation of interbank payment systems. 10 Consumer protection, Financial Arbitration Board, KHR, deposit protection, ethical

Additional lecturers

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Approval and validity of subject requirements