



# **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>    |
|----------------------------|---------------------|---------------------------|
| Dr. habil. Vértessy László | associate professor | vertesy.laszlo@gtk.bme.hu |

### 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**

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Programme: **Master's programme in Management and Leadership from 2020/21/Term 2 (Spring term start)**  
Subject Role: **Compulsory elective**  
Recommended semester: **0**

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Programme: **Engineering Manager Msc - Finance specialisation for students starting from 2016/17/Term 1**  
Subject Role: **Elective for the specialisation**  
Recommended semester: **0**

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Programme: **Finance compulsory elective block**  
Subject Role: **Compulsory elective**  
Recommended semester: **2**

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Programme: **Engineering Manager Msc - Finance specialisation**  
Subject Role: **Elective for the specialisation**  
Recommended semester: **0**

### Direct prerequisites

|                  |      |
|------------------|------|
| <b>Strong</b>    | None |
| <b>Weak</b>      | None |
| <b>Parallel</b>  | None |
| <b>Exclusion</b> | None |

### Validity of the Subject Description

Approved by the Faculty Board of Faculty of Economic and Social Sciences, Decree No: 580063/4/2019 (Agenda 6.) Valid from January 30, 2019

## 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. key banking transactions

#### 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.
- Vértessy László: Jog és Pénzügyek a bankszektorban. Akadémia Kiadó, 2020.
- Vértessy László: Bankügyletek. BME-GTK. 2020.
- Stephen Cecchetti - Kermit Schoenholtz: Money, Banking and Financial Markets. McGraw-Hill, 2017
- Peter Rose - Sylvia Hudgins: Bank Management & Financial Services. McGraw-Hill, 2013
- Székely György: Pénzügyek és banküzletek (kétnyelvű kiadvány) Akadémiai Kiadó, 2002
- Gál Erzsébet: Hitelkérelem, banki ismeretek. 2013.
- Sági Judit: Bankügyletek gyakorlati ismeretei. Saldo, 2009.
- Slideshows of the lectures which will be uploaded continuously during the semester.
- Stephen Cecchetti - Kermit Schoenholtz: Money, Banking and Financial Markets. McGraw-Hill, 2017
- Peter Rose - Sylvia Hudgins: Bank Management & Financial Services. McGraw-Hill, 2013
- Székely György: The Essence of Money and Banking (bilingual edition) Akadémiai Kiadó, 2002
- Gál Erzsébet: Hitelkérelem, banki ismeretek. 2013.
- Sági Judit: Bankügyletek gyakorlati ismeretei. Saldo, 2009.

## 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 end-term test; 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 number of allowed absences is three), the completion of attendance and written, homework issued during the year, and activity on the lessons. Final written exam, and additional mid term exam, test (matching, embedded answers (cloze), multiple choice, random short answer matching, select missing words, short-answer, numerical, true/false) The result can be improved with extra 20% by midterm scores

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

- Written exam: 100%

#### Percentage of exam elements within the rating

#### Conditions for obtaining a signature, validity of the signature

##### Issuing grades

|              |       |
|--------------|-------|
| Excellent    | 87    |
| Very good    | 87    |
| Good         | 75–87 |
| Satisfactory | 63–75 |
| Pass         | 50–62 |
| Fail         | 0-50  |

##### Retake and late completion

The rules specific to the exam period apply.

##### Coursework required for the completion of the subject

|                                  |         |
|----------------------------------|---------|
| Participation in contact lessons | 14×2=28 |
| Participation in contact lessons | 62      |
| total                            | 90      |

##### Approval and validity of subject requirements

Consulted with the Faculty Student Representative Committee, approved by dr. Lógó Emma, Vice Dean for Education

Date:.....

Valid from February 1, 2021.

# 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 Development of banking operations, classification (place in balance sheet)
- 2 The concept, the functions of the bank, characteristics of the banking market and its players
- 3 Risks of the banking system and their management
- 4 The operation of banks: micro- and macro-prudence
- 5 Banking transactions: fundamentals, basic calculations, business-like activity
- 6 Corporate lending process: debtor rating, creditworthiness, risks
- 7 Leasing, Factoring, forfaiting
- 8 Retail lending (THM, TJM)
- 9 Collaterals and guarantees, their legal enforceability
- 10 Passive banking operations: basics. Account Opening, Deposit Collection (EBKM)
- 11 Indifferent banking operations, Issuance of securities, borrowing, interbank transactions, settlement system
- 12 Consumer Protection, Financial Conciliatory Body, Credit Information System
- 13 Guarantees: state and voluntary funds (OBA, BEVA), ethical operation
- 14 Test - Exam
- 15 Buffer Week

### Additional lecturers

### Approval and validity of subject requirements

Part I-III of the Subject Form is to be approved by the Head of Department of Finance named under 1.8.