



Module Specification

Financial Institutions and Banking

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Part 1: Information

Module title: Financial Institutions and Banking

Module code: UMACRM-15-M

Level: Level 7

For implementation from: 2023-24

UWE credit rating: 15

ECTS credit rating: 7.5

Faculty: Faculty of Business & Law

Department: FBL Dept of Accounting Economics & Finance

Partner institutions: None

Delivery locations: Not in use for Modules

Field: Economics

Module type: Module

Pre-requisites: None

Excluded combinations: None

Co-requisites: None

Continuing professional development: No

Professional, statutory or regulatory body requirements: None

Part 2: Description

Overview: Not applicable

Features: Not applicable

Educational aims: The aim of the module is to provide students with an understanding of what financial intermediaries are, the specific economic benefits that flow from intermediation and the principles (and risks) underlying the process.

In addition to the learning outcomes the educational experience may explore, develop, and practise but not formally discretely assess the following:

The ability to present an argument and results in a clear, entertaining and professional manner

An understanding of the way in which theory is modified by practical constraints
Communicate information, ideas, arguments, concepts, theories in the field and develop an argument in a clearly and effectively

Outline syllabus: The syllabus includes:

Basic concepts (esp: arbitrage; market efficiency and completeness; asymmetric information; agency and moral hazard, equilibrium)

Nature and variety of financial intermediaries

The deposit contract

Banks, money supply and monetary policy

The balance sheet

On balance sheet risks

Off balance sheet activity: issues of risk and regulation

Bank regulation: objectives and problems

Issues in bank management

Part 3: Teaching and learning methods

Teaching and learning methods: The core of the programme will be a series of lectures, lectorials and seminars but in the seminars students will be encouraged to bring their own 'cases' for discussion where the cases will be drawn from the contemporary financial press. The purpose will be to have illustrated, by the end of the programme, a practical and topical application of all or most of the concepts examined in the lectures.

Students will be actively encouraged to make themselves familiar with the study skills web pages, and in particular to read widely around the subject matter (see below). Active use will be made of the Blackboard facilities.

1 hour lecture/lectorial and 2 hours tutorials per week.

Module Learning outcomes: On successful completion of this module students will achieve the following learning outcomes.

MO1 Demonstrate facility with the concepts used in the analysis of financial intermediation

MO2 Distinguish between different types of intermediaries, evaluate the specific benefits to which they give rise

MO3 Analyse and compare the various types of risks involved in the process of financial intermediation

MO4 Appreciate the subtleties of market behaviour in general and how that behaviour may change in order to profit from opportunities produced by regulation, consumer tastes and technology

MO5 Analyse the current developments affecting financial intermediaries and evaluate their impact on the various stakeholders in a society

Hours to be allocated: 150

Contact hours:

Independent study/self-guided study = 114 hours

Face-to-face learning = 36 hours

Total = 150

Reading list: The reading list for this module can be accessed at readinglists.uwe.ac.uk via the following link

<https://rl.talis.com/3/uwe/lists/D35A1CDD-2B01-3CF4-E5BD-99D6BB49D94B.html?lang=en-US&login=1>

Part 4: Assessment

Assessment strategy: There will be both formative and summative assessment on the module. The formative assessment will be through continuous feedback on

tutorial and workshop exercises.

The summative assessment strategy for the module consists of two tasks.

The first task worth 60% of the overall mark is a two-hour exam at the end of the module. The exam tests the students' ability to analyse current issues, apply concepts and principles that have been discussed in the module and their understanding of the key principles.

The second task worth 40% of the overall mark is a 2,000 word assignment that will require students to write a report on a current issue that affects financial intermediaries.

Assessment components:

Written Assignment (First Sit)

Description: 2,000 word assignment that will require students to write a report on a current issue that affects financial intermediaries

Weighting: 40 %

Final assessment: No

Group work: No

Learning outcomes tested: MO5

Examination (First Sit)

Description: 2 hour closed book exam

Weighting: 60 %

Final assessment: Yes

Group work: No

Learning outcomes tested: MO1, MO2, MO3, MO4

Written Assignment (Resit)

Description: 2,000 word assignment that will require students to write a report on a current issue that affects financial intermediaries

Weighting: 40 %

Final assessment: No

Group work: No

Learning outcomes tested: MO5

Examination (Resit)

Description: 2 hour closed book exam

Weighting: 60 %

Final assessment: Yes

Group work: No

Learning outcomes tested: MO1, MO2, MO3, MO4

Part 5: Contributes towards

This module contributes towards the following programmes of study:

Finance and Investment [Sep][FT][BAV][1yr] MSc 2023-24

Financial Technology [Frenchay] MSc 2023-24

Finance and Investment [Frenchay] MSc 2023-24

Finance and Investment [Sep][PT][Frenchay][3yrs] - Withdrawn MSc 2022-23