1. **Title of the module**

BUSN7740 (CB774): International Banking

1. **School or partner institution which will be responsible for management of the module**

Kent Business School

1. **The level of the module (Level 4, Level 5, Level 6 or Level 7)**

Level 5

1. **The number of credits and the ECTS value which the module represents**

15 Credits (7.5 ECTS)

1. **Which term(s) the module is to be taught in (or other teaching pattern)**

Autumn

1. **Prerequisite and co-requisite modules**

Prerequisites: BUSN3760 Introduction to Financial Markets and Instruments

1. **The programmes of study to which the module contributes**

BSc (Hons) Finance and Investments and associated programmes

1. **The intended subject specific learning outcomes.
On successfully completing the module students will be able to:**
	1. Demonstrate knowledge and critical understanding of the bank’s financial statements which helps them in evaluating the bank’s financial condition.
	2. Demonstrate knowledge and critical understanding of the international banking environment and operations of banks from a global perspective.
	3. Demonstrate knowledge and critical understanding of the role, function and consequences of regulation and lack of regulation.
	4. Demonstrate knowledge and critical understanding of the dynamic nature of inter-relationships between bank risk taking and regulation in the context of 2007/2008 global financial crises.
2. **The intended generic learning outcomes.
On successfully completing the module students will be able to:**
	1. Research, plan, and work independently.
	2. Effectively, communicate information, ideas, and solutions to both specialist and non-specialist audiences.
	3. Critically evaluate arguments and assumptions, and make judgements to offer alternative solutions.
3. **A synopsis of the curriculum**

In the wake of the largest economic crisis in recent times many causes have been proposed for the turmoil. At the centre of the argument is banks’ excessive risk-taking behaviour, especially through abundant lending, over-leveraging and dramatic expansion in the usage of credit transfer products in the years leading up to the crisis. On the policy side, incompetence of regulators overseeing the banking system is voiced. Therefore, understanding the banking business and regulation from an international perspective is of paramount importance to prevent future economic crises that may be caused by banks. In this perspective, the module examines the different types of banks, their financial features and risk in banking. It introduces several international banking activities that link national financial markets globally. Particular focus is placed on the importance of regulation from an international perspective through Basel accords.

Indicative topics covered in this module may include:

* Introduction to financial intermediation
* Activities of International Banks and relationship banking
* Banks’ balance sheet and income statement
* Perceptions of the global banking before/after 2007/08 financial crisis
* Income structure and balance sheet of banks and bank risks: Retail vs. Investment banks
* International activities of banks: Syndicated lending and asset securitisation
* Bank regulation and supervision: Basel I, II and III
* The 2007/2008 global banking crisis: Causes, the aftermath and implications for banks and regulators
1. **Reading list (Indicative list, current at time of publication. Reading lists will be published annually)**

Casu, B., Girardone, C. and Molyneux, P. (2015), *Introduction to Banking*, 2nd Edition. Harlow: Pearson Education Limited.

[Finel-Honigman](https://www.amazon.co.uk/Irene-Finel-Honigman/e/B0029CSLXU/ref%3Ddp_byline_cont_book_1), [I.](https://www.amazon.co.uk/Irene-Finel-Honigman/e/B0029CSLXU/ref%3Ddp_byline_cont_book_1) (2015*) International Banking for a New Century*. New York, Routledge

Saunders, A. and Millon Cornett, M. (2017) *Financial Institutions Management: A Risk Management Approach*. 9th Edition. Columbus, OH: McGraw-Hill.

1. **Learning and teaching methods**

Total Contact Hours: 33

Private Study Hours: 117

Total hours: 150

1. **Assessment methods**

13.1 Main assessment methods

Examination: two-hour, unseen and closed book: 70%

Group Report: 2,000 words: 30%

13.2 Reassessment methods

100% examination

1. **Map of module learning outcomes (sections 8 & 9) to learning and teaching methods (section12) and methods of assessment (section 13)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Module learning outcome** | *8.1* | *8.2* | *8.3* | *8.4* | *9.1* | *9.2* | *9.3* |
| **Learning/ teaching method** |  |  |  |  |  |  |  |
| Lectures | **X** | **X** | **X** | **X** | **X** | **X** | **X** |
| Seminars | **X** | **X** | **X** | **X** | **X** | **X** | **X** |
| Private Study | **X** | **X** | **X** | **X** | **X** |  | **X** |
| **Assessment method** |  |  |  |  |  |  |  |
| Group written report (2000 words) | **X** | **X** | **X** | **X** |  | **X** | **X** |
| Examination - two-hour, unseen | **X** | **X** | **X** | **X** | **X** | **X** | **X** |

1. **Inclusive module design**

The School recognises and has embedded the expectations of current equality legislation, by ensuring that the module is as accessible as possible by design. Additional alternative arrangements for students with Inclusive Learning Plans (ILPs)/declared disabilities will be made on an individual basis, in consultation with the relevant policies and support services.

The inclusive practices in the guidance (see Annex B Appendix A) have been considered in order to support all students in the following areas:

a) Accessible resources and curriculum

b) Learning, teaching and assessment methods

1. **Campus(es) or centre(s) where module will be delivered**

Medway

1. **Internationalisation**

The topics covered in this module are helpful especially for those who wish to consider career opportunities in the city of London or in international banking centres elsewhere in the world; a good knowledge of the kinds of services offered by the banks provides an invaluable background. By taking the perspective of the providers of financial services, the module provides a valuable broadening of issues covered in the dynamic nature of inter-relationships between bank risk taking and regulation.

**FACULTIES SUPPORT OFFICE USE ONLY**

**Revision record – all revisions must be recorded in the grid and full details of the change retained in the appropriate committee records.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Date approved | Major/minor revision | Start date of the delivery of revised version | Section revised | Impacts PLOs (Q6&7 cover sheet) |
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