Banking and Financial Institutions

**Professor:** Silvia Holgado  
**E-mail:** silvia.holgado@upf.edu  
**Office hours:** state by appointment

---

**Course Description**

Banks play an important role in economy. This course is a full compilation about banking products and services and how banks analyse and manage different types of risk.

**Objectives**

The main goal of the course is providing the students a global knowledge about banking products and abilities for relating different bank activities. The course covers all banking divisions, from retail banking to corporate and investment banking.

**Methodology**

We use a complete presentation covering all the topics, with lots of examples about real transactions, news analysis while covering new trends in banking (digital banking, fintech development, ..)

**Evaluation criteria**

Students are requested to prepare short presentations (not compulsory) we will use at class as an introduction for some topics. They also have to send weekly essays about some current topics or news they found at economic press. This additional work will count for final grade, while final exam+seminars counts the rest of the grade.

Final Exam 80% + Seminars 20%

Attendance & Participation + Extra voluntary presentation account for completing grades

Final exam will be consisting of specific questions about the materials and they have the chance to use all materials from class. Computers or mobiles phone are strictly forbidden during the exam.

Grade in the exam will consider student’s ability to provide written analysis about a banking situation by using all the theory learnt at class, without repeating contents but by showing global understanding and the ability to relate different contents.

Students who fail Final Exam can attend a retake exam, accounting for 100% of the grade. Under exceptional reasons, recovery exam could include some grade from seminars or additional work from theory classes.
Calendar and Contents

30 hour course, divided in 2 weekly sessions (1.5h each)

Week 1: Introduction
Week 2: Saving Products
Weeks 3-5: Financing Products
Week 6-7: Investment Banking
Week 8-9: Risk Analysis
Week 10: The banker’s approach and new trends (Digital Banking)

Reading Materials / Bibliography / Resources

No specific additional materials. Students are encouraged to check any financial book or specific sites to learn more about products.

Suggested articles are provided during the course

Bio of Professor

Silvia Holgado is an Associate Professor at the Department of Economics and Business at Universitat Pompeu Fabra. She is also an affiliate professor at the Barcelona Graduate School of Economics and Barcelona School of Management. She obtained her Msc in Economics at the Universitat Pompeu Fabra, Spain in 1997. Silvia Holgado is a Director in Corporate Banking in Banco Bilbao Vizcaya Argentaria with 20 years of experience managing big companies. She also collaborated with BBVA Research in analysing Macroeconomic trends in Catalonia. She has been collaborating with Universitat Rovira i Virgili, Universitat Oberta and Abat Oliba CEU in different courses in Macroeconomics, Microeconomics and Finance.