


**NATIONAL UNIVERSITY OF LIFE  
AND ENVIRONMENTAL SCIENCES OF UKRAINE**

**Department of Banking and Insurance**


**“CONFIRMED”**  
Dean of the Faculty of Economics  
(Anatolii DIBROVA)  
“30” May 2023



**“APPROVED”**  
at the meeting of the department of  
Banking and insurance  
Protocol № 10 dated “29” May 2023.  
Head of Department  
(Viktoriia KOSTIUK)



**“REVIEWED”**  
Program Coordinator  
(Olena KIREITSEVA)



**PROGRAM OF THE COURSE**

**“INTERNATIONAL BANKING BUSINESS”**

Specialization: 051 – Economy

Educational program: International Economy

Faculty: Economics

Developers: Ph.D. in Economics, Associate Professor Olga FAICHUK  
(position, academic degree, academic title)

Kyiv - 2023

## 1. Description of the course

### Banking System

Field of knowledge, specialty, educational program, educational degree		
Educational degree	Bachelor	
Specialty	051 “Economy”	
Educational program	“International Economy”	
Characteristics of the study discipline		
Type	Elective	
Total number of hours	150	
Number of ECTS credits	5	
Number of content modules	3	
Course project (work) (if applicable)	-	
Form of assessment	Exam	
Characteristics of the full time and part time training type		
	full-time education	Part-time form of study
Course (year of study)	3	-
Semester	2	-
Lecture classes	30	-
Practical, seminar classes	30	-
Self-study	-	-
Individual assignments	90	-
Number of weekly classroom hours for the full-time form of study	-	-
Course (year of study)	3	-
	-	-

## 2. Purpose, objectives, and competencies of the course

**Purpose** of the educational discipline is to form students' knowledge and skills in international banking, to understand the peculiarities of the construction of the banking system in different countries of the world, to learn the directions of activity of central banks, to acquaint students with the basics of economic knowledge regarding the peculiarities of the functioning of domestic and foreign banking systems in the conditions of market relations.

**The objectives** of studying the academic discipline are:

- to determine the essence and significance of banking in international economic relations;
- to study the functioning and development of the world banking system;

- to analyze the statuses, purposes and foundations of the organization of central banks;
- find out the specifics of the activity of certain types of commercial banks;
- to determine the basis of activities of international monetary and credit institutions.

***Acquisition of competencies:***

**Integral competence (IC):** The ability to solve complex specialized tasks and practical problems in the economic sphere, which are characterized by the complexity and uncertainty of conditions, which involves the application of theories and methods of economic science.

**General competences (GC):**

GC3 Ability to abstract thinking, analysis and synthesis.

GC4. Ability to apply knowledge in practical situations.

GC8. Ability to search, process and analyze information from various sources.

GC13. The ability to act socially responsibly and consciously.

**Professional (special) competences (PC):**

PC1. The ability to demonstrate knowledge and understanding of the problems of the subject area, the foundations of the functioning of the modern economy at the micro-, MSSO-, macro- and international levels.

PC4. The ability to explain economic and social processes and phenomena based on theoretical models, to analyze and meaningfully interpret the obtained results.

PC8. The ability to analyze and solve tasks in the field of economic and social-labor relations.

PC10. The ability to use modern sources of economic, social, management, accounting information for the preparation of official documents and analytical reports.

PC11. The ability to justify economic decisions based on an understanding of the regularities of economic systems and processes and using modern methodological tools.

PC13. The ability to conduct an economic analysis of the functioning and development of economic entities, an assessment of their competitiveness.

PC14. The ability to deeply analyze problems and phenomena in one or more professional areas, considering economic risks and possible socio-economic consequences.

**Program learning outcomes (PLO):**

PLO3. Know and use economic terminology, explain the basic concepts of micro- and macroeconomics.

PLO4. To understand the principles of economic science, the peculiarities of the functioning of economic systems.

PLO5. Apply analytical and methodical tools for justifying proposals and making management decisions by various economic agents (individuals, households, enterprises and state authorities).

PLO6. Use professional argumentation to convey information, ideas, problems and methods of solving them to specialists and non-specialists in the field of economic activity.

PLO7. To explain the models of socio-economic phenomena from the point of view of fundamental principles and knowledge based on the understanding of the main directions of the development of economic science.

PLO8. Apply appropriate economic and mathematical methods and models to solve economic problems.

PLO10. To conduct an analysis of the functioning and development of economic entities, to determine functional areas, to calculate the relevant indicators characterizing the effectiveness of their activities.

PLO12. Apply acquired theoretical knowledge to solve practical problems and meaningfully interpret the obtained results.

PLO13. Identify sources and understand the methodology of determining and methods of obtaining socio-economic data, collect and analyze the necessary information, calculate economic and social indicators.

PLO16. To be able to use data, provide arguments, critically evaluate logic and form conclusions from scientific and analytical texts on economics.

PLO18. Use regulatory and legal acts regulating professional activity.

PLO21. Be able to think abstractly, apply analysis and synthesis to identify the key characteristics of economic systems of different levels, as well as the peculiarities of the behavior of their subjects.

PLO22. Demonstrate flexibility and adaptability in new situations, in working with new objects, and in uncertain conditions.

PLO23. Show the skills of independent work, demonstrate critical, creative, self-critical thinking.

### 3. The program and structure of the educational discipline for:

- complete full-time (part-time) form of study;
- shortened full-time (part-time) form of study.

Names of content modules and topics	Number of hours												
	Full-time form							Part-time form					
	weeks	total	including					total	including				
			l	p	lab	ind	self		l	p	lab	ind	self
1	2	1	2	1	2	1	2	1	2	1	2	1	2
Content module 1. Introduction to the Banking System and its Components													
Topic 1. Introduction to the banking system	1	12	2	2	-	8							
Topic 2. Monetary policy of central banks	2-3	16	4	4	-	8							
Topic 3. Creation and organization of the commercial bank	4	12	2	2	-	8							
<i>Total for content module 1</i>		40	8	8	-	24							
Content module 2. Organization and the Main Activities of the Commercial Bank													
Topic 4. Formation of the resource base of the commercial bank	5	12	2	2	-	8							
Topic 5. Classification of banking operations and services	6-7	16	4	4	-	8							
Topic 6. Foreign exchange operations of commercial banks	8	12	2	2	-	8							
<i>Total for content module 2</i>		40	8	8	-	24							
Content module 3. International and Multinational Banking System													
Topic 7. Banking services for foreign economic activity	9-10	15	4	4	-	7							
Topic 8. International	11	11	2	2	-	7							

currency and credit institutions and forms of their cooperation in Ukraine													
Topic 9. International banking crises and their impact on the strategies of the world's largest banks	12	11	2	2	-	7							
Topic 10. International standards of banking regulation	13	11	2	2	-	7							
Topic 11. Model of banking regulation and supervision within the framework of the European Union	14	11	2	2	-	7							
Topic 12. Offshore zones: role and place in international banking business	15	11	2	2	-	7							
<i>Total for content module 3</i>		70	14	14		42							
<i>Course project (work) on</i>  <i>(if included in the curriculum)</i>			-	-	-	-							
<i>Total hours</i>	<i>15</i>	<i>150</i>	<i>30</i>	<i>30</i>	<i>--</i>	<i>90</i>							

#### 4. Seminar class topics

№	Topic	Hours
1	Topic 1. Introduction to the banking system	2
2	Topic 3. Creation and organization of the commercial bank	2
3	Topic 8. International currency and credit institutions and forms of their cooperation in Ukraine	2
4	Topic 9. International banking crises and their impact on the strategies of the world's largest banks	2
5	Topic 12. Offshore zones: role and place in international banking business	2
	Total	10

## 5. Practical class topics

№	Topic	Hours
1	Topic 2. Monetary policy of central banks	4
2	Topic 4. Formation of the resource base of the commercial bank	2
3	Topic 5. Classification of banking operations and services	4
4	Topic 6. Foreign exchange operations of commercial banks	2
5	Topic 7. Banking services for foreign economic activity	4
6	Topic 10. International standards of banking regulation	2
7	Topic 11. Model of banking regulation and supervision within the framework of the European Union	2
	<b>Total</b>	<b>20</b>

## 6. Laboratory class topics

*(not provided for in the curriculum)*

## 7. Independent work topics

№	Topic title	Number of hours
1.	Topic 1. Introduction to the banking system	8
2.	Topic 2. Monetary policy of central banks	8
3.	Topic 3. Creation and organization of the commercial bank	8
4	Topic 4. Formation of the resource base of the commercial bank	8
5	Topic 5. Classification of banking operations and services	8
6	Topic 6. Foreign exchange operations of commercial banks	8
7	Topic 7. Banking services for foreign economic activity	7
8	Topic 8. International currency and credit institutions and forms of their cooperation in Ukraine	7
9	Topic 9. International banking crises and their impact on the strategies of the world's largest banks	7
10	Topic 10. International standards of banking regulation	7
11	Topic 11. Model of banking regulation and supervision within the framework of the European Union	7
12	Topic 12. Offshore zones: role and place in international banking business	7

	Total	90
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## 8. Samples of control questions, tests to determine the level of knowledge acquisition by students

### Control questions:

1. List four functions that banks perform.
2. How do banks help expand and maintain the economy?
3. What functions does the Central Bank perform?
4. Describe the instruments of monetary policy.
5. List and define three types of bank reserves.
6. How does the multiplier effect create new deposits?
7. What factors determine interest rates?
8. Explain the basic idea of compound interest.
9. Describe a certificate of deposit and its maturity date.
10. What do the letters in the formula  $P \times R \times T = I$  represent?
11. What is the difference between APR and APY?
12. List the six elements of negotiability for a legal negotiable instrument.
13. Identify four types of endorsement and what effects they have on a negotiable instrument.
14. List six steps in the credit-granting process.
15. Compare and contrast liquidity, credit, and market risk.
16. How do government-backed loans differ from conventional loans?
17. What is the LTV ratio and why is it important to lenders?
18. List one purpose for commercial lending and describe how the loan might be used.
19. What is the debt service coverage ratio (DSCR) and why does a lender prefer to see the highest possible DSCR?
20. What is a line of credit and how would a business use it?

### Test tasks: to determine the level of knowledge acquisition by students

1. Spread is:
1) The difference between interest paid and interest received
2) Revenue minus cost
3) The ratio of net income to total assets
4) Total assets – Total liabilities
2. What is liquidity of asset?
1) Liquid assets held by banks and individuals
2) Cash on hand, deposits due from banks, and the percentage required by the Central Bank
3) Measure of how quickly things may be converted to something of value like cash
4) Money deemed legal tender by the government, but not based on or convertible into a commodity
3. Multiplier effect is:
1) Practice of reserving only part of a deposited quantity
2) Tools used to estimate the size of the money supply
3) Phenomenon that creates new deposits from lending
4) Measure of how quickly things may be converted to something of value like cash
4. What is time deposit?
1) Savings account earning a competitive interest rate from invested deposits
2) Deposit held for or maturing at a specified time



<ul style="list-style-type: none"> <li>3) Deposit payable on demand whenever the depositor chooses</li> <li>4) Account-specific documents outlining the legal rights and responsibilities of both the bank and the account holder</li> </ul>
<p>5. Compound interest is:</p> <ul style="list-style-type: none"> <li>1) Effective rate of interest when compounding is factored in</li> <li>2) Nominal rate on which interest is calculated per year</li> <li>3) A transaction made between banks</li> <li>4) Return calculated by adding interest to principal for next interval</li> </ul>
<p>6. Blank endorsement is:</p> <ul style="list-style-type: none"> <li>1) Least secure type of endorsement</li> <li>2) Endorsement that transfers the check to another party</li> <li>3) Endorsement that limits further negotiability</li> <li>4) A written order or promise to pay a sum of money to a specified party or the person who holds it</li> </ul>
<p>7. Calculate the interest earned on a three-year certificate of deposit (CD) with an initial value of \$12,500 earning 7½ percent, compounded annually. What will be the final account balance?</p>
<p>8. What is credit rationing?</p> <ul style="list-style-type: none"> <li>1) Borrowers who are most willing to accept a high interest rate are the same borrowers who are most likely to default on their loans</li> <li>2) When banks refuse to provide a loan, or when they lend less than the customer requested</li> <li>3) When a borrower takes greater risks if they think the harm they will incur from those risks will somehow be minimized</li> <li>4) When borrowers with certain credit characteristics are more likely to prefer one type of lender to another</li> </ul>
<p>9. What portion of a credit card payment goes toward the principal? Suppose you have a balance of \$3,000 on a credit card. Your minimum payment is 6 percent, or \$180 per month, on a card with an APR of 19 percent. How much of that payment will go toward paying the interest?</p>
<p>10. What is Foreclosure?</p> <ul style="list-style-type: none"> <li>1) Loan with rates that change over the course of the loan</li> <li>2) At some specified point the entire remaining balance of the loan is due in one single “balloon” payment</li> <li>3) The difference between the market value of an item and what is owed on it</li> <li>4) When a creditor seeks a court-ordered sale of a property due to non-payment of a mortgage</li> </ul>
<p>11. Medium of Exchange is:</p> <ul style="list-style-type: none"> <li>5) The difference between interest paid and interest received</li> <li>6) An agreed-upon system for measuring value of goods and services</li> <li>7) To banks, deposits represent this type of obligation</li> <li>8) Anything of value that can be readily exchanged</li> </ul>
<p>12. Fiat Money is:</p> <ul style="list-style-type: none"> <li>5) Practice of reserving only part of a deposited quantity</li> <li>6) Tools used to estimate the size of the money supply</li> <li>7) Phenomenon that creates new deposits from lending</li> <li>8) Money deemed legal tender by the government, but not based on or convertible into a commodity.</li> </ul>
<p>13. Annual Percentage Yield (APY) is:</p> <ul style="list-style-type: none"> <li>1) Price paid for the use of money</li> <li>2) Nominal rate on which interest is calculated per year</li> <li>3) Effective rate of interest when compounding is factored in</li> <li>4) Return calculated by adding interest to principal for next interval</li> </ul>
<p>14. Bill of Exchange is:</p> <ul style="list-style-type: none"> <li>5) Negotiable instrument payable to whoever holds it</li> <li>6) A written order or promise to pay a sum of money to a specified party or the person who holds it</li> <li>7) A negotiable and unconditional written order</li> <li>8) Transfers money directly from buyer’s bank account to merchant’s account</li> </ul>
<p>15. What is mortgage:</p> <ul style="list-style-type: none"> <li>1) The debt is paid from the funds generated by the sale</li> <li>2) A long-term note secured by real property</li> <li>3) Loan with a fixed interest rate for the life of the loan</li> <li>4) Loan with rates that change over the course of the loan</li> </ul>
<p>16. Debt service coverage ratio (DSCR) is:</p> <ul style="list-style-type: none"> <li>1) <math>\text{net operating income} \div \text{total debt service}</math></li> <li>2) <math>\text{debt} \div \text{income}</math></li> <li>3) <math>\text{principal} \div \text{market value}</math></li> <li>4) <math>\text{debt} \div \text{asset}</math></li> </ul>
<p>17. Calculate the interest earned on a one-year CD with an initial value of \$5,000 earning 7 percent compounded semiannually. What will be the final balance?</p>

18. What is moral hazard?
1) Borrowers who are most willing to accept a high interest rate are the same borrowers who are most likely to default on their loans
2) When a borrower takes greater risks if they think the harm they will incur from those risks will somehow be minimized
3) When banks refuse to provide a loan, or when they lend less than the customer requested
4) When borrowers with certain credit characteristics are more likely to prefer one type of lender to another
19. What are the three Cs?
20. What is bridge loan:
1) A particular form of short-term loan used to cover expenses until long-term financing is in place
2) Loans to business enterprises
3) A form of lending that advances cash in exchange for a business's receivables
4) Financing for a year or less

## 9. Teaching methods

The teaching of this discipline is carried out using lectures, seminar (practical) classes. Methods of problem-based learning are used:

- problematic presentation of the material
- frequency search (heuristic)
- research (when writing abstracts, master's theses)

## 10. Forms of assessment

1. Current control – test tasks on modular works.
2. Final control - exam.

## 11. Distribution of points received by students.

Evaluation of student knowledge is carried out on a 100-point scale and is converted to national grades according to Table 1 "Regulations and Examinations and Credits at NULES of Ukraine" (order of implementation dated 03.03.2021, protocol №7)

Student rating, points	National grade based on exam results	
	Exams	Credits
90-100	Excellent	Passed
74-89	Good	
60-73	Satisfactory	
0-59	Unsatisfactor y	Not passed

In order to determine the rating of a student (listener) in the discipline  $R_{dis}$  (up to 100 points), the rating from the exam  $R_{ex}$  (up to 30 points) is added to the rating of a student's academic work  $R_{aw}$  (up to 70 points):  $R_{dis} = R_{aw} + R_{ex}$ .

## 12. Educational and methodological support.

1. Файчук О.В. Робоча програма дисципліни «Банківська система»

2. Файчук О.В. Навчально-методичний комплекс дисципліни «Банківська система»

3. Файчук О.В., Муравський ОМ. Банківська система: методичні рекомендації для самостійного вивчення дисципліни «Банківська система» для студентів заочної форми навчання ОС «Бакалавр» галузь знань 07 - «Управління та адміністрування» спеціальність 072 - «Фінанси, банківська справа та страхування». Київ : Редакційно-видавничий відділ НУБіП України, 2020. 48 с.

4. Файчук О.В., Муравський ОМ. Банківська система: збірник тестових завдань для самостійної роботи з дисципліни «Банківська система» студентів денної та заочної форми навчання ОС «Бакалавр» галузь знань 07 - «Управління та адміністрування» спеціальність 072 - «Фінанси, банківська справа та страхування». Київ : Редакційно-видавничий відділ НУБіП України, 2021. 64 с.

3. Файчук О.В. Електронний курс. URL: <https://elearn.nubip.edu.ua/course/view.php?id=3776>

## **12. Recommended Literature**

1. Банківська система: навчальний посібник / за заг. ред. Т.С. Смовженко. Львів : «Новий Світ – 2000», 2020. 536 с.
2. Банківська система: навчальний посібник / за ред. І.М. Мазур. Дніпро: Пороги, 2017. 444 с.
3. Банківські операції: підручник. – 2-ге вид., випр. і доп. / за ред. А.М. Мороза. Київ : КНЕУ, 2002. 476 с.
4. Джеймс Рікардз Валютні війни. Витоки наступної світової кризи [Текст] / Джеймс Рікардз ; пер. з англ. Дмитро Тавровецький. - Київ : Наш формат, 2018. - 327 с.
5. Кузнецова С.А. Банківська система: навч. посіб. Київ : «Центр учбової літератури», 2014. 400 с.
6. Набок І.І. Злиття і поглинання в банківській сфері: сучасні тенденції європейського і вітчизняного ринків/ І.І. Набок, О.В. Вишнякова // Стратегія розвитку України: наук, фаховий журн. -К .: НАУ, 2017. -No 1. - С. 116-120.
7. Набок І.І. Світові та вітчизняні тенденції процесів консолідації в банківській сфері/ І.Набок// Стратегія розвитку України. 2018. - No2 - с. 106-111.

## **13. Information resources**

1. Верховна Рада України. URL: <http://zakon.rada.gov.ua/>
2. Кабінет Міністрів України. URL: <http://www.kmu.gov.ua/control/>
3. Міністерство фінансів України. URL: <http://www.minfin.gov.ua>
4. Газета «Урядовий кур'єр». URL: <http://www.ukurier.gov.ua/>
5. Державна служба статистики України. URL: <http://www.ukrstat.gov.ua>

6. Національна комісія з цінних паперів та фондового ринку України. URL: <http://www.ssmsc.gov.ua>
7. Національний банк України. URL: <http://www.bank.gov.ua>
8. Нормативні акти, статистичні матеріали та статті зі страхування на спеціалізованих українських страхових порталах. URL: <http://dfp.gov.ua>, <http://forinsurer.com>, <http://www.uainsur.com>.
9. Нормативні акти України – законодавство для практиків. URL: <http://www.nau.kiev.ua>
10. Україна фінансова – інформаційно-аналітичний портал Українського агентства фінансового розвитку. URL: <http://www.ufin.com.ua>
11. Офіційний сайт Світового банку. URL: <http://www.worldbank.org>
12. Офіційний сайт Міжнародного валютного фонду. URL: <http://www.imf.org>

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PLO18. Use regulatory and legal acts regulating professional activity.

PLO21. Be able to think abstractly, apply analysis and synthesis to identify the key characteristics of economic systems of different levels, as well as the peculiarities of the behavior of their subjects.

PLO22. Demonstrate flexibility and adaptability in new situations, in working with new objects, and in uncertain conditions.

PLO23. Show the skills of independent work, demonstrate critical, creative, self-critical thinking.

### 3. The program and structure of the educational discipline for:

- complete full-time (part-time) form of study;
- shortened full-time (part-time) form of study.

Names of content modules and topics	Number of hours												
	Full-time form							Part-time form					
	weeks	total	including					total	including				
			l	p	lab	ind	self		l	p	lab	ind	self
1	2	1	2	1	2	1	2	1	2	1	2	1	2
Content module 1. Introduction to the Banking System and its Components													
Topic 1. Introduction to the banking system	1	12	2	2	-	8							
Topic 2. Monetary policy of central banks	2-3	16	4	4	-	8							
Topic 3. Creation and organization of the commercial bank	4	12	2	2	-	8							
<i>Total for content module 1</i>		40	8	8	-	24							
Content module 2. Organization and the Main Activities of the Commercial Bank													
Topic 4. Formation of the resource base of the commercial bank	5	12	2	2	-	8							
Topic 5. Classification of banking operations and services	6-7	16	4	4	-	8							
Topic 6. Foreign exchange operations of commercial banks	8	12	2	2	-	8							
<i>Total for content module 2</i>		40	8	8	-	24							
Content module 3. International and Multinational Banking System													
Topic 7. Banking services for foreign economic activity	9-10	15	4	4	-	7							
Topic 8. International	11	11	2	2	-	7							



currency and credit institutions and forms of their cooperation in Ukraine													
Topic 9. International banking crises and their impact on the strategies of the world's largest banks	12	11	2	2	-	7							
Topic 10. International standards of banking regulation	13	11	2	2	-	7							
Topic 11. Model of banking regulation and supervision within the framework of the European Union	14	11	2	2	-	7							
Topic 12. Offshore zones: role and place in international banking business	15	11	2	2	-	7							
<i>Total for content module 3</i>		70	14	14		42							
<i>Course project (work) on</i>  <i>(if included in the curriculum)</i>			-	-	-	-							
<i>Total hours</i>	<i>15</i>	<i>150</i>	<i>30</i>	<i>30</i>	<i>--</i>	<i>90</i>							

#### 4. Seminar class topics

№	Topic	Hours
1	Topic 1. Introduction to the banking system	2
2	Topic 3. Creation and organization of the commercial bank	2
3	Topic 8. International currency and credit institutions and forms of their cooperation in Ukraine	2
4	Topic 9. International banking crises and their impact on the strategies of the world's largest banks	2
5	Topic 12. Offshore zones: role and place in international banking business	2
	Total	10

## 5. Practical class topics

№	Topic	Hours
1	Topic 2. Monetary policy of central banks	4
2	Topic 4. Formation of the resource base of the commercial bank	2
3	Topic 5. Classification of banking operations and services	4
4	Topic 6. Foreign exchange operations of commercial banks	2
5	Topic 7. Banking services for foreign economic activity	4
6	Topic 10. International standards of banking regulation	2
7	Topic 11. Model of banking regulation and supervision within the framework of the European Union	2
	<b>Total</b>	<b>20</b>

## 6. Laboratory class topics

*(not provided for in the curriculum)*

## 7. Independent work topics

№	Topic title	Number of hours
1.	Topic 1. Introduction to the banking system	8
2.	Topic 2. Monetary policy of central banks	8
3.	Topic 3. Creation and organization of the commercial bank	8
4	Topic 4. Formation of the resource base of the commercial bank	8
5	Topic 5. Classification of banking operations and services	8
6	Topic 6. Foreign exchange operations of commercial banks	8
7	Topic 7. Banking services for foreign economic activity	7
8	Topic 8. International currency and credit institutions and forms of their cooperation in Ukraine	7
9	Topic 9. International banking crises and their impact on the strategies of the world's largest banks	7
10	Topic 10. International standards of banking regulation	7
11	Topic 11. Model of banking regulation and supervision within the framework of the European Union	7
12	Topic 12. Offshore zones: role and place in international banking business	7

	Total	90
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## 8. Samples of control questions, tests to determine the level of knowledge acquisition by students

### Control questions:

1. List four functions that banks perform.
2. How do banks help expand and maintain the economy?
3. What functions does the Central Bank perform?
4. Describe the instruments of monetary policy.
5. List and define three types of bank reserves.
6. How does the multiplier effect create new deposits?
7. What factors determine interest rates?
8. Explain the basic idea of compound interest.
9. Describe a certificate of deposit and its maturity date.
10. What do the letters in the formula  $P \times R \times T = I$  represent?
11. What is the difference between APR and APY?
12. List the six elements of negotiability for a legal negotiable instrument.
13. Identify four types of endorsement and what effects they have on a negotiable instrument.
14. List six steps in the credit-granting process.
15. Compare and contrast liquidity, credit, and market risk.
16. How do government-backed loans differ from conventional loans?
17. What is the LTV ratio and why is it important to lenders?
18. List one purpose for commercial lending and describe how the loan might be used.
19. What is the debt service coverage ratio (DSCR) and why does a lender prefer to see the highest possible DSCR?
20. What is a line of credit and how would a business use it?

### Test tasks: to determine the level of knowledge acquisition by students

1. Spread is:
1) The difference between interest paid and interest received
2) Revenue minus cost
3) The ratio of net income to total assets
4) Total assets – Total liabilities
2. What is liquidity of asset?
1) Liquid assets held by banks and individuals
2) Cash on hand, deposits due from banks, and the percentage required by the Central Bank
3) Measure of how quickly things may be converted to something of value like cash
4) Money deemed legal tender by the government, but not based on or convertible into a commodity
3. Multiplier effect is:
1) Practice of reserving only part of a deposited quantity
2) Tools used to estimate the size of the money supply
3) Phenomenon that creates new deposits from lending
4) Measure of how quickly things may be converted to something of value like cash
4. What is time deposit?
1) Savings account earning a competitive interest rate from invested deposits
2) Deposit held for or maturing at a specified time

<ul style="list-style-type: none"> <li>3) Deposit payable on demand whenever the depositor chooses</li> <li>4) Account-specific documents outlining the legal rights and responsibilities of both the bank and the account holder</li> </ul>
<p>5. Compound interest is:</p> <ul style="list-style-type: none"> <li>1) Effective rate of interest when compounding is factored in</li> <li>2) Nominal rate on which interest is calculated per year</li> <li>3) A transaction made between banks</li> <li>4) Return calculated by adding interest to principal for next interval</li> </ul>
<p>6. Blank endorsement is:</p> <ul style="list-style-type: none"> <li>1) Least secure type of endorsement</li> <li>2) Endorsement that transfers the check to another party</li> <li>3) Endorsement that limits further negotiability</li> <li>4) A written order or promise to pay a sum of money to a specified party or the person who holds it</li> </ul>
<p>7. Calculate the interest earned on a three-year certificate of deposit (CD) with an initial value of \$12,500 earning 7½ percent, compounded annually. What will be the final account balance?</p>
<p>8. What is credit rationing?</p> <ul style="list-style-type: none"> <li>1) Borrowers who are most willing to accept a high interest rate are the same borrowers who are most likely to default on their loans</li> <li>2) When banks refuse to provide a loan, or when they lend less than the customer requested</li> <li>3) When a borrower takes greater risks if they think the harm they will incur from those risks will somehow be minimized</li> <li>4) When borrowers with certain credit characteristics are more likely to prefer one type of lender to another</li> </ul>
<p>9. What portion of a credit card payment goes toward the principal? Suppose you have a balance of \$3,000 on a credit card. Your minimum payment is 6 percent, or \$180 per month, on a card with an APR of 19 percent. How much of that payment will go toward paying the interest?</p>
<p>10. What is Foreclosure?</p> <ul style="list-style-type: none"> <li>1) Loan with rates that change over the course of the loan</li> <li>2) At some specified point the entire remaining balance of the loan is due in one single “balloon” payment</li> <li>3) The difference between the market value of an item and what is owed on it</li> <li>4) When a creditor seeks a court-ordered sale of a property due to non-payment of a mortgage</li> </ul>
<p>11. Medium of Exchange is:</p> <ul style="list-style-type: none"> <li>5) The difference between interest paid and interest received</li> <li>6) An agreed-upon system for measuring value of goods and services</li> <li>7) To banks, deposits represent this type of obligation</li> <li>8) Anything of value that can be readily exchanged</li> </ul>
<p>12. Fiat Money is:</p> <ul style="list-style-type: none"> <li>5) Practice of reserving only part of a deposited quantity</li> <li>6) Tools used to estimate the size of the money supply</li> <li>7) Phenomenon that creates new deposits from lending</li> <li>8) Money deemed legal tender by the government, but not based on or convertible into a commodity.</li> </ul>
<p>13. Annual Percentage Yield (APY) is:</p> <ul style="list-style-type: none"> <li>1) Price paid for the use of money</li> <li>2) Nominal rate on which interest is calculated per year</li> <li>3) Effective rate of interest when compounding is factored in</li> <li>4) Return calculated by adding interest to principal for next interval</li> </ul>
<p>14. Bill of Exchange is:</p> <ul style="list-style-type: none"> <li>5) Negotiable instrument payable to whoever holds it</li> <li>6) A written order or promise to pay a sum of money to a specified party or the person who holds it</li> <li>7) A negotiable and unconditional written order</li> <li>8) Transfers money directly from buyer’s bank account to merchant’s account</li> </ul>
<p>15. What is mortgage:</p> <ul style="list-style-type: none"> <li>1) The debt is paid from the funds generated by the sale</li> <li>2) A long-term note secured by real property</li> <li>3) Loan with a fixed interest rate for the life of the loan</li> <li>4) Loan with rates that change over the course of the loan</li> </ul>
<p>16. Debt service coverage ratio (DSCR) is:</p> <ul style="list-style-type: none"> <li>1) <math>\text{net operating income} \div \text{total debt service}</math></li> <li>2) <math>\text{debt} \div \text{income}</math></li> <li>3) <math>\text{principal} \div \text{market value}</math></li> <li>4) <math>\text{debt} \div \text{asset}</math></li> </ul>
<p>17. Calculate the interest earned on a one-year CD with an initial value of \$5,000 earning 7 percent compounded semiannually. What will be the final balance?</p>

18. What is moral hazard?
1) Borrowers who are most willing to accept a high interest rate are the same borrowers who are most likely to default on their loans
2) When a borrower takes greater risks if they think the harm they will incur from those risks will somehow be minimized
3) When banks refuse to provide a loan, or when they lend less than the customer requested
4) When borrowers with certain credit characteristics are more likely to prefer one type of lender to another
19. What are the three Cs?
20. What is bridge loan:
1) A particular form of short-term loan used to cover expenses until long-term financing is in place
2) Loans to business enterprises
3) A form of lending that advances cash in exchange for a business's receivables
4) Financing for a year or less

## 9. Teaching methods

The teaching of this discipline is carried out using lectures, seminar (practical) classes. Methods of problem-based learning are used:

- problematic presentation of the material
- frequency search (heuristic)
- research (when writing abstracts, master's theses)

## 10. Forms of assessment

1. Current control – test tasks on modular works.
2. Final control - exam.

## 11. Distribution of points received by students.

Evaluation of student knowledge is carried out on a 100-point scale and is converted to national grades according to Table 1 "Regulations and Examinations and Credits at NULES of Ukraine" (order of implementation dated 26.04.2023, protocol №10)

Student rating, points	National grade based on exam results	
	Exams	Credits
90-100	Excellent	Passed
74-89	Good	
60-73	Satisfactory	
0-59	Unsatisfactor y	Not passed

In order to determine the rating of a student (listener) in the discipline  $R_{dis}$  (up to 100 points), the rating from the exam  $R_{ex}$  (up to 30 points) is added to the rating of a student's academic work  $R_{aw}$  (up to 70 points):  $R_{dis} = R_{aw} + R_{ex}$ .

## 12. Educational and methodological support.

1. Файчук О.В. Робоча програма дисципліни «Банківська система»

2. Файчук О.В. Навчально-методичний комплекс дисципліни «Банківська система»

3. Файчук О.В., Муравський ОМ. Банківська система: методичні рекомендації для самостійного вивчення дисципліни «Банківська система» для студентів заочної форми навчання ОС «Бакалавр» галузь знань 07 - «Управління та адміністрування» спеціальність 072 - «Фінанси, банківська справа та страхування». Київ : Редакційно-видавничий відділ НУБіП України, 2020. 48 с.

4. Файчук О.В., Муравський ОМ. Банківська система: збірник тестових завдань для самостійної роботи з дисципліни «Банківська система» студентів денної та заочної форми навчання ОС «Бакалавр» галузь знань 07 - «Управління та адміністрування» спеціальність 072 - «Фінанси, банківська справа та страхування». Київ : Редакційно-видавничий відділ НУБіП України, 2021. 64 с.

3. Файчук О.В. Електронний курс. URL: <https://elearn.nubip.edu.ua/course/view.php?id=3776>

## 12. Recommended Literature

1. Банківська система: навчальний посібник / за заг. ред. Т.С. Смовженко. Львів : «Новий Світ – 2000», 2020. 536 с.
2. Банківська система: навчальний посібник / за ред. І.М. Мазур. Дніпро: Пороги, 2017. 444 с.
3. Банківські операції: підручник. – 2-ге вид., випр. і доп. / за ред. А.М. Мороза. Київ : КНЕУ, 2002. 476 с.
4. Джеймс Рікардз Валютні війни. Витоки наступної світової кризи [Текст] / Джеймс Рікардз ; пер. з англ. Дмитро Тавровецький. - Київ : Наш формат, 2018. - 327 с.
5. Кузнецова С.А. Банківська система: навч. посіб. Київ : «Центр учбової літератури», 2014. 400 с.
6. Набок І.І. Злиття і поглинання в банківській сфері: сучасні тенденції європейського і вітчизняного ринків/ І.І. Набок, О.В. Вишнякова // Стратегія розвитку України: наук, фаховий журн. -К .: НАУ, 2017. -No 1. - С. 116-120.
7. Набок І.І. Світові та вітчизняні тенденції процесів консолідації в банківській сфері/ І.Набок// Стратегія розвитку України. 2018. - No2 - с. 106-111.

## 13. Information resources

1. Верховна Рада України. URL: <http://zakon.rada.gov.ua/>
2. Кабінет Міністрів України. URL: <http://www.kmu.gov.ua/control/>
3. Міністерство фінансів України. URL: <http://www.minfin.gov.ua>
4. Газета «Урядовий кур'єр». URL: <http://www.ukurier.gov.ua/>
5. Державна служба статистики України. URL: <http://www.ukrstat.gov.ua>

6. Національна комісія з цінних паперів та фондового ринку України. URL: <http://www.ssmsc.gov.ua>
7. Національний банк України. URL: <http://www.bank.gov.ua>
8. Нормативні акти, статистичні матеріали та статті зі страхування на спеціалізованих українських страхових порталах. URL: <http://dfp.gov.ua>, <http://forinsurer.com>, <http://www.uainsur.com>.
9. Нормативні акти України – законодавство для практиків. URL: <http://www.nau.kiev.ua>
10. Україна фінансова – інформаційно-аналітичний портал Українського агентства фінансового розвитку. URL: <http://www.ufin.com.ua>
11. Офіційний сайт Світового банку. URL: <http://www.worldbank.org>
12. Офіційний сайт Міжнародного валютного фонду. URL: <http://www.imf.org>