

# Introduction to Banking Law, Regulation and Ethics

Course Code: LIBFBBAEFFB02

Study Level	Language of Instruction and Examination		CP	Admission Requirements
BA	Englisch		5	none

## Course Description

This is an introductory module that provides an overview of banking law and regulation. This covers private commercial law developed through banking custom, standards of good practice, and the common law. Consumer protection is at the center of many banking law and regulatory requirements. This module also considers the how firms operate according to ethical values, and demonstrates how governance, strategy and decision making has been informed by ethical principles.

## Course Outcomes

On successful completion , students will be able to

- demonstrate an understanding of the key elements of law relating to bank.
- explain the reasons for regulation of the financial services industry and the key principles of that regulation, including both statutory and self-regulation.
- demonstrate awareness and understanding of current issues in the banking environment including those relating to ethics and codes of conduct.
- discuss current regulatory issues in the financial services sector.

## Contents

1. Legal Basis of Banking
  - 1.1 Legal Issues
  - 1.2 Contract Law
2. The Banking Universe
  - 2.1 The World's Largest Banks
  - 2.2 Types of Banks
  - 2.3 The Payments System
3. The Global Financial Crisis
  - 3.1 Causes
  - 3.2 Aftermath
  - 3.3 Response

4. Ethics in Banking
  - 4.1 What is Ethics?
  - 4.2 Business Ethics
  - 4.3 Ethical Banking
5. Regulation and Professional Code of Conduct
  - 5.1 Regulators
  - 5.2 Professional Bodies
  - 5.3 Supervision Accords
6. Risk
  - 6.1 Credit Risk
  - 6.2 Market Risk
  - 6.3 Operational Risk
  - 6.4 Liquidity Risk
  - 6.5 Reputational Risk
7. Current Developments
  - 7.1 Challengers
  - 7.2 Fintech

### **Literature**

#### **Compulsory Reading**

- Introduction to Banking: Barbara Casu, Claudia Girardone, Philip Molyneux. Pearson Higher Ed, 17 Apr 2015.

#### **Further Reading**

- Industry reports and industry conference proceedings (online) as directed (updated in each iteration). Other general reading as directed by the module lead.