**Money and Banks**

1. Describe the structure and principles of organization of the banking system
2. Describe principles of banking
3. Explain functions of financial intermediaries
4. Describe functions of commercial banks
5. Illustrate tiers (levels) of banking system
6. Distinctions of banks from other credit institutions
7. Four principles of commercial banks
8. Active and passive banking operations
9. Role of banking sector in country’s economy
10. What is Money? Elucidate money and its role
11. Money and interest rates
12. Role of a Central Bank in regulation of financial sector
13. Can central banks function as commercial ones? Give an explanation in any case.
14. Commercial banks: principles of activity and functions
15. Mechanism of interaction between all levels of the banking system
16. Concept of correspondent accounts
17. Explain a payment scheme where a customer of one bank effects a payment in favour of another customer
18. Concept of correspondent banks
19. Role of credit in country’s economy
20. Elucidate principles of bank fees (commissions)
21. Authorized capital: its purpose and necessity
22. Describe commercial bank’s organizational structure
23. Three options set by the Central Bank if case commercial banks do not meet the minimal requirement to their authorized capital
24. Indirect economic methods
25. Describe in detail bank-customer relationship as part of third principle
26. Give breakdown of functions of banks
27. Definition of bank assets
28. Provide exact structure of assets
29. Give breakdown of features of assets
30. Provide explanation and economic meaning of liquidity
31. Provide explanation and economic meaning of profitability
32. Asset classification by degree of liquidity
33. Asset classification by degree of profitability
34. Explain correlation between demand on assets and their liquidity
35. Highly liquid, liquid, and long-term liquidity assets.
36. Elucidate “deep” assets
37. Is there a necessity, for a bank, for “deep” assets? Give reasons
38. Earning vs. non-yielding assets
39. Asset classification by degree of risk exposure
40. Asset classification by maturity
41. Explain definition of intangible assets
42. Explain “time gap” between borrowings and their allocations
43. Organisation and procedure of lending
44. Term loans vs. lines of credit
45. Commercial bank’s loan procedures: four stages
46. Four principles of commercial banking
47. Organisational structure of a private bank: be sure to detail all hierarchical levels, indicate and specify all internal committees of the bank
48. Composition and structure of bank assets
49. Active and passive operations of commercial banks. Be sure to list all of them and compare these two from the profitability and liquidity point of view
50. Detail off-balance operations of commercial banks
51. Demand for money as function of three factors. List all of them
52. Define asymmetric information, adverse selection and moral hazard
53. Describe in detail two main types of financing instruments
54. Four basic stages of loan procedures in commercial banks
55. Draw a chart illustrating application review and loan award
56. Two distinct aspects of risk bank’s review of the application is focused on: economic viability of the project
57. Three key factors of enterprise’s financial and economic assessment by bank
58. Barriers to commercial bank finance for SMEs
59. Own capital: protective, operative and regulating functions
60. Distinctions between bank’s borrowed and debt funds, what banks d by temporarily mobilising available assets of individuals and entities
61. Key components of CAMELS rating
62. Rating provisions of CAMELS. Capital adequacy. Capital adequacy requirements. Detail tier 1 and tier 2 capital with formulas
63. Based on which considerations capital quality is rated?
64. Asset quality. GNPA metric and its essence
65. Based on which considerations asset quality is rated?
66. Based on which considerations management quality is rated?
67. Based on which considerations earnings quality is rated?
68. Based on which considerations liquidity quality is rated?
69. Liquidity ratios and what they illustrate
70. Capital adequacyratios and what they illustrate
71. Debt ratios and what they illustrate
72. Profitability ratios and what they illustrate
73. DuPont equation and its economic meaning
74. Solvency analysis and related rations
75. Economic meaning of ROA and ROE. In which ways they differ from each other?