

**“BOGDAN VODĂ” UNIVERSITY OF CLUJ-NAPOCA**  
**FACULTY OF ECONOMICAL SCIENCES**  
**SPECIALIZATION: FINANCES AND BANKS,**  
**ACADEMIC YEAR: 2010-2011**

**DISCIPLINE FILE**

<b>Course name</b>	<b>CREDIT INSTITUTIONS</b>				
<b>Course code</b>	<b>FC 2203</b>	<b>Year</b>	<b>II</b>	<b>Number of credits</b>	<b>4</b>
		<b>Semester</b>	<b>II</b>		

<b>Faculty</b>	<b>ECONOMICAL SCIENCES</b>	<b>Number of hours in semester /activities</b>		
<b>Profile</b>	<b>ECONOMIC</b>	<b>Total</b>	<b>C</b>	<b>S</b>
<b>Specialization</b>	<b>FB</b>	<b>42</b>	<b>28</b>	<b>14</b>

<b>Course type</b> DF – fundamental, DG – specialized, DC – complementary	<b>DG</b>
<b>Optional course category:</b> DI – imposed, DO – optional, DF – facultative	<b>DI</b>

<b>Prevision disciplines</b>	<b>Mandatory disciplines (conditioned)</b>
	<b>Recommended</b>
<b>Objectives</b>	The operations of individual banks (how they acquire, use, and manage funds to make a profit) are roughly similar throughout the world. In all countries, banks are financial intermediaries in the business of earning profits. We try to answer these questions by examining the historical trends in the banking industry and its overall structure. We start by examining the historical development of the banking system and how financial innovation has increased the competitive environment for the banking industry and is causing fundamental changes in it. We then go on to look at the commercial banking industry in detail and then discuss the thrift industry, which includes savings and loan associations, mutual savings banks, and credit unions. We spend more time on commercial banks because they are by far the largest depository institutions, accounting for over two-thirds of the deposits in the banking system. In addition to looking at our domestic banking system, we also examine the forces behind the growth in international banking to see how it has affected us.
<b>Content (description)</b>	Chapter 1. The credit institutions Chapter 2. Central Bank - the core system of credit institutions Chapter 3. The banking environment in Romania Chapter 4. Banking systems compared. EU Banking System Chapter 5. Structures of assets and liabilities compared Chapter 6. Credit rating institutions, performance versus bankruptcy

<b>Form of evaluation (E – exam, C – colloquy/final test, CW – control works) E</b>					
<b>Final grade (percentage)</b>	Knowledge evaluation will take into account: 80% of the exam result 20% work in the seminar (practical)				
<b>Bibliography</b>	<ol style="list-style-type: none"> <li>1. A. Popa, Instituții de credit, Suport de curs, UBV, Cluj-Napoca, 2010</li> <li>2. Motocu Marius, coordonator, <i>Activități bancare</i>, Editura Risoprint, Cluj-Napoca, 2009</li> <li>3. Legea privind Statutul Băncii Naționale a României nr.312 din 28 iunie 2004 (Monitorul Oficial al României, Partea I, nr.582 / 30 iunie 2004);</li> <li>4. Ordonanța de Urgență a Guvernului nr. 99 din 6.12.2006 privind instituțiile de credit și adecvarea capitalului Publicată in Monitorul Oficial, Partea I, nr. 1027 din 27/12/2006;</li> <li>5. Bătrâncea I., Trenca I. (coordonatori), Bejenaru A., Borlea S.N., <i>Analiza performanțelor și riscurilor bancare</i>, Editura Risoprint, Cluj-Napoca, 2008</li> <li>6. Beju D.G., <i>Banca Națională a României, Banca Centrală a țării</i>, Editura Casa Cărții de Știință, Cluj-Napoca, 2007</li> <li>7. Bogdan Capraru, <i>Activitatea bancara. Sisteme, operatiuni si practici</i>, Editura CH Beck, 2010</li> <li>8. Dragos Mihail Manescu, <i>Regimul juridic al societătilor bancare</i>, Editura Hamangiu, 2010</li> <li>9. Iliescu C., Popa A., <i>Managementul riscului bancar</i>, Editura Risoprint, Cluj-Napoca, 2008</li> <li>10. Opreșescu M. (coord.), <i>Managementul riscurilor și performanțelor bancare</i>, Editura Universitaria, Craiova, 2006</li> <li>11. Trenca I., <i>Metode și tehnici bancare</i>, Ediția a II-a, Editura Casa Cărții de Știință, Cluj - Napoca, 2006</li> </ol>				
<b>List of necessary didactic materials</b>	Book, course notes, content to solve problems, laptop, videoprojector, ess.				
<b>Course holder</b>	<b>Didactic degree</b>	<b>Science title</b>	<b>First name</b>	<b>Name</b>	<b>Signature</b>
	<b>UNIVERSITY LECTURER</b>	<b>DR.</b>	<b>POPA</b>	<b>Anamaria</b>	