|  |
| --- |
| **logo_unec**  **AZƏRBAYCAN DÖVLƏT İQTİSAD UNİVERSİTETİ** |
| **BEYNƏLXALQ İQTİSADİYYAT MƏKTƏBİ** |
| **BEYNƏLXALQ İQTİSADİYYAT (İNGİLİS DİLLİ) KAFEDRASI**  Fənn: Bank işi  Müəllim: Ramin Rəhimov  Qrup: 1025-1026  **Yekun imtahan sualları** |

1. What is bank? The role and key functions of banks in the economy.
2. Parts of financial system, briefly explain each one
3. Why time has the value? Briefly explain it
4. Types of banks, briefly explain each one
5. Wholesale banking
6. What are advantages of cashless settlement?
7. SWIFT and advantages of it
8. List main functions of the Central Bank
9. Briefly explain open market operations
10. Why bank needs collateral in granting loan and what is LTV ratio??
11. Briefly explain the transactions with card payments
12. Inter-bank accounts and the role in corresponding banking relationship
13. What is the specific objectives of Central Bank and briefly explain each one
14. Credit giving process, explain each one
15. Capital in 5c in credit analysis
16. Capacity in 5c in credit analysis
17. Central Bank as a banker’s bank
18. Central Bank as a government’s bank
19. Assume the Central Bank of Azerbaijan increases required reserve ratio. Do you think what type of monetary policy implements Central Bank of Azerbaijan and why?
20. Briefly explain the steps of investment process
21. General risk characteristics of investment policy
22. The main objectives of investment portfolio
23. The Central Bank as a Lender of Last Resort
24. What Does the Financial System Do?
25. How banks earn money (gain income)?
26. What is lease and its advantages or disadvantages from loan
27. **Calculation of expected loss for credit risk – problem solving**
28. Explain why capital adequacy is an important consideration for the banking sector?
29. Steps in the operational risk management process, briefly explain each one
30. **Calculation Pooled Fund Raising Expense – problem solving**
31. How could bank raise its equity? Briefly explanation
32. Why regulatory (risk based ) capital is an important consideration for the banking sector?
33. List the key difference between factoring and forfaiting
34. Special types of letter of credit, briefly explain each one
35. Factors influencing to credit risk
36. **Calculation of capital for Operational risk – problem solving**
37. What is **Value-at-Risk (“VaR”)** and why banks need to use this model?
38. Types of operational risk, give an example to each one
39. Why banks need liquidity management? Role of reserve in liquidity management
40. Basic methods in asset managements, briefly explain each one
41. What is Swap transactions and why banks need to use of it?
42. Why needs back testing after calculation of VAR (VAR model quality control)?
43. What is interest rate re-pricing risk and how banks manage this risk?
44. What is liquidity risk and illiquidity?
45. Types of lease, briefly explain each
46. Operational risk capital, types of approaches for calculation Operational risk capital.
47. Credit risk measurements (approaches used to measure)
48. Advantages of factoring/forfaiting
49. What’s wrong with VaR as a measurement of risk?
50. What is equity and its key parts?
51. **Problem solving - Calculation of required capital/risk weighted asset**
52. **Problem solving – calculation of profitability/financial ratio on analyzing financial performance of banks**
53. Objectives of Bank regulation and regulator’s tools in bank regulation.
54. The role of marketing in Banking
55. Briefly explain the Ansoff Model for the Marketing strategy in bank.
56. Briefly explain Market discipline – Pillar 3, Basel II
57. Basel II accord
58. Why banks are needed international regulation?
59. Basel I accord and main shortcomings
60. How regulators monitor banks? What is CAMELS rating?
61. Why do banks fail?
62. Regulation of failing banks, how to Deal with Failed Banks ?
63. Briefly explain Contagion Theories in banks
64. What are the main reasons implementing Basel III?
65. Aim and objectives of Basel III. What is the purpose of Capital conservation buffer?
66. Why should banks be concerned about profitability and risk? Who is likely to be interested in and why? Briefly explain
67. What are the factors could influence to Credit risk? Briefly explain each one
68. Briefly explain income statement of banks
69. Four Key Principles of Supervisory Review (Basel II, Pillar 2), briefly explain each one
70. Why bank marketing? Briefly explain
71. Briefly explain the bank regulation in Azerbaijan before devaluation (2016 year), and indicate the main prudential limits for the banks
72. Creation of Financial Market Supervisory Authority (FIMSA) in Azerbaijan, briefly explain the main aim and activities of FIMSA
73. What is economic capital, why banks need to create this one? And briefly explain the differences of economic capital and regulatory capital
74. **Problem solving – calculation of illustrative loan pricing**
75. Briefly explain the balance sheet of banks, main components of Asset and Liability