**Beynəlxalq İqtisadiyyat Məktəbi”**

**Bank Işi**

1. Overview of the financial and banking system
2. Describe the structure and principles of organization of the banking system
3. Describe principles of banking
4. Explain functions of financial intermediaries
5. Describe functions of banks
6. Describe commercial bank’s organizational structure
7. Illustrate tiers of banking system
8. Distinctions of banks from other credit institutions
9. Functions and main activities of credit institutions
10. Role of banking sector in country’s economy
11. Banks and non-banking credit institutions, the difference
12. What is Money? Elucidate money and its role
13. Central banking system and its functions
14. Consequences and necessity of banking supervision
15. Can central banks function as commercial ones? Give explanation in any case.
16. Commercial banks: principles of activity and functions
17. Mechanism of interaction between all levels of the banking system
18. Concept of correspondent accounts
19. Explain a payment scheme where a customer of one bank effects a payment in favour of another customer
20. Concept of correspondent banks
21. Elucidate principles of bank fees (commissions)
22. Elucidate intermediary banks
23. Authorized capital: its purpose and necessity
24. Three options set by the Central Bank if case commercial banks do not meet the minimal requirement to their authorized capital (case of Azerbaijan)
25. Four principles of a commercial bank Definition of bank assets
26. Structure of assets
27. Give breakdown of features of assets
28. Provide explanation and economic meaning of liquidity
29. Provide explanation and economic meaning of profitability
30. Functions of banks
31. Relation between liquidity level and demand on specified objects of bank allocation
32. Asset classification by degree of liquidity
33. Explain correlation between demand on assets and their liquidity
34. Highly liquid, liquid, and long-term liquidity assets
35. Explain definition of “deep” assets
36. Is there a necessity, for a bank, for “deep” assets? Give reasons
37. Asset classification by degree of profitability
38. Earning vs. non-yielding assets
39. Explain definition of intangible assets
40. Asset classification by degree of risk exposure
41. Asset classification by maturity
42. Explain “time gap” (suitability in terms) between borrowings and their allocations
43. Instruments of financial analysis
44. Give explanation of types of ratios
45. Liquidity ratios
46. The difference between current and quick ratios
47. Capital adequacy ratios
48. Debt ratios and their economic meaning
49. Correlation between level of debt ratio and risk associated with bank transactions
50. Profitability ratios
51. Classification of bank risks
52. Managing the liquidity and solvency of a commercial bank
53. Performance analysis of a commercial bank
54. Credit risks
55. Balance of payments, its role for country’s economy
56. Currency risks
57. Explain correlation between demand on assets and their liquidity
58. Market risks
59. Liquidity risks
60. Financial risks
61. Industry risks
62. Organization and Procedure of Corporate Lending
63. Organization and Procedure of Retail Lending
64. Assessment method of the creditworthiness of the borrower
65. Asset and Liability Management
66. Portfolio management in banks
67. How financial crises happen and how policy makers should respond
68. Principles, methods, and strategies of bank marketing
69. Describe the economical meaning of collateral and provide its peculiarities in view of specifics of Azerbaijan
70. Overdraft in banking: to whom it may be granted and terms of such overdraft
71. Definition of bankruptcy and major causes of business failures. What key issues must managers face in the financial distress process?
72. Stress testing in banks. Contingency funding plans (CFP). Crisis bailout plan drafting
73. Asset securitisation as a liquidity management facility
74. Early warning indicators identifying the emergence of vulnerabilities in a bank’s potential funding needs. Provide their breakdown
75. Role of internal committees in banks