College of Europe
Collège d'Europe
Brugge Natolin

ECTS CARD

STUDY PROGRAMME	ACADEMIC YEAR	SEMESTER
EUROPEAN ECONOMIC STUDIES	**2025 - 2026**	**2**

COURSE TITLE

EU'S BANKING & SAVINGS & INVESTMENT UNION

COURSE PROFESSORS	COURSE ASSISTANT
A. MARQUES and W.P. DE GROEN	**SHANAWAR RANA**
NATURE OF COURSE	LANGUAGE OF INSTRUCTION
ELECTIVE	**ENGLISH**

ECTS CREDITS

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1. COURSE OBJECTIVE

To provide a comprehensive overview of the European banking landscape, including the diversity in business models and internationalisation. To give an overview and critically evaluate the regulatory and institutional framework for banks operating in the Banking Union and non-Banking Union EU Member States.

To understand the importance of financial stability for economic growth. After the 2007-09 great financial crisis, the stress-testing exercises and the bank capital requirements have become an important assessment tool for policymakers ensuring a banking system robust and resilient to adverse macro-financial shocks. These policies were primarily set up to reduce systemic risk build-up, and to make financial institutions equipped to withstand adverse shocks.

2. LEARNING OUTCOMES

On completion of this course, students should be able:

A. to explain the main aspects of European banking landscape;
B. to explain and critically evaluate the legislative and institutional framework for banks in the EU;
C. to discuss proposals for the completion and reform of the Banking Union;
D. to understand the need to ensure financial stability, by using the assessment tools used by policymakers to ensure a banking system robust and resilient to adverse macroeconomic shocks (e.g. bank capital requirements and EU-wide stress-test).

The learning outcomes for this course tie in with the following learning outcomes for the European Economic Studies programme:

1. use economic theory to assess current problems and policies;
2. think innovatively and provide constructive analytical commentary as well as potential recommendations on the evolution of the EU and its possible future development;
3. recognise the importance of empirical foundation for knowledge acquisition and evidence-based policies and use quantitative techniques and other empirical methods to evaluate theoretical knowledge;
4. be autonomous in their preparation and review of materials for the courses as well as their completion of assignments bearing different requirements in terms of methodology workload and evaluation of the final work;
5. demonstrate knowledge of the European Union's institutions, competences and substantive principles;
6. recognise, analyse, explain and critique economic developments and economic policies in Europe;
7. acquire a strong knowledge of broader social and political conditions and developments in Europe.

3. COURSE CONTENTS

A. EU banking landscape
B. Banking business models
C. Banking regulation
D. Risk-weighted assets
E. EU-wide stress-testing
F. Financial stability
G. Deposit insurance
H. Bank resolution

4. TEACHING METHOD(S)

Lectures with class participation, interactive exercise and assignments.

5. COURSE MATERIAL

Lecture notes and readings. The readings will be made available on the intranet.

6. EVALUATION

The evaluation in the first session will be based on:

A. A **written exam** of 3 hours counting for **60%** of the final grade, consisting of 2 parts:
   a. Prof. De Groen's part: **closed book**, 1.5 hours;
   b. Prof. Marques' part: **open book**, 1.5 hours.
B. **Two to four assignments** counting for **40%** of the final grade.

Students who do not pass the course in the first examination session take the exam in the second examination session (resit), which according to the Study Regulations counts for 100% of the final course grade.

7. FURTHER SPECIFICATIONS

In this course, the use of generative artificial intelligence (genAI) is **strictly prohibited** at all stages of the work process. According to art. 38 of the Study Regulations, prohibited use means that "*all tasks related to an assignment, from planning, conceptualisation to research and writing, must be completed without any support of genAI.*"

Failure to respect these rules will be considered academic misconduct and be sanctioned in line with the Study Regulations (Section 4.4.). The use of AI-powered tools for grammar checking or reference management is permitted.

Throughout the whole duration of the exam, all the mobile phones and other electronic devices (except the laptop which you take the exam on) need to be put in silent mode and be kept in your bag. If you want to take and upload pictures to the exam, e.g. graphs, please raise your hand and wait for an explicit authorisation of a supervisor. Any other unauthorised usage and/or possession of phones and/or other electronic devices throughout the entire duration of the exam (inside or outside of a classroom) will be considered as (attempted) cheating and lead to a mark of 0 (under Art. 30b of the Study Regulations).

For the detailed rules on the (digital written) examinations at the College of Europe, please refer to the provisions of the Study Regulations and *Dispositions particulières*. Students are responsible to have read and complied with the applicable rules