

ECON 3008 FINANCIAL INSTITUTIONS LENDING

Credit Points 10

Legacy Code 200062

Coordinator Sean Toohey ([https://directory.westernsydney.edu.au/search/name/Sean Toohey/](https://directory.westernsydney.edu.au/search/name/Sean%20Toohey/))

Description The major focus of this subject is the assessment and management of credit risk exposures and resulting implications on loan decisions and loan pricing decisions. The subject provides students with knowledge of traditional and modern credit risk measurement and management techniques, regulatory capital adequacy guidelines and economic capital decisions. Special topics covered include modern lending products and pertinent issues in lending. The subject covers current developments and debates in the field.

School Business

Discipline Economics

Student Contribution Band HECS Band 4 10cp

Check your HECS Band contribution amount via the Fees (https://www.westernsydney.edu.au/currentstudents/current_students/fees/) page.

Level Undergraduate Level 3 subject

Assumed Knowledge

Financial Institutions Management.

Learning Outcomes

On successful completion of this subject, students should be able to:

1. Access, evaluate and use relevant information for decision-making purposes
2. Apply theoretical knowledge to a professional/applied context
3. (Demonstrate an understanding of) Understand the local and international relevance of lending; including recent developments
4. Understand (Explain) the importance of ethical conduct within the field of lending
5. Understand (Articulate) the interrelatedness of topics within the field as well as within an inter-disciplinary context

Subject Content

Financial institutions lending basics and introduction to the current credit and lending environment

Types of lending

Analysis of quantitative and qualitative company information

Analysis of industry and market information

Traditional credit risk models

Regulatory capital adequacy

Economic capital methodologies

Modern credit risk models

Loan pricing

Current issues and developments

Teaching Periods