UAB
Universitat Autònoma de Barcelona

Financial System

2026/2027

Code: 102099
Credits: 6

Degree programme	Type	Course
Accounting and Finances	OP	4

Contact lecturer

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Group languages

You can consult this information at the end of the document.

Prerequisites

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There are no prerequisites to follow the course successfully.

Objectives

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The syllabus of this subject includes the following topics: financial intermediaries, financial markets, specific techniques for management and assessment, and financial markets regulation.

The educational objectives of this subject can be summarized as follows:

1. Encourage interest towards the finance of the economy, firms and organizations

2. Learning how the financial system works in the diversity of its institutions and markets

3. Get acquainted with the basic techniques necessary for professional practice and financial analysis

Learning outcomes

- CM26 (Analyse the action of the public sector, its sources of finance, and the different economic policies implemented in different fields.) Analyse the action of the public sector, its sources of finance, and the different economic policies implemented in different fields.
- CM28 (Assess the current functioning and situation of the Spanish and international economy.) Assess the current functioning and situation of the Spanish and international economy.
- KM23 (Describe the functioning of financial markets and intermediaries.) Describe the functioning of financial markets and intermediaries.
- SM25 (Assess the economic integration processes related to both international trade and financial relations.) Assess the economic integration processes related to both international trade and financial relations.

Contents

1. Introduction to the financial system

2. Credit institutions

3. The balance sheet of credit institutions

4. The profit and loss account of the credit institutions

5. Liquidity and solvency regulation of banking (financial) institutions

6. Indicators for the management of credit institutions

7. Financial risks

8. Financial markets

9. The fixed income market

10. The equity market

11. The financial derivatives market

12. Collective investment

13. Pension plans and funds

14. Insurance operations

15. Venture capital

Learning activities and methodology

Title	Hours	ECTS	Learning outcomes
Lectures	32.5	1.3	CM26, CM28, KM23, SM25
Study and recomended activities	88.5	3.54	CM26, KM23, SM25
Case studies and exercises	17	0.68	KM23, SM25
Practices on current economic events	4	0.16	KM23, SM25
Tutorials	2	0.08	

The teaching methodology consist on:

Lectures. Standard lectures in class. Class attendance is essential, but needs to be complemented with personal work at home.

Essays on current events and case studies. Students may be asked to work in small groups for some of these, which may include discussions, presentations and specific analyses on key issues, as well as the treatment of statistical information sources. Some tutorials may take place at the computer room.

Self-learning activities. Complementary to the course. The student is supposed to dedicate enough time and effort to understand and assimilate the contents of the course through reading and studying the notes, texts and other materials suggested by the lecturer, and through the completion of the exercises or essays indicated during the course.

Annotation: within the schedule set by the centre or degree programme, 15 minutes of one class will be reserved for students to evaluate their lecturers and their courses or modules through questionnaires.

Assessment

Continuous assessment activities

Title	Weight	Hours	ECTS	Learning outcomes
Class attendance and participation	10	1	0.04	KM23
Two written tests	60	3	0.12	CM26, CM28, KM23, SM25
Essay on current economic event	30	2	0.08	CM28, KM23, SM25

Assessment will be carried out continuously throughout the course, in accordance with the following criteria:

1. Two written tests: 60%

2. Submitted exercises: 15%

3. Group assignment on current economic events: 15%

4. Class attendance and participation: 10%

The evaluation of the theoretical content of the subject will be carried out through two written tests. The first one will take place in the middle of the term and the second in the date set by the Faculty for the final exam.

Each of the tests has the same weight in the final assessment (30%).

Therefore, the average grade of the subject is obtained as: 30% (grade of the first test) + 30% (grade of the second test) + 15% (grade of submitted exercises) + 15% (group assignment on current economic events) + 10% (attendance and participation).

In order to pass the subject, any student should meet the following two:

1. the average grade of the subject is equal to or greater than 5 and,

2. The average grade of the two partial exams is equal to or greater than 4.

Therefore:

• If a student meets the first requirement but not the second, he/she will have an average grade of the subject of 4.5 and will be attend the retake test, as explained below in the section \"Retake process\".

• If a student meets the second requirement but not the first, or doesn't meet any of them, he/she will obtain an

average grade of the subject that arises from the direct application of the previous weightings, and will be able

to attend the retake test (see \"Retake process\" below).

Any student who has not attended any of the two written tests will be considered as'non-assessable'

Comprehensive evaluation

Students are entitled to request a comprehensive evaluation. The comprehensive evaluation consists of an exam on the content of theentire course which will account for 100% of the final grade. The exam has a duration of two hours and a half.

By requesting the comprehensive evaluation the student waives the option of continuous evaluation.

The comprehensive evaluation must be requested at the Academic Management (Gestió acadèmica) Campus de Sabadell The request must be filed according to the procedure and the deadline established by the administrative calendar of the Faculty of Economics and Business.

Student attendance is mandatory on the day of the comprehensive assessment. The date will be the same as that of the final exam of the semester as per the evaluation calendar published by the Faculty of Economics and Business and approved by the Faculty's Teaching and Academic Affairs Committee.

For the retake procedure, no distinction is made between students who have followed the continuous evaluation and those who have opted for the comprehensive evaluation. All will be re-assessed using the same test or evaluation evidence.

The review of the final qualification will follow the same procedure as for the continuous evaluation.

Calendar of evaluation activities

The dates of the evaluation activities(midterm exams, exercises in the classroom, assignments, ...) will be announcedwell in advance during the semester.

The date of the final exam is scheduled in the assessment calendar of the Faculty.

\"The dates of evaluation activities cannot be modified, unless there is an exceptional and duly justified reason why an evaluation activity cannot be carried out. In this case, the degree coordinator will contact both the teaching staff and the affected student, and a new date will be scheduled within the same academic period to make up for the missed evaluation activity.\" ***Section 1 of Article 115. Calendar of evaluation activities (Academic Regulations UAB)***. Studentsofthe Faculty of Economics andBusiness, who in accordance with the previous paragraph need to change an evaluation activity date must process the request by filling out an Application for exams' reschedule

https://eformularis.uab.cat/group/deganat_feie/application-for-exams-reschedule

Grade revision process

After all grading activities have ended, students will be informed of the date and way in which the course grades will be published. Students will be also be informed of the procedure, place, date and time of grade revision following University regulations.

Retake Process

\"To be eligible to participate in the retake process, it is required for students to have been previously been evaluated for at least two thirds of the total evaluation activities of the subject.\" Section 3 of Article 112. The recovery (UAB Academic Regulations). Additionally, it is required that the student to have achieved an average grade of the subject between 3.5 and 4.8.

The date of the retake exam will be posted in the calendar of evaluation activities of the Faculty. Students who takethis exam and pass, will get a gradeof5 for the subject. If the student does not pass the retake, the grade will remain unchanged, and hence, student will fail the course.

Irregularities in evaluation activities

The completion of assessment activities is subject to the provisions set out in this course guide and in the "Policy of the School of Economics and Business on the Detection of Irregularities during Assessment Activities", which regulates the conditions under which assessment tasks are conducted and the procedures applicable in cases where indications of irregularities are detected. Students are encouraged to consult the policy.

In spite of other disciplinary measures deemed appropriate, and in accordance with current academic regulations, *\"in the case that the student makes any irregularity that could lead to a significant variation in the grade of an evaluation activity, it will be graded with a 0, regardless of the disciplinary process that can be instructed. In case of various irregularities occur in the evaluation of the same subject, the final grade of this subject will be 0\"*. ***Section 10of Article 116. Resultsof theevaluation. (UAB Academic Regulations).***

Use of AI

For this course, the use of Artificial Intelligence (AI) technologies is permitted in assessed activities completed outside the classroom, but only for those tasks explicitly authorized by the instructor in each case. Students must clearly identify which parts were generated using such technology, specify the tools used, and include a critical reflection on how these tools influenced both the process and the final outcome of the activity. Lack of transparency in the use of AI in assessed activities will be considered a breach of academic integrity and may result in partial or total loss of marks for the activity, or more serious sanctions in severe cases.

Bibliography

AFI Escuela de Finanzas (2025), *Guía del sistema financiero español*, Analistas Financieros Internacionales, 9a edició.

Additionally, students have to consult reports published by the CNMV, the Bank of Spain and the financial sector associations. Reports are available at:

http://www.cnmv.es/Portal/Finanzas-Sostenibles/Indice.aspx

http://www.cnmv.es/Portal/Publicaciones/Guias.aspx

https://www.bde.es/bde/es/secciones/informes/

https://www.aebanca.es Asociación Española de Banca (AEB)

https://www.ceca.es Confederación Española de Cajas de Ahorro (CECA)

https://www.inverco.es Asociación de Instituciones de Inversión Colectiva y Fondos de Pensiones (Inverco)

https://epsv.org Federación de Entidades de Previsión Social Voluntaria

https://www.bmerf.es Fixed income market

https://www.bolsasymercados.es Equity market

Software

None in particular

Course groups and languages

The information provided is provisional until November 30. After this date, you will be able to consult the language of each group through this link. To access the information, you will need to enter the course CODE

Type of teaching	Group	Language	Semester	Shift
(TE) Theory	50	Catalan	second semester	afternoon
(PAUL) Classroom practices	501	Catalan	second semester	afternoon