

Module code	Module title	Module description	Semester	ECTS
<b>Compulsory modules „Fundamentals of Economics and Social Competence“</b>				
4BK-BWLG-10	Fundamentals of General Business Administration, Academic Work, Presentation	The module provides students with fundamental knowledge of business administration, which can be further developed in subsequent semesters. Furthermore, the module conveys fundamental principles and methods of academic work in the field of business administration. Students practice the academic implementation and presentation of business-related issues. Participants built up competence in self and time management, which enables them to independently plan, coordinate and analyze their personal style of studying and working. Students become familiar with the requirements for a successful presentation, which they implement in a 30-minute presentation on a specified banking topic in module 4BK-BBLG-10.	1	5
4BK-EXRW1-10	Fundamentals of Accounting	Upon completion of the module, students are able to manually and independently perform a practical, exemplary accounting process from the opening to the closing balance sheet applying the method of double-entry bookkeeping and in compliance with the generally accepted accounting principles. Students are familiar with the differences between bank and industrial accounting and are able to apply them appropriately in accordance with the respective tasks.	1	5
4BK-EXRW2-20	Annual Financial Statement and Taxes	Upon completion of the module, students are able to independently prepare an exemplary set of annual financial statements in compliance with relevant commercial and tax law requirements. They have acquired fundamental skills in analyzing annual financial statements using financial indicators and cash flow statements. Students are familiar with the principal differences between national (commercial law and tax law) and international (IFRS/US-GAAP) accounting regulations. They are able to exemplarily identify the effect that different accounting regulations have on the respective annual financial statements. Students have knowledge of the most important types of taxes and their influence on business decisions.	2	6
4BK-INFIN-30	Investment and Financing	Students are familiarized with the methods of debt and equity capital procurement, internal and external financing for the realization of investment projects as well as the financing of current operational processes in the company and are able to assess these options. The module also covers the content and practice of static and dynamic methods of capital expenditure budgeting as a scientific foundation for investment decisions. Students acquire knowledge of how to assess a company's financial position, net assets, and earnings position by conducting a balance sheet analysis and are able to apply this knowledge to case studies. The module is aligned with module 4BK-BBLF-30 and module 4BK-WFMA-10 in the degree program "Banking".	3	5

4BK-INTRW-30	Cost Accounting	<p>Upon completion of the module, students are able to select and apply essential cost accounting instruments in a targeted and theoretically substantiated manner according to the respective practical situation.</p> <p>The module is linked to the TOPSIM General Management business game, which allows an exemplary representation of the complexity of operational performance processes. The contents of cost accounting form an important part of this business game. In the simulation, students apply previously acquired business knowledge and gain a deep insight into business interdependencies. They become aware of the economic consequences of their decisions. At the same time, the business game promotes team management through group work.</p>	3	5
4BK-MARKE-40	Marketing	<p>Upon completion of the module, students have acquired fundamental knowledge of marketing and, in particular, the marketing management process, which is understood as a systematic analysis, planning and decision-making process. They are able to apply this knowledge to the financial services sector. Using instrument-specific case studies, students can use marketing instruments (7 Ps) in an integrated manner and solve tasks and interface problems in their operational implementation. Students acquire competencies in (price) discussion and negotiation management, an essential supplement to sales and communication policy, as a central success factor in the financial services business.</p>	4	5
4BK-HRMOP-50	Human Resources Management, Organization and Project Management	<p>Students get to know Human Resources Management as an area of business administration. Based on the factual orientation of the professional life cycle, the concept includes both the perspective of the individual employee as well as that of the organization and embeds these in a resource-oriented view. Basic concepts for the management of employees and organizations as well as personnel controlling, and conflict management complete the topic.</p> <p>Students thus acquire basic knowledge of the analysis and management of the employee portfolio in an organizational context. They are able to position themselves in this complex professional environment and act actively.</p> <p>Focus is placed on the importance of organization as a management function. Students acquire fundamental knowledge in the area of organizational theory, organizational design and the concepts of organizational change.</p> <p>The module also includes the fundamentals of project management, which are practiced in the form of knowledge management projects.</p>	5	5
4BK-CONUF-60	Corporate Management and	<p>Students are familiarized with the management subsystems, the tasks of corporate management as well as the differentiation of management and management accounting tasks in relation to the corresponding management accounting concept.</p>	6	5

	Management Accounting	Students acquire fundamental theoretical knowledge of concepts, tasks, structures and instruments of management as well as the organization of management accounting in different operational subareas and the significance of management accounting as a targeted service for the management of a company. They complete their professional and social competence by practicing management decisions and their consequences for the company.		
4BK-VWL1-20	Fundamentals of Economics and Microeconomics	This module introduces students to the subject of economics and its tasks, fundamental economic terms, and categories, as well as economic systems and economic orders. They are familiarized with elementary microeconomic contents. Focus is laid on pricing as a function of demand and supply on goods markets. Students understand the importance that the relationships between the demand for goods, the supply of goods and the price of goods have for concrete entrepreneurial decisions. They are enabled to analyze and evaluate business-related issues from an economic point of view.	2	5
4BK-VWL2-30	Macroeconomics 1 – National Accounts and Markets	This module introduces students to the fundamentals of circular flow theory, the contents and structures of national accounts systems, the functional interdependencies and equilibrium processes in the macroeconomic goods, money, and labor markets. Students also gain elementary macroeconomic knowledge. Focus is placed on the basic relationships of national accounts in open and closed economies, saving, investment and consumption functions, the IS and LM model, and the interaction of macroeconomic submarkets. The important role of money or currency for an economy is addressed as well.	3	6
4BK-VWL3-50	Macroeconomics 2 – International Economic and Financial Relations, Theory of Business Cycles, and Economic Policy	In this module, students are introduced to the fundamentals of the Real (goods-based) Theory of International Trade and the fundamentals of the Monetary Theory of International Trade. This is based on the content of the module 4BK-VWL2-30 on money and currency. The content of international economic relations for the degree program "Banking" is aligned with module 4BK-BBLI-40 (in this case international business). Students understand the business cycle phenomenon and are able to examine its theoretical reflection. Furthermore, they have acquired knowledge of the fundamentals of economic policy.	5	5
4BK-RECH1-20	Introduction to Law, Civil Law, Commercial and Corporate Law, EU Law	The module provides an introduction to the fundamentals and general principles of civil law as well as to the methodology of legal work. Students discuss legal cases in order to become familiar with the legal forms of private autonomy (declaration of intent, legal transaction, contract), as well as the types and contents of debt relationships and the rules on performance defaults. In addition, students are familiarized with the fundamental principles of property law. Furthermore, the module imparts knowledge of the special private law of merchants and their	2	5

		<p>auxiliaries with the regulations on the company, the commercial register and commercial transactions. Finally, students are provided with an overview of the possible legal forms of companies. They are to know the fundamental differences between partnerships and corporations or joint-stock companies regarding formation, management, representation and liability. With regard to EU law (Union law), the module includes the organization of the EU (primary law) as well as legal acts issued by EU institutions in the form of regulations and directives (secondary law). The jurisdiction of the European Court of Justice is also taken into account.</p>		
4BK-RECH2-40	Labor Law, Insolvency Law, Commercial Criminal Law and Internet Law	<p>The module employs case studies to impart the fundamentals of individual and collective employment law. Students are familiarized with the legal conditions for the establishment, content and termination of an employment contract. They acquire knowledge of collective agreements and the possibilities of industrial disputes and gain an insight into the law of co-determination. In addition, the module provides further insights into insolvency proceedings (fundamental knowledge of insolvency proceedings is covered in module 4BK-BBLF-30 in the section on the management of non-performing loans) in both corporate and consumer insolvency. The section on business criminal law outlines the fundamentals of criminal liability with its special features in corporate criminal law. This includes the most important white-collar crimes regulated by different laws, which are also transferred to the banking business. Finally, students gain knowledge of the legal framework of information and communication technology as well as the special features of Internet law with a focus on contract, copyright and competition law.</p>	4	5
4BK-WFMA-10	Business and Financial Mathematics	<p>The module provides students with the mathematical tools necessary to successfully solve specific quantitative problems in business administration. Thus, mathematics is not to be seen as being an end in itself, but rather as an aid to other knowledge areas in economic sciences. The module imparts knowledge, skills and competences in the following areas of mathematics that are relevant for economic sciences: matrix calculus, linear restriction systems, linear optimization, differential calculus, integral calculus as a tool for optimization. In addition, students acquire fundamental knowledge and skills in the field of financial mathematics, which are applied in modules 4BK-BBLA-20 and 4BK-BBLF-30. The content is covered in a problem-oriented manner using instructive practical examples, especially regarding the optimization of economic processes and examples from the investment and lending business of banks. Geometric illustrations facilitate the students' understanding of mathematical methods and interrelationships to a large extent.</p>	1	5

4BK-WSTAT-40	Economic Statistics and Empirical Research	In statistics, students acquire fundamental knowledge and skills that enable them to present, prepare and evaluate data material in business and economic practices. They are proficient in the use of appropriate applications (Excel, R) to solve statistical tasks. The acquired knowledge of descriptive and inductive statistical methods as well as probability calculation provide the basis for the contents taught in the area of empirical research using the application software R and Excel.	4	5
<b>Compulsory modules "Special Banking Business Competence"</b>				
4BK-BBLG-10	Fundamentals of Banking Management and Payment Transactions	The module provides an insight into the nature and functions of banks, banking transactions, banking systems, financial markets and the fundamentals of banking regulation and banking legislation. Particular focus is laid on payment transactions, accounts and the deposit transactions. Students learn the fundamentals of banking communications. They give presentations on assigned topics from the areas of banking systems and banking services and thus apply their acquired knowledge (Module 4BK-BWLG-10). The module concludes with a field trip to Deutsche Bundesbank to consolidate the gained knowledge.	1	5
4BK-BBLA-20	Investment Business	Students acquire basic knowledge in the areas of classical financial investments and financial innovations, including investment consulting, as well as knowledge of their general conditions. The module provides a comprehensive overview of the main asset classes and their return and risk profiles. In addition to the stock market business, knowledge of assurance banking is also conveyed. Students give presentations on assigned topics from the areas of investment business to their peers and strengthen their professional and communication skills. The module also includes knowledge of counseling services and sales pitches related to the investment business. The module concludes with a field trip to the Frankfurt Stock Exchange and a visit to a financial investment management company for knowledge consolidation.	2	8
4BK-BBLF-30	Credit and Loan Business	The module provides comprehensive knowledge of the financing services offered by banks and the legal framework in which they operate. Students gain solid knowledge of the forms of financing and their collaterals in retail and corporate lending, municipal lending, private and commercial real estate financing, the management of non-performing loans, loan risk management and credit derivatives. Students give presentations on assigned topics from the areas of the lending business, thus enhancing their professional and social skills. Case studies and financing consultations are used to train the practical applicability of the acquired knowledge of the lending business.	3	8

4BK-BBLI-40	International Business and Investment Banking	Students acquire knowledge in the areas of international business and investment banking with a focus on corporate finance and understand the complexity of these service areas. International business involves services provided by credit institutions in international payment transactions, financing services in foreign business and foreign exchange trading transactions of credit institutions. Investment banking focuses on financing transactions and services that go beyond traditional financing business, such as issues of securities and M&A business. The section on "International Business" is aligned with the module 4BK-VWL3-50.	4	6
4BK-BBLPV-50	Portfolio, Product and Sales Management	Students acquire comprehensive knowledge of portfolio theories and strategies, particularly with respect to securities and other risky investments and assets, of sales management, including the target-group-oriented composition and design of the service program of banks and the creation of structured financial products. Lectures on the service type and service program policy of the individual commercial bank groups as well as on specific sales approaches, which build on the previously acquired knowledge of marketing, enable students to deepen their professional knowledge and social skills. Students also work on case studies where they apply the knowledge of product and portfolio development acquired in this module. They are able to assess different portfolio strategies as well as strategies in the performance policy of credit institutions.	5	6
4BK-BBLST-60	Overall Bank Management, Risk Management	Students acquire basic knowledge of overall bank management, bank controlling as well as risk management and controlling. They acquire fundamental knowledge of annual financial statements as well as consolidated accounting of credit institutions. Students examine the impact of stress events on regulatory requirements and are aware of the importance of auditing in credit institutions. They finally apply their knowledge in a bank management simulation and present their results. Selected lectures and seminars on overall bank management and risk management are held in English.	6	8
<b>Compulsory modules "Language Competence"</b>				
4BK-WENGL-10	English for Business and Financial Services	The module provides fundamental English language skills relating to the structure, organization and business processes of commercial and financial enterprises. Students are able to describe themselves and their academic and professional context in English. They are also capable of interacting in everyday communication situations in the professional environment. Students are enabled to communicate in English both orally and in writing within their company (bank) and between clients and the company (bank). The module concludes with a project paper to be written in English in accordance with the methods of academic work. The module is taught as a	1	4

		seminar in two groups (A and B), to which students are assigned according to their language level.		
4BK-BENGL-50	Basic English for Banking	The module systematically develops professional English language skills in the banking and financial services sector in order to enable students to conduct efficient professional discussions, counselling sessions and negotiations on all topics in the banking and financial services sector. Emphasis is placed on acquiring and consolidating lexis and conversational skills. The module is taught as a seminar in two groups (A and B), to which students are assigned according to their language level.	5	4
4BK-SENGL-60	English for Banking	Students expand and consolidate their professional English language skills in the areas of securities and lending, international trade, and corporate finance. They discuss current and specific business topics and analyze technical texts. They improve their intercultural competence and communication skills and contribute their own practical banking experience to the course. Students attend lectures in English on the topics of investment banking and overall bank management. They are able to understand and confidently use the English language in all service areas of credit institutions. The module is taught as a seminar in two groups (A and B), to which students are assigned according to their language level.	6	4
<b>Compulsory elective modules: One of the following modules must be selected in the 4th, 5th, and 6th semester.</b>				
4BK-WPBWM-40	Private Banking and Wealth Management	Students are familiarized with the innovative strategies and future-oriented concepts of customer advisory services in the business area of private banking and wealth management. They understand financial planning, asset management, foundation and generation management as important service areas of private banking. Students acquire the "tools" for the holistic management of affluent private clients. They are instructed to develop individual counseling and advisory concepts and to conduct complex investment advisory meetings.		
4BK-WGMIS-40	Fundamentals and Management of Enterprise Information Systems	The module deals with the design and use of enterprise information systems based on client-server and database technology. Apart from technical principles, students are familiarized with the use of information and communication systems within the value chain of a company and, in particular, of a credit institution. Focus is laid on the functional creation and use of databases for the collection and provision of information that is relevant for decision-making. This includes the Internet as a platform for gathering, transmitting and providing information. In practical exercises and case studies, student focus on the development of applications for standardized and ad-hoc individual data evaluation in relation to a credit institution and on the modeling of business processes. The seminars impart the necessary software fundamentals. The organization	4	4

		of the structure and operation of enterprise information systems and the management of IV/IT projects are addressed with special reference to issues in the banking industry.		
4BK-WMFKM-50	Management of Medium-Sized Corporate Customers	<p>Drawing on the economic significance of small and medium-sized enterprises for the Federal Republic of Germany, students understand the allocation of small and medium-sized enterprises to the corporate customer sector of a bank. They are familiarized with the financial products used in the individual phases of the corporate cycle from the perspective of holistic corporate customer service.</p> <p>Furthermore, students are introduced to the content-related and legal requirements as well as the process for a company start-up and company succession.</p> <p>They are able to draw up a business start-up project, taking into account economic, business, commercial, corporate and tax law aspects.</p> <p>Students also acquire knowledge of the valuation of medium-sized companies for the purpose of determining the selling price.</p> <p>Students are able to make financial decisions in all phases of the corporate cycle, to support the company in entrepreneurial decisions and to manage non-performing loans in the corporate sector from restructuring to settlement. They gain knowledge of corporate reorganizations and thus loan restructuring and workout management.</p>	5	4
4BK-WDM-50	Derivative Management	<p>Following modules 4BK-BBLA-20, 4BK-BBLF-30 and 4BK-BBLI-40, students acquire deeper knowledge of the structure, content, opportunities and risks as well as the valuation and market structure of credit, interest rate and equity derivatives as well as other derivative financial products. This enables them to practically use and successfully implement the new investment, diversification as well as hedging and risk management opportunities generated by these products. Both the international perspective and the specifics of the German financial market are taken into account. The lectures deal with regulatory requirements as an integral part of derivatives management as well as ethical and economic restrictions and dimensions.</p>	5	4
4BK-WDBM-60	Digital Bank Marketing	<p>Upon completion of the module, students possess advanced knowledge and skills of marketing in general and digital bank marketing in particular. The module imparts knowledge of digital methods and instruments in all marketing areas. Students are also qualified for changes in the communication culture in banks through digital media. Upon completion of the module, they are able to develop digital bank marketing strategies and sustainable concepts and to ensure their successful implementation.</p>	6	4
4BK-WTM-60	Treasury Management and	<p>Students are familiarized with the content, structure and organization of treasury and sustainable finance management. They acquire fundamental knowledge of the role of treasury</p>	6	4



	Sustainable Finance Management	<p>management in overall bank management and the practical implementation of risk management functions (building on Module 4BK-BBLST-60). Students are informed about current approaches to risk management in individual types of risk through the analysis of case studies. This basic knowledge is also applicable to financial management in industrial, commercial and insurance companies.</p> <p>Special topics conveyed in lectures, seminars and case studies include current treasury issues that relate to the design of client products and the external management of assets as special AIFs.</p>		
<b>Interdisciplinary compulsory elective modules: One of the below modules can be chosen in addition to the elective modules in the 4th, 5th and 6th semester.</b>				
4BK-WFSZ-50	International Language Certificate English	<p>The seminar prepares students for the acquisition of a foreign language certificate in English (LCCI EFB, Level 2/3; Cambridge Advanced, TOEIC or TOEFL) and thus for a professional stay, an internship/work placement and/or a master program abroad. In addition, it reliably assesses students' language competencies according to the European Framework of Reference for Languages. Focus is placed on European business correspondence.</p> <p>Upon completion of the module, students have enhanced both their business communication skills through the use of tasks from real-life business situations and their skills and abilities in academic English. Furthermore, they gain an insight into the intercultural differences in international business life and have an increased sensitivity regarding communicative peculiarities and cultural differences. Focus is laid on the cooperation in intercultural teams and the employee-customer relationship, which is becoming increasingly important in the course of globalization.</p>	5	4
4BK-WDIM-50	Digitization in Medium-Sized Businesses	<p>The elective module qualifies students to identify opportunities and challenges for companies as a result of the changes triggered by digitalization. They are able to analyze and categorize corporate strategies in the course of digital transformation. Upon completion of the module, students are able to develop their own ideas for implementation and realization scenarios in response to the challenge of digitalization. Particular emphasis is placed on aspects of structural and personnel management of employees in transformation processes.</p>	5	4
4BK-WOPRE-50	Operations Research	<p>The compulsory elective module "Operations Research (OR)" provides students with in-depth knowledge in the field of mathematical optimization to solve economic problems. Upon completion of the module, students are able to present operational problems in models and solve them by applying suitable OR methods. For this, they acquire knowledge, skills and competences in the following mathematical subfields relevant to economics: network and network flow problems, linear optimization, integer optimization, dynamic optimization and</p>	5	4

		nonlinear optimization - as optimization methods of OR. The course takes a problem-oriented approach, using instructive practical examples.		
<b>Practical modules</b>				
4BK-PRAX1-10	Practical Module 1: Credit Institutions and Their Environment	This module introduces students to the structure, organization and services of their partner company and provides them with an overview of the business areas and communication relationships within the company. Focus is placed on the economic, social, competitive and regulatory factors that influence the activities of credit institutions. Students participate in the business processes of deposit account management, cash and non-cash payments, e-banking and deposit banking, as well as customer approach and customer communication both in the branch and online. They are directly involved in practical teams and thus receive significant impetus for the development of new or the consolidation of acquired social skills. Students strengthen basic professional skills gained in the theory modules and apply them in banking practice. They use these skills to write their first project paper in English (module: 4BK-WENGL1-10) and to prepare for the oral examination at the end of the module 4BK-PRAX1-10.	1	6
4BK-PRAX2-20	Practical Module 2: Investment Business	Students are familiar with the theoretical fundamentals taught in the 2nd semester in module 4BK-BBLA-20 and learn to transfer the knowledge and skills, especially in the investment business, to operational practice (professional competence). Drawing on the different types of investments, students work out the associated specific products and services of the partner company and the network partners. Students acquire sales and consulting skills and improve their ability to think and act independently (methodological and social competence). The module concludes with a project paper on the topic of " Investment".	2	6
4BK-PRAX3-30	Practical Module 3: Financing Business	Students learn to transfer the theoretical knowledge and skills of the financing business taught in the 3rd semester to operational practice (professional competence). Focus is placed on the application of the different forms of financing in the private customer, real estate and corporate customer business of the practical company including their legal conditions and price calculations. In addition, students improve their sales competence and their ability to think and act independently (methodological and social competence). The module concludes with an oral examination.	3	6
4BK-PRAX4-40	Practical Module 4: Consolidation of Investment and Financing Business	This module provides in-depth knowledge of the investment and financing business, private and corporate customer business, and conveys practical contents of international business and corporate finance. In addition, students improve their sales competence as well as their ability to think and act independently (methodological and social competence). Students solve banking tasks increasingly independently.	4	6

		<p>During the 4th practical semester, students have the opportunity to work abroad at a subsidiary of their partner company or at another foreign bank or investment company.</p> <p>The module concludes with a project work.</p>		
4BK-PRAX5-50	Practical Module 5: Bank-Specific Service and Control Areas	<p>Students are familiar with the theoretical foundations covered in the modules of the previous 5 semesters. They have built up detailed professional knowledge and are enabled to transfer the knowledge and skills to operational practice (professional competence). In addition, students further improve their sales competence, their ability to think and act independently, and their conflict management skills. They learn to see the business areas and services of their company in the overall context, understand relevant strategies and recognize possible fields of specialization that they can choose in agreement with the partner company during the practical phase.</p> <p>Students are able to work independently in complex areas of responsibility and are expected to participate in internal and external projects, manage smaller projects and gain experience in the process.</p> <p>The module is concluded with an oral examination.</p>	5	6
4BK-BTHES-60	Bachelor's Thesis	<p>In their bachelor's thesis, students solve an industry-specific problem within a specified period of time, applying the acquired theoretical, methodological and practical knowledge in a targeted and result-oriented manner, and present it in a logically structured and comprehensible manner in the form of a scientific paper (bachelor's thesis). The knowledge gained in the previous modules is applied, deepened and extended in dependence on the chosen topic of the thesis. objectives and the approach of the thesis. The results of the bachelor's thesis are to be presented and defended in an academic presentation before an examination board.</p>	6	9