

Title of Course:

Money and Banking

Description of Course:

Contents:

1. Introduction of Money and Banking
2. Definition and Measure of Money
3. Money Standard System
4. Introduction of the Financial System
5. Introduction of Interest Rates
6. The Financial System in Taiwan
7. The Operation of Commercial Banks
8. Financial Regulation, Liberalization and Innovation
9. The Banking and Financial System in Major Countries
10. The Creation Process of Deposit Money
11. Money Supply Model
12. Asset Demand Theory
13. Money Demand Theory
14. The Theory on the Determination of Interest Rates
15. The Theory of Interest Rate Structure
16. A Brief Model for the Determination of National Income
17. The Influence of Money on Income and Interest Rate (IS-LM Model)
18. The Influence of Monetary Policy on Price (AS-AD Model)
19. Inflation
20. The Central Bank and the Change of Reserve Money
21. The Monetary Policy Instruments of the Central Bank
22. The Strategies of Monetary Policy
23. Balance of Payment and Foreign Exchange Policy
24. Foreign Exchange Rate
25. International Monetary System
26. Important International Events since the 1990s: Evolution of Euro, Asian Financial Crisis, Financial Merge and Acquisition, Financial Tsunami.

Purpose of Course:

This study provides a complete framework designed to introduce the theory and policy of money and banking. First, the definition of money and the monetary standard system are discussed. Then, the operations of financial markets and the meaning of interest rates are explained. The characteristics of the financial system in Taiwan are analyzed, as is the behavior of banks and other financial institutions. An important part that concerns the money creation process is thoroughly described. The asset demand theories and money demand functions propounded by different economic schools are compared. The interest rate determination mechanism is studied. In addition, a macroeconomic model that incorporates the money factor is analyzed. The cause and results of inflation are then discussed. The behavior of the Central Bank in relation to the operation of monetary policy also cannot be neglected. The foreign exchange market is described in the final part. This study introduces the important theories and analytical tools related to money and banking. The key facts of financial system and financial problems will be observed also.

Requirement of Course:

The evaluation will be based on the mid-term examination, final examination, and related considerations.

Literatures:

- 1、Yang, Ya-Hwei, *Money and Banking*, San-Min. (In Chinese)
- 2、Mishkin, Frederic S., *The Economics of Money, Banking and Financial Markets*, Pearson, Addison Wesley.

標題：

貨幣銀行學

課程概述：

第一篇 導論

第 1 章、貨幣銀行學簡介

第二篇 貨幣概論

第 2 章、貨幣供給之定義與制度

第 3 章、貨幣本位制度

第三篇 金融體系

第 4 章、金融體系概論

第 5 章、利率概念

第 6 章、台灣金融體系

第四篇 銀行業與金融發展

第 7 章、商業銀行經營

第 8 章、金融管制、自由化與金融創新

第 9 章、各國銀行業與金融制度

第五篇 貨幣供給

第 10 章、倍數創造存款過程

第 11 章、貨幣供給模型

第六篇 貨幣需求

第 12 章、資產需求理論

第 13 章、貨幣需求理論

第七篇 利率理論

第 14 章、利率決定理論

第 15 章、利率結構理論

第八篇 總體貨幣理論

第 16 章、國民所得決定之簡單模型

第 17 章、貨幣對所得、利率之影響（IS-LM 模型）

第 18 章、貨幣政策對物價之影響（AS-AD 模型）

第 19 章、物價膨脹

第九篇 央行貨幣政策

第 20 章、央行與準備貨幣之變動

第 21 章、央行貨幣政策工具

第 22 章、貨幣政策策略

第十篇 國際金融

第 23 章、國際收支與外匯政策

第 24 章、外匯匯率

第 25 章、國際貨幣體系

第 26 章、1990 年代以來重要國際金融事件：歐元整合、亞洲金融風暴、
金融整併、金融海嘯

課程目標：

本課程介紹貨幣銀行學，用完整的架構，精簡而有條理的說明，闡釋貨幣銀行學的要義。此外，並參酌當前國內外金融情勢與政策，藉以體認實務與理論之結合。全部內容共分二十六章，內容涵蓋貨幣概論、金融體系、銀行業與金融發展、貨幣供給、貨幣需求、利率理論、總體貨幣理論、央行貨幣政策、與國際金融等篇。每部分均採用架構圖與有層次的標題來引導建立整體的概念。此外，並配合各章節理論之介紹，引用台灣最新的金融資訊來佐證，期能讓理論與實際之間互相結合。透過此課程，將可學習到貨幣銀行學之重要理論、分析工具，並對金融制度與金融問題之實務現象有提綱契領之瞭解。

課程要求：

修習本課程者以修過經濟學者為宜，本課程之評分主要為期中考與期末考，並參酌平時成績。

參考書目：

1. 楊雅惠，「貨幣銀行學」，第四版，2011年，三民書局。
2. Mishkin, Frederic S., *The Economics of Money, Banking and Financial Markets*, Pearson, Addison Wesley，華泰。