

# 金融硕士培养方案

## Cultivation Plan of Master of Finance

### 一、培养目标

#### I Training Target

培养适应经济全球化的要求，具有一流外语水平和良好的沟通技巧，熟悉对象国投融资环境和金融市场规则的复合型国际化金融人才。

We aim at cultivating international inter-disciplinary financial talents who can meet the demands of economic globalization, boast first-class proficiency in foreign languages and good communication skills, and be familiar with the financing environment and financial market regulations of the target country.

具体培养目标定位于四个特色领域：

The specific training target has four distinctive aspects:

- 1、跨国金融机构管理：培养跨国金融机构所需要的应用型金融管理人才。

Management of transnational financial institution: cultivating the applied financial management talents who can meet the demands of transnational financial institutions.

- (1) 具备中国情怀与国际化视野，自觉维护国家金融安全、诚实守信、谨慎自律的职业精神和乐于服务的职业态度，从事跨文化管理所需要的认知文化差异的人文修养与文化包容性；  
The talents should have Chinese feelings as well as an international vision, and consciously safeguard national financial security. They need to possess the professional spirits of honesty, trustworthiness, cautiousness and self-discipline. They also need to take on a professional attitude characterized by their willingness to be at service. Humanistic accomplishments and cultural inclusiveness of perceiving cultural differences are also needed in cross-culture management.
- (2) 通晓跨国商业银行运营管理、金融市场与机构、金融创新与风险管理等方面专业知识；  
They should thoroughly understand various professional knowledge such as the operation management of transnational commercial banks, financial markets and monetary institutions, financial innovation and risk management.

(3) 能够识别、度量与控制海外机构面对的各种风险，应对国际金融市场激烈的竞争与复杂的市场环境，能运用多种金融工具创新性地解决实际问题、转移风险、获取利润，并能运用自己的语言和沟通能力，处理跨国金融机构中的跨文化冲突和管理问题。

They can discern, measure and control various risks confronting oversea institutions. They can cope with the drastic competition and complicated environment of international financial market. They can solve practical problems, transfer risks and gain profit by using of multiple financial instruments with innovation. They can also use their language and communication ability to cope with cross-cultural conflicts and management problems in transnational financial institutions.

- 2、跨国公司财务管理：培养符合以下条件的应用型跨国财务管理人才。

Financial management of transnational corporations: cultivating applied transnational financial management talents with following capabilities.

(1) 具有国际视野和跨国财务管理者的专业素养、职业道德，从事跨文化管理所需的人文情怀与文化包容性；

The students should have international visions as well as professional literacy and ethics of a transnational financial manager. They should be equipped with humanistic feelings and cultural inclusiveness which are needed in cross-cultural management.

(2) 掌握财务与金融等基本理论，通晓外汇和风险管理、跨国投融资与并购管理、跨国运营资本管理和跨国税务筹划的专业知识，了解国际资本市场，熟悉对象国投融资渠道、投资监管政策及其会计和税收制度；

They will master basic theories of accounting and finance. They will have a good knowledge of foreign exchange and risk management, transnational investment and financing, merger and acquisition management, transnational working capital management and tax planning. They will understand the international capital market and be familiar with the investment and financing channels, investment regulatory policy, accounting and tax system of the target country.

(3) 能够使用流利的语言和跨文化人际能力，与当地管理者进行团队合作、与当地投资人和其他利益相关者进行有效沟通的能力；具有进行跨国营运资金管理的实践能力，能运用多种资本运营工具进行跨国投资、融资、重组并购，并合理地安排利润分配与转移支付、进行跨国税收筹划；能从跨国并购与财务实践中发现问题、搜集数据和用定性、定量的方法分析问题、并进行创新实践的能力。

They can collaborate with local managers as a team by using their fluent language and cross-cultural interpersonal competence and communicate efficiently with the local investors and other stakeholders. They have practical ability of managing transnational working capital. They can use multiple capital operating tools to conduct cross-border investment, financing, reorganization and acquisition, and reasonably arrange the distribution of profits, payment transfer and transnational tax planning. They should be equipped with the ability of spotting problems from the practice of cross-border M&A (mergers and acquisitions) and finance, collecting data and analyzing them by applying qualitative and quantitative methods and practicing with innovation.

3、国际资本市场运作：培养专业的国际资本市场投资人才，包括基金经理、证券分析师、投资顾问、财务总监、投资银行家、交易员等。

International Capital Market Operation: cultivating professional international capital market investment talents, including fund managers, securities analysts, investment counselors, chief financial officers (CFOs), investment bankers, dealers etc.

(1) 具有独立诚信、谨慎客观、勤勉尽职、公正公平的专业投资人道德操守，较丰富的人文社会科学和自然科学基本素质，多学科交叉素养；

The talents should have moral integrity of a professional investor in being independent and honest, cautious and objective, diligent and duty-fulfilling, just and fair. They are equipped with abundant basic quality of humanistic and social science and natural science. And they boast a multi-disciplinary literacy.

(2) 具备国际前沿的经济、金融理论基础，了解全球不同区域资本市场运作规则和投资产品，系统掌握投资分析、财务报表分析、资产评估、投资组合管理、投资表现评估的专业知识；

They have international advanced theoretical basis of economy and finance. They are acquainted with capital market working regulations and investment products in different regions around the world. They

systematically master the professional knowledge of investment analysis, financial statement analysis, assets evaluation, portfolio management, and investment performance evaluation.

(3) 具备一流外语沟通能力,能独立运用定性、定量的技术搜集、分析来自世界各地的市场信息,具备敏捷的市场反应能力,理智、果断进行投资决策的能力,主动追踪金融投资市场最新动向并反思自身实践情境,进而凝炼问题、提出解决思路的学习能力与创新能力。

They possess first-class foreign language communication ability. They can collect and analyze market information around the world by using qualitative and quantitative methods independently. They have prompt market-response ability and the capability of making investment decisions rationally and decisively. They can trace the latest trends of financial investment market and introspect their actual situation on their own initiatives and accordingly develop their learning and innovation capacity of refining issue and putting forward solutions.

#### 4、金融信息风险管理

##### Risk Management of Financial Information

培养能够为跨国金融投资与管理决策提供大数据分析处理和信息风险管控的高级人才:  
Cultivating top talents who can provide big data analysis and processing as well as information risk manage and control for transnational financial investment and management decision.

(1) 自觉维护企业、国家的经济与信息安全、独立诚信、谨慎客观的职业精神,多学科交叉的知识素养;

The talents should consciously safeguard economic and information security of the enterprise and our country. They should possess professional spirits of independence, honesty, cautiousness and objectivity. They should equip themselves with knowledge literacy of interdisciplinary subjects.

(2) 掌握财务与金融信息收集、传输、处理和数据挖掘的基本理论,了解电子交易、大数据的相关知识,熟悉金融信息网络系统的管理及基于信息、网络的各种金融工具、交易手段的创新。

They need to master the basic theories of collecting, transferring, managing financial information and data mining. They should know related knowledge about e-commerce and big data. They should be familiar with the management of financial information network system and can be creative with various financial instruments and transaction methods based on information and internet.

(3) 能实时收集、处理与分析国际、国内客户交易信息和社会经济与金融信息,避免因信息失真与滞后带来的金融资产潜在风险;能协助开发与实施金融科技创新,避免科技创新中产生的新的信用风险、市场风险、操作风险和管理风险;能有效地管理金融信息系统,并通过信息内部控制,降低内部失职和外部欺诈而导致的财务和信誉的损失。

They can collect, process and analyze the transaction information of customers from both home and abroad as well as the information of social economy and finance in real time, so as to avoid the potential risk of financial assets resulting from distortion and postponement of information. They can help develop and exercise technological innovation of finance and avoid new credit, market, operating and management risks from technological innovation. They can effectively manage financial information system and lower financial and reputation losses caused by internal delinquency and external fraud.

## 二、招生对象及入学考试

### II Enrollment Object and Entrance Examination

主要面向：

This program is open to:

(1) 有良好外语基础的本科毕业生。

Undergraduates with good foreign language proficiency.

(2) 中外资跨国公司或金融机构受过良好高等教育、英语水平高、有一定国际工作经验的人员。

具有国家承认的国民教育系列大学专科学历考生应有两年或以上的实际工作经验，达到本科同等学力。

Employees that are well-educated with an advanced English level, and international working experience in domestic and foreign-funded transnational corporations or financial institutions. Candidate with nationally-recognized college degree from a series of national education universities should have at least two-year practical working experience in order to achieve the equivalent educational level of a college graduate.

(3) 英语或汉语水平达到一定要求的留学生。

International students whose English or Chinese proficiency reaches a certain level.

应届中国考生将采取保送与全国统考相结合的方式，统考入学考试分为初试与复试。

This year's Chinese candidates would be enrolled by a combined approach of recommendation and nationwide examination. The nationwide examination is divided into two parts as preliminary test and re-test.

国际学生通过申请择优录取，英语水平要求达到新托福 IBT80 分/雅思 6 分，或其他相当水平的英语测试成绩，或者汉语水平达到 HSK 5 级。

International students are enrolled through applications. Their English level are required to reach at least TOEFL iBT 80/ IELTS 6 or an equivalent achievement in any other English language test. Their Chinese proficiency should reach grade 5 in HSK.

### 三、学习年限与培养方式

#### III Schooling Duration and Cultivation Methods

我校拟开设的金融专业硕士为全日制培养方式，学制为 2 年，其中课程学习为 1.5 年。培养环节分为课程学习、专业实习和学位论文。

The Master of Finance which is planned to be open is a full-time cultivation program with a two-year duration, a year and a half of which is for the course learning. Cultivation steps are divided into course learning, professional practice and dissertation.

培养方式采用讲授与实验、案例教学相结合，课内教学与调研考察、专业实习、实训相结合，校内专业导师与校外实践导师集体培养的方法。

The cultivation method is conducted through a combination of lectures, experiments and case studies. Curricular teaching is associated with investigations and surveys, professional practice and practical training. Professional instructors on campus and practice instructors outside would be cultivating collectively.

### 四、课程设置与学分要求 IV Curriculum and Credits Requirements

专业硕士学生修读学分不低于 37 学分，课程由四个部分组成：

Professional masters are required to obtain no less than 37 credits. The curriculum consists of 4 components:

学位公共课：三门，6 学分；

Common Courses: 3 Courses, 6 Credits

专业必修课：四门，12 学分；

Compulsory Courses: 4 Courses, 12 Credits

专业选修课：七门，14 学分；

Elective Courses: 7 Courses, 14 Credits

社会实践与讲座：5 学分，其中，社会实践 4 学分。

Social Practice and Seminar: 5 Credits (social practice occupies 4 credits)

学生可以选择海外学习 1 学期，在海外学校选择 4 门与本方向课程中相同或相似的必修或选修课程，交换相应的学分。

Students can choose to study abroad for one semester. In an overseas university, the 4 courses chosen by the students should be similar with the compulsory or elective courses in this curriculum in order to exchange the corresponding credits.

修过相关专业课程的学生可根据成绩单申请免修免考，相应学分用第二语言文化模块与区域商务环境模块课程代替。

Students who took the relevant courses can apply for exemption of learning and examination with academic transcript. The corresponding credits are replaced by the second language and regional business environment courses.

课程设置如下：Curriculum

课程类别 Course Type	课程名称 Course Name	学时 Credit Hours	学分 Credit	开课 学期 Seme ster	考核方式 Evaluation Methods
学位公共课 Common Courses	中国特色社会主义理论与实践 Socialism with Chinese Characteristics: Theory and Practice	36	2	1	考试/论文 Examination/Thesis
	英、西、法语言中根据一定条件 选择一门作为专业外语 Foreign Language (English/Spanish/French)	72	4	1-2	考试 Examination
专业必修课 Compulsory Courses	金融理论与政策 Financial Theory and Policy	48	3	1	考试/论文 Examination/Thesis

## 五、社会实践

		金融市场与机构 Financial Market and Monetary Institutions	48	3	1	考试/论文 Examination/Thesis
		公司金融 Corporate Finance	48	3	2	考试/论文 Examination/Thesis
		投资学 Investment	48	3	2	考试/论文 Examination/Thesis
专业选修课 Elective Courses	跨国公司财务管理方向 Transnational Corporation Financial Management Direction	国际会计 International Accounting	36	2	1	报告/论文 Report/Thesis
		国际税收筹划 International Taxation Planning	36	2	2	考试/论文 Examination/Thesis
		国际金融理论与实务 International Finance: Theory and Practice	36	2	2	考试/论文 Examination/Thesis
		跨国并购 Cross-Border Merger and Acquisition (M&A)	36	2	3	考试/论文 Examination/Thesis
		财务报表分析 Financial Statement Analysis	36	2	2	考试/论文 Examination/Thesis
		风险管理 Risk Management	36	2	3	考试/论文 Examination/Thesis
		金融数据分析 Financial Data Analysis	36	2	2	报告/论文 Examination/Thesis
		金融法 Financial Law	36	2	2	考试/论文 Examination/Thesis
		跨文化沟通与管理 Cross-Cultural Communication and Management	36	2	1	考试/论文 Examination/Thesis
	跨国金融机构管理方向 Transnational Financial Management Direction	跨国银行经营管理 Transnational Banking Management	36	2	1	考试/论文 Examination/Thesis
		企业资信调查与价值评估 Enterprise Credit Investigation and Value Assessment	36	2	2	考试/论文 Examination/Thesis

## V Social Practices

	Institution Management Direction	网络金融 E-Finance	36	2	3	考试/论文 Examination/Thesis
		风险管理 Risk Management	36	2	3	考试/论文 Examination/Thesis
		国际金融理论与实务 International Finance: Theory and Practice	36	2	2	考试/论文 Examination/Thesis
		国际结算与贸易融资 International Settlements and Trade Financing	36	2	1	考试/论文 Examination/Thesis
		金融数据分析 Financial Data Analysis	36	2	2	报告/论文 Report/Thesis
		金融法 Financial Law	36	2	2	考试/论文 Examination/Thesis
		跨文化沟通与管理 Cross Cultural Communication and Management	36	2	1	考试/论文 Examination/Thesis
	国际资本市场 运作方向 International Capital Market Operation Direction	国际资本市场实务 International Capital Market	36	2	1	考试/论文 Examination/Thesis
		金融衍生工具 Financial Derivative Instrument	36	2	2	考试/论文 Examination/Thesis
		私募股权与风险投资 Private Equity and Venture Investment	36	2	3	考试/论文 Examination/Thesis
		企业资信调查与价值评估 Enterprise Credit Investigation and Value Assessment	36	2	3	考试/论文 Examination/Thesis
		财务报表分析 Financial Statement Analysis	36	2	2	考试/论文 Examination/Thesis
		风险管理 Risk Management	36	2	3	考试/论文 Examination/Thesis
		金融数据分析 Financial Data Analysis	36	2	2	考试/论文 Examination/Thesis

		金融法 Financial Law	36	2	2	考试/论文 Examination/Thesis
		跨文化沟通与管理 Financial Derivative Instrument	36	2	1	考试/论文 Examination/Thesis
	金融信息风险管理方向 Financial Information Risk Management Direction	金融信息系统 Financial Information System	36	2	1	考试/论文 Examination/Thesis
		商务智能 Business Intelligence	36	2	2	考试/论文 Examination/Thesis
		网络金融 E-Finance	36	2	3	考试/论文 Examination/Thesis
		信息治理与风险管理 Information and Risk Management	36	2	3	考试/论文 Examination/Thesis
		财务报表分析 Financial Statement Analysis	36	2	2	考试/论文 Examination/Thesis
		跨国银行经营管理 Transnational Banking Management	36	2	1	考试/论文 Examination/Thesis
		金融数据分析 Financial Data Management	2	2	考试/论文 Examination/Thesis	
		金融法 Financial Law	36	2	2	考试/论文 Examination/Thesis
		跨文化沟通与管理 Cross-Cultural Communication and Management	36	2	1	考试/论文 Examination/Thesis
社会文化与投资环境课程 Social Culture and Investment Environment Course		西语国家、法语国家、俄语国家、阿拉伯世界、亚洲社会文化与投资环境专题研究 Thematic Research on Culture and Investment Environment in Spanish-speaking, French-speaking, Russian-speaking Countries, Arabia and Asia		4	1-2	考试/论文 Examination/Thesis
海外学习 Overseas Study		到海外合作院校交换学习一学期(选择 4 门与本方向课程中相同或相似的课程) Exchange Study for a Semester in an Overseas Cooperative College (Students		8	3	海外院校提供成绩单 Academic Records



	need to choose 4 courses which are similar with the courses in this curriculum)			Provided by Overseas College
实践和讲座 Practice and Seminar	专题讲座 Seminar	1		讲座签到 Attendance Registration
	社会实践 Social Practice	4	4	相关单位证明 Certificate Provided by Related Organizations

金融专业硕士教育要求学生必须参加一定的与专业相关的有意义的社会实践活动，时间不少于半年。实习活动计算学分（不低于 4 分），包括以下方面：

MF Education program requires students to participate in some meaningful social practice activities which are related to the major, with a duration of no less than half a year. Social practice is permitted to occupy no less than 4 credits and is calculated based on the following rules.

（1）跨国公司或金融机构的专业实习，一学期计 2 学分；

Professional practice in transnational corporations or financial institutions, one semester accounts for 2 credits.

（2）与专业相关的商业模拟训练或商业比赛，一学期或获得名次计 2 学分；

Business simulation trainings or business contests which are related to the major, one semester or obtaining a ranking in the competition accounts for 2 credits.

（3）咨询项目或横向课题，计 2 学分；

Consulting project or transverse project accounts for 2 credits.

（4）实践调研与学校统一组织的国际交流活动，撰写调研报告计 2 学分；

Writing investigation report for social practice and international exchange program which is organized by BFSU accounts for 2 credits.

（5）开发、撰写新的案例，计 2 学分。

Developing and writing new cases accounts for 2 credits.

达到规定学分的学生才可申请进入毕业论文与毕业设计阶段的学习。学生须认真参与学校组织的实践训练，全面提升理论应用能力；在老师的指导下，通过调研、分析和撰写案例，独立或组队完成案例的开发；认真参与实践基地考察调研、学习交流等实践教学实践活动，发现问题，分析问题，提交具有针对性与独特视角的调查报告；积极参与学校组织国际商务模拟活动，提出有创意、有见地的商业理念和管理思路；认真完成专业实习，在实习实训中提升相关专业技能。

Students who obtain enough credits as the regulation required can apply for the next phase – graduation thesis and project. Students should earnestly participate in practical trainings organized by BFSU in order to enhance the theoretical application ability. Under the guidance of teachers, they would complete the case

development independently or in groups through case investigation, analysis and composition. They need to earnestly participate in practical teaching activities such as practice base research, study and communication. They are expected to find out and analyze the problems and then submit investigation report with pertinence and unique perspective. They should actively participate in international business simulation activities organized by BFSU and propose creative and insightful business ideas and management guiding principles. The students should earnestly complete professional practices and improve their relevant professional skills in those practices.

## **六、中期考核 VI Mid-term Examination**

对研究生的思想品德、课程学习、专业素养、实践技能等进行考核，填写《北京外国语大学生中期考核表》（应用型）。

An examination concerning postgraduates' ideology and morality, course learning, professional accomplishment and practical skill will be carried out. Fill in the *BFSU Student Mid-term Examination Chart (applied version)*.

## **七、学位论文/毕业设计 VII Degree Thesis**

金融硕士强调学位论文或毕业设计同具体实践活动相结合。形式可以是金融专题研究论文、金融机构或金融活动案例研究报告、金融市场调研报告或项目可行性研究报告等多种形式。字数在 1.5 万至 2 万字。

Master of Finance emphasizes the combination of degree thesis and practical activities. The dissertation can have various forms such as financial thematic research thesis, research report of financial institutions or cases of financial activities, financial market research report, or project feasibility study report. The number of words should be about 15,000 to 20,000.

学位论文与毕业设计需要经过相关专业教师和业界人士的指导，学位论文的指导教师、论文评阅人和答辩委员会成员中，应有 1-2 名在实际业务部门中具有高级专业技术职称的专家。研究生应在导师指导下，结合必修的实践培养环节，独立完成学位论文。

The academic dissertation and graduation design need to go through the guidance of the related professional teachers and industry delegates. Among the instructors, reviewers and the members of Thesis Supervisory Committee, there should be one or two experts who enjoy senior professional title in actual business sectors. Postgraduate students should complete the degree thesis independently with the guidance of instructor, combining with compulsory practical training.

## **八、学位授予**

### **VIII Degree Granting**

学生申请取得硕士学位，需要达到以下要求：

Students who apply to obtain the master's degree are expected to achieve the following requirements:

(1) 修满要求的学分，课程学分不低于 33 分，实践学分不低于 4 分；

Required credits should be obtained, among which course credits should be no less than 33 and practice credit no less than 4.

(2) 按照要求完成学位论文或毕业设计；

The degree thesis should be completed as requested.

(3) 英语达到流利的工作语言水平；第二外语达到熟练的交流水平；

One's English proficiency should reach the level of working language. One should be skillful in communication with their second foreign language.

(4) 学位论文或毕业设计经过校内外专家评阅和正式论文答辩，通过答辩委员会的决议，硕士学位的授予由校学位评定委员会决定。

The degree thesis need to go through the review of both external and internal experts, and the formal thesis defense. After the approval of Thesis Supervisory Committee, the granting of Master degree is decided by University Academic Degree Evaluation Committee.

## 九、主要课程描述 Description of Main Courses

课程名称：经济学分析与应用

Course Name: Economic Analysis and Application

主要内容：主要讲授微观与宏观经济学理论体系的框架及其发展、经济学分析的方法，具体内容  
包括：市场机制的均衡动态调整、价格理论及其应用、消费者行为理论、生产理论、市场结构及福利  
效益、市场失灵与经济政策、收入决定及动态优化、失业与通货膨胀、经济增长与经济周期、宏观经  
济政策及其协调机制，以及信息经济学等方面的内容。要求学生在这些主要内容上切实掌握理论的基  
本结构、证明方法以及经济含义。同时要求学生课后做习题和阅读相关参考书目。要求学生具有微积  
分、经济学初级水平。

Main Content: This course teaches the framework and development of the theoretical system of micro-  
and macro-economics. The main content includes: balanced dynamic adjustment of market mechanism, price  
theory and its application, theory of consumer's behavior, production theory, market structure and welfare  
benefits, market failure and economic policy, income determination and dynamic optimization,  
unemployment and inflation, economic growth and economic cycle, macroeconomic policy and its  
coordination mechanism, information economics. Students are required to master the basic structure, proof  
methods and economic implications of the theory. They are required to do the after-class exercises and read  
relevant bibliography. Students should possess basic knowledge of calculus and have reached primary level  
of economics.

课程名称：公司金融

Course Name: Corporate Finance

主要内容：1.公司金融的概念；2.现值及价值评估；3.证券价值评估及投资分析；4.项目评估法则；  
5.现金流量分析；6.风险与收益的度量与组合投资前沿；7.CAPM 与 APT；8.敏感性分析盈亏平衡及决  
策树等不确定性分析；9.代理问题、经理人薪酬与业绩评估；10.公司融资与价值评估；11.公司股利政  
策公司资本结构；12.期权定价与实务期权；13.负债融资：信用风险、债券与租赁；14.风险管理；15.  
财务计划于运营资本管理；16.兼并、公司控制与公司治理

Main Content: 1. The concept of corporate finance; 2. Present value and value assessment; 3. Stock  
value assessment and investment analysis; 4. Assessment rule of the project; 5. Cash flow analysis; 6. The  
measurement and portfolio frontier of risk and return; 7. CAMP & APT; 8. Uncertainty analysis like sensitivity  
analysis, profit and loss balance and decision tree; 9. Agent problem, payment and performance evaluation  
of manager; 10. Corporate finance and value assessment; 11. Corporate dividend policy and corporate capital  
structure; 12. Option valuation and real option; 13. Debt financing: credit risk, bond and lease; 14. Risk  
management; 15. Financial planning and working capital management; 16. Merger, corporate control and

corporate governance.

课程名称：金融市场与机构

Course Name: Financial Market and Monetary Institutions

主要内容：系统介绍金融市场与金融机构运作机制，帮助学生了解现实中金融机构的经理们进行业务操作与管理的具体方法，学会运用基本的经济与金融理论（如信息不对称、利益冲突、交易成本、供求、资本市场均衡、有效市场以及风险的衡量与管理等），来理解身边发生的金融现象及金融市场结构、金融机构管理中的理论与实践问题。具体包括金融市场的运行基础（利率与估值、利率的变动、风险与期限结构对利率的影响等），各种类型金融市场（如股票市场、国债市场、公司债券市场、衍生金融产品市场等）上的主要机构、金融工具以及市场的运作，各种类型金融机构的运行与监管等。

Main Content: This course systematically introduces the operation mechanism of financial market and monetary institutions, helping students to be familiar with specific methods of business operation and management which managers in financial institutions use in practice, and understand financial phenomenon, financial market structure and the theory and practice on financial institution management via fundamental economic and financial theory (such as information asymmetry, conflict of interest, transaction cost, supply and demand, efficient market, risk measurement and management, etc.). It includes the content of following aspects: the operating foundation of financial market (interest rate and valuation, the variation of interest rates, the effects of risk and term structure on interest rates, etc.), major institutions in various types of financial markets (like stock markets, national debt markets, corporate bond markets, derivative financial instrument markets, etc.), the operation of financial instruments and markets and the operation and supervision of all kinds of financial institutions.

课程名称：投资学

Course Name: Investment

主要内容：研究如何把个人、机构的有限资源分配到诸如股票、国债、不动产等（金融）资产上，以获得合理的现金流量和风险/收益率。主要让学生了解投资学的基本内容和近期发展，熟悉资本市场的基本运作、主要投资工具标的特征和定价方式，理解资产组合理论的原理和假设，掌握投资评估的原理和方法，熟悉资产回报率的实证规律，了解行为金融的主要发展，并培养理论推导、实证分析、数据搜集等基本技能。

Main Content: Research area includes how to allocate limited resources owned by individuals and institutions to financial assets such as stock, national debt and real estate so that reasonable cash flow and the rate of risk/ return are realized. This course focuses on the following aspects: basic knowledge of investment and its recent development, fundamental operation mechanism of capital market, features and pricing methods of the objects of investment tools, principles and assumptions of portfolio theory, principles and methods of investment appraisal, empirical regularity of assets return rate, major development of behavioral finance and fundamental skills like theoretical derivation, empirical analysis, data compilation, etc.

课程名称：国际会计

Course Name: International Accounting

课程内容：本课程旨在讲解国际资本市场和跨国公司面临环境的基础上，让学生掌握跨国经营和投资引起的财务会计问题比如充分披露、外币交易、外币折算、转移价格、国际财务报表分析等。为了更好地了解不同国家或地区的会计差异，课程还会介绍会计的发展和比较问题，包括世界范围内的会计模式和分类、主要发达国家和新兴市场国家的会计特征及其与中国会计得对比。差异的存在是协调和趋同的前提，国际会计的协调问题将介绍国际会计准则委员会、国际会计师联合会、证券委员会的国际组织、联合国、欧盟等的工作与努力，国际会计协调的进程与发展前景。此外，跨国公司经营过程中还会遇到一些管理和审计问题，国际管理会计的问题包括管理计划与控制、金融风险管理、国际税收与转移价格。国际审计问题包括国际审计准则及其协调。

**Main Content:** This course aims at training students to be capable of handling financial accounting issues caused by transnational operation and investment on the basis of the environment confronting international capital market and transnational corporations. Those issues involve full disclosure, foreign currency transactions, foreign currency translation, transfer price, the analysis of international financial statements, etc. To know the differences of accounting among different countries or regions better, this course introduces the development and comparison of accounting as well, which encompasses worldwide accounting patterns and classifications and accounting characteristics in major developed countries and emerging market countries compared with Chinese accounting. The existence of differences is a prerequisite for harmonization and convergence. The coordination problem of international accounting will introduce the work and efforts of International Accounting Standards Committee (IASC), International Federation of Accountants (IFAC), International Organization of Securities Commissions (IOSCO), the United Nations (UN) and European Union (EU), and its progress and prospect. In addition, transnational corporations will encounter some management and auditing issues. International management accounting issues involve the plan and control of management, financial risk management, international taxation and transfer price. International auditing issues involve international standards on auditing and their coordination.

课程名称：国际税收筹划

Course Name: International Taxation Planning

**课程内容：**世界各国或地区的税种、税率、税收优惠政策等千差万别，为跨国企业开展国际税收筹划提供了广阔的空间。本课程讲授如何利用国际税法规则，通过对自身的筹资、投资和营运等生产经营活动事先进行适当的安排和运筹，使企业既依法纳税，又能充分享有国际税法所规定的权利和优惠政策，以获得最大的税收利益和企业价值。具体包括：各国税率、课税对象、计税基础、税收优惠的差异及我国与主要经济体的税收协定，如何利用上述差异进行税收筹划，如何选择符合国际税务环境及运作机制的会计核算方法，如何避免双重征税和涉税条款中的法律风险，跨境关联交易的避税与反避税问题、转让定价税制、避税港税制、资本弱化税制，境外 IPO 和国际重组并购中的税收问题

**Main Content:** The diversities of tax categories, tax rate and preferential tax policy in various countries or regions provide broad space for transnational corporations to carry out international taxation plan. This course focuses on equipping the students with the ability to utilize the rules of international taxation law to maximize tax benefits and enterprise value on the basis of paying tax by law and enjoying full rights prescribed by the law and making use of referential tax policy through the arrangements and operations of producing and operating activities including financing, investing and operating. What are involved are: tax rate in different countries, taxation object, base for taxation, differences of tax preference and taxation treaty between China and other major economic entities, how to plan the taxation by utilizing the differences of tax preference, how to choose accounting methods conforming with the environment and operation mechanism of international taxation, how to avoid the legal risks of taxation-related and double taxation provisions, the tax avoidance and anti-tax avoidance issues of cross-border affiliated transactions, transfer pricing tax system, tax haven system, taxation regulation of thin capitalization and taxation issues of overseas IPO and international reorganization and merger.

课程名称：国际金融理论与实务

Course Name: International Finance: Theory and Practice

**主要内容：**介绍国际金融领域的重要理论与跨国企业进行国际营运、外汇管理的基本原理和方法。主要内容有，国际货币体系、国际金融市场和工具，汇率决定与国际收支、各种外汇交易方式与结算、外汇风险的评估和管理、国际流动资本管理、国际投资分析与管理等。

**Main Content:** This course introduces important theories in the field of international finance and basic principles and methods of international operation and foreign exchange management of transnational corporations. The main content includes: international monetary system, international financial market and

tools, exchange rate determination and international payments, various methods and settlements of foreign exchange transactions, risk assessment and management of foreign exchange, management of international capital flow, analysis and management of international investment, etc.

课程名称：跨国并购

Course Name: Cross-Border Merger and Acquisition (M&A)

主要内容：本课程主要介绍公司并购与重组基本策略、基本流程、尽职调查、估值等内容，并分析了跨国并购和重组中遇到具体问题，如主要的法律与制度障碍、文化差异与文化整合、与利益相关者的沟通协调等问题。

Main Content: This course mainly introduces the basic strategies, process, due diligence and valuation of corporate mergers and acquisitions. It analyzes some specific problems in cross-border merger and acquisition, such as obstacles in basic law and system, cultural differences and integration, communication and coordination with stakeholders.

课程名称：财务报表分析

Course Name: Financial Statement Analysis

主要内容：主要介绍企业财务报表的主要构成及结构，财务报表分析的基本原理和方法，如何通过财务报表了解企业的现状及综合发展潜力，获得企业偿债能力、盈利能力、营运能力、发展能力等方面的信息。会计信息与使用者决策；财务报告透视；财务报告分析之理论与方法（企业战略分析、会计分析、偿债能力财务分析、盈利能力财务分析、成长性分析、企业现金流量分析等）；企业业绩综合评价；行业财务研究；财务信息披露等。

Main Content: This course mainly introduces the main composition and structure of enterprise financial statement, basic principle and methods of financial statement analysis, how to learn about the current situation and comprehensive development potential of the enterprise through financial statement, and gain all kinds of information including corporate solvency, profitability, operating capacity and development capacity. It also includes accounting information and user's decision-making; financial statement perspective; the theory and method of financial statement analysis( strategy analysis, accounting analysis, financial analysis of solvency, financial analysis of profitability, growth analysis, analysis of enterprise's cash flow etc.); comprehensive assessment of corporate performance; industrial financial research; financial information disclosure, etc.

课程名称：跨国银行经营管理

Course Name: Transnational Banking Management

主要内容：系统地介绍银行如何在金融全球化背景下开展跨国经营，具体内容包括：跨国银行公司治理、组织结构、业务经营、市场营销、风险管理、并购管理、信息系统管理、企业文化管理和监管活动等方面的基本原理和方法。

Main Content: This course systematically introduces how banks carry out transnational operations in the context of financial globalization. The main content concludes: fundamental principles and methods of corporate governance, organization structure, marketing, risk management, merger and acquisition management, information system management, corporate culture management and supervision in transnational banks.

课程名称：金融营销

Course Name: Financial Marketing

主要内容：企业营销理念在金融领域的运用，是一种服务营销。在介绍传统的金融营销理论的基础之上，结合国际上金融营销活动的最新发展与管理经验，系统地阐述金融营销的内容、策略、方法及管理，并结合大量案例进行分析，实现金融营销理论与实务的有机结合。

**Main Content:** The application of corporate marketing concept in financial field is a kind of service marketing. Based on the introduction of traditional financial marketing theory and combined with the latest development and management experience of international financial marketing activities, it systematically explains the contents, strategies, methods and management of financial marketing and analyzes a number of cases, realizing the organic combination of financial marketing theory and practice.

课程名称：企业资信调查与价值评估

**Course Name:** Enterprise Credit Investigation and Evaluation

**主要内容:** 主要介绍如何对被调查企业进行的资产调查和企业价值评估的基本方法、程序，企业价值评估的分析工具（如企业内在价值、股权现金流量折现模型、公司自由现金流量折现模型、经济利润折现模型、调整现值模型、非折现估值模型等）和风险防范，以了解投资对象投资环境或合作伙伴的事实真相与真实价值，以判断其信用的优劣、投资价值的高低，进行投资或合作的决策。

**Main Content:** It mainly introduces how to investigate corporate assets and basic methods and process of enterprise value assessment, analysis tools of enterprise valuation (like intrinsic value, equity discounted cash flow model, discounted free cash flow model, discounted economic profit model, adjusted present value model, non-discounted valuation model etc.) and risk prevention, so as to learn about investment object and environment or the truth and real value of partner and further judge its credit, investment value and decision on investment or cooperation.

课程名称：国际资本市场实务

**Course Name:** International Capital Market

**主要内容:** 主要介绍各主要金融中心资本市场（如股票市场、国债市场、公司债券市场、衍生金融产品市场等）上的运作机制，

**Main Content:** This course introduces operation mechanisms of capital markets in major financial centers (e.g. stock market, bond market, corporate bond market, financial derivative market, etc.)

课程名称：网络金融

**Course Name:** E-Finance

**主要内容:** 本课程是一门融合金融学、计算机科学和通信技术的新兴边缘学科的特点，系统地阐述了电子支付、网络银行、电子货币、网络证券、在线保险、第三方网络金融服务、移动金融服务和网络金融创新等内容。通过对本课程的学习，学生应当理解网络金融运行的基本技术基础，掌握网络金融的主要模式及其运营方法，理解网络金融给金融业和整个经济带来的内在和外部影响，包括风险控制和监管等问题，并能运用网络金融学的相关理论和知识发现、分析和解决现实生活中的金融现象和问题。要求学生前期要对金融学、尤其是金融市场和金融工具有比较深入的了解，同时掌握一定的网络技术知识。

**Main Content:** This course integrates the features of newly emerged frontier subjects which are finance, computer science and communication technology, and systematically explains e-payment, internet bank, electronic money, on-line securities, on-line insurance, third-party network financial services, mobile financial service and e-finance innovation. By learning this course, students should understand the fundamental technological base of e-finance operation, master main modes of operating methods of e-finance, understand the internal and external influence e-finance brings to the finance industry and economy, including problems such as risk control and supervision, be able to apply relevant theory and knowledge of e-finance to find out, analyze and solve financial phenomenon and problems. It requires students to have a deep understanding of finance, especially financial market and tools as well as some network techniques in the earlier stage.

课程名称：风险管理

**Course Name:** Risk Management

**主要内容:** 掌握风险及风险管理的基本概念、风险管理的程序，学会使用数理方法来分析风险管

理的诸环节。具体包括：风险的概念和风险管理基础，商业银行风险管理、信用风险管理、市场风险管理、操作风险管理、流动性风险识别、声誉风险和战略风险管理、银行监管与市场约束等，风险的识别、衡量和评价，对付风险的办法，风险管理中的保险，风险决策等。

**Main Content:** To grasp the basic concepts of risk and risk management and procedures of risk management, to learn to analyze various aspects of risk management by using mathematical method. These include: the concept of risk and risk-management basis, commercial bank risk management, credit risk management, market risk management, operational risk management, liquidity risk identification, reputation risk and strategic risk management, banking supervision and market constraints, risk identification, measurement and evaluation, approaches to deal with risk, insurance in risk management, risk decision, etc.

课程名称：金融衍生工具

**Course Name:** Financial Derivative Instrument

**主要内容：**新型金融工具的设计与开发，降低交易成本的新型金融方法的开发与设计，创造性地为解决某些金融问题提供系统完备的解决方案，结合具体的案例说明金融工程在风险管理中的运用（期权、期货和最优套期保值、资产组合保险与动态复制、交叉套期保值与基准风险、最优套期保值技术），金融风险管理的意义，VaR 在金融机构中的运用，利率风险管理，非金融机构中的风险管理，流动性风险，信用风险度量与管理，用金融工程解决信息不对称问题，CLO 中的信用风险管理，税收风险、不流动证券与金融工程，收购兼并中的金融工程

**Main Content:** The design and development of new financial instruments including the development and design of new financial methods that are made to reduce transaction costs, creatively provide complete and systemic solutions to solve some financial problems and illustrate the application of financial engineering in risk Management combining with specific case analysis (options, futures and optimal hedge, portfolio insurance and dynamic reproduction, crossover and basis risk hedging, optimal hedging techniques), the significance of financial risk management, the application of VaR in financial institutions, risk management of interest rates, risk management in non-financial institutions, liquidity risk, credit risk measurement and management, methods to solve the problem of information asymmetry through financial engineering, CLO credit risk management, tax risk, illiquid securities and financial engineering, financial engineering in mergers and acquisitions.

课程名称：私募股权与风险投资

**Course Name:** Private Equity and Venture Capital

**主要内容：**系统介绍私募股权的概念和范围、风险投资与私募股权的关系、私募股权机构和基金的关系等基本理论与实践案例。具体包含了风险投资基金的运作机制、资金来源、组织形式，风险投资的项目选择、交易设计和管理监控，被投资企业选择与投资条款、退出机制等；私募股权基金的运作机制、价值增值方式、基金收益等。

**Main Content:** Systemic introduction to the concept and scope of private equity, the relationship between venture capital and private equity, basic theories and practical cases of the relationship between private equity firms and funds. It includes the operating mechanism of venture capital funds, funding sources, organizational forms, project selection in venture capital, transaction design and management and monitoring, selection of the invested enterprise and investment provisions, exit mechanism etc.; the operation mechanism of private equity funds, value increment approaches and fund income.

课程名称：金融数据分析

**Course Name:** Financial Data Analysis

**主要内容：**系统介绍金融数据的提取与处理，常用金融计量方法，运用 SAS 或 STATA 等系统进行投资组合分析、股票价值分析、证券投资基金业绩评估、公司财务相关问题实证分析、事件研究、资产定价模型的检验、利率期限结构模型与估计等。

**Main Content:** Systemic introduction to the extraction and treatment of financial data, common



financial methods of measurement. It also introduces investment portfolio analysis, stock value analysis, performance evaluation of securities investment fund, empirical analysis of issues related to corporate finance, event study, asset pricing model, model and estimation of term structure of interest rates using the system of SAS or STATA.

前期课程：要求研究生在修完投资学、公司财务、统计学、计量经济学等课程后，修读本课程。

Earlier-stage curriculum: Postgraduate students are asked to finish courses including Investment, Corporate finance, Statistics, Econometrics before taking this course.

课程名称：商务智能

Course Name: Business Intelligence

主要内容：本课程可广泛应用于金融分析、信用管理、风险管理、精准营销、客户关系管理、网络信息安全、预警系统等不同领域。主要讲授面向商务智能的数据挖掘原理和商务案例，包括：银行系统的客户信用等级以及信用卡发行策略的数据分析、金融机构客户关系管理的数据分析，客户行为模式及定价策略的数据分析，保险业的风险评估分析，移动商务中的精准营销和精准广告，电子商务中的客户购买模式的数据分析，文本数据挖掘在商业中的应用。

Main Content: This course can be widely applied in various fields such as financial analysis, credit management, risk management, precision marketing, customer relationship management, network information security, early warning systems. This course mainly introduces data mining principle and business case concerning business intelligence, including the data analysis of the customer's credit rating as well as issuing strategy of credit card in banking system, data analysis of customer relationship management in financial institutions, customer behavior patterns and data analysis of pricing strategies, analysis of insurance risk assessment, precision marketing and data accurate advertising in mobile commerce, data analysis of buying patterns in e-commerce, applications of text data mining in commerce.

课程名称：金融信息系统

Course Name: Financial Information Systems

主要内容：金融信息系统是一门信息科学与金融学融合的交叉学科，主要涉及信息技术在金融领域的具体应用。其内容包括：金融电子化的发展历程和应用概况；金融信息系统开发的一般方法与典型系统架构；多种网络金融业务服务及其系统，网络金融安全、电子认证与信用管理；金融信息系统的安全机制和风险管理等。

Main Content: Financial information system is an interdisciplinary subject of both Information Science and Finance, concerning mainly to the specific application of information technology in the financial sector. It includes the development history and overview of the application of electronization; general method of financial information systems development and typical system architecture; a variety of business services of e-commerce and their systems, online financial security, electronic authentication and credit management; financial information system security and risk management etc.

课程名称：跨文化沟通与管理

Course Name: Cross Cultural Communication and Management

主要内容：本课程研究如何从多文化环境去诠释管理理念，关注跨国文化管理差异，学习不同环境和国别背景下的管理学和组织行为学内容。具体内容涉及文化的维度与含义、组织的文化与多样性、文化在商务中的角色、文化差异分析理论、文化与战略选择、跨文化交流、全球化管理下的决策、谈判、团队组织、价值观与愿景、职业道德、性别管理、管理冲突等问题。课程采用全英文授课，并通过中外学生混班上课，加强学生处理跨文化问题的能力，提高沟通和说服能力。

Main Content: This course studies how to interpret management philosophy in a multicultural context. It concerns about management differences in transnational culture. It also involves learning management

science and organizational behavior in the background of different environments and countries. The specific content includes culture dimension and meaning, culture and diversity of organization, the role of culture in business, cultural difference analysis theory, culture and strategic choice, cross cultural communication, and the emerging problems in the background of global management such as decision-making, negotiating, team organization, value and vision, professional ethics, gender management, and management conflict. The course is given in English. The abilities of handling cross cultural issues and the skills of communication and persuasion will be enhanced through putting domestic and international students together.

课程名称：金融法

Course Name: Financial Law

主要内容：以金融法基本理论问题及前沿和热点问题作为研究对象，在学习金融法基本理论的基础上分别讨论各个金融前沿课题的背景、研究现状和未来发展趋势，使学生在掌握一定的金融法知识基础后，能够跟踪当代的金融法理论发展，使之更好的指导未来的金融法律实践。本课程主要研究金融法基本理论，掌握我国及世界主要国家的金融体制、金融立法及发展趋势，学习掌握银行法律制度及货币法律制度。

Main Content: The object of study are the basic theory of financial law and hotspot and cutting-edge issues. On the basis of the basic theory of financial law, the background of various financial cutting-edge tasks, research status and future development trend will be discussed respectively. So after mastering some basis of financial law, the students can trace the development process of the contemporary theory of financial law, and use it to guide future practice of financial law better. This course mainly studies the basic theory of financial law. The students will master the financial system, financial lawmaking, and development tendency domestically and in other world major economies. They will also master legal system of banks and currencies.