



Subject card

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|---|--|--|--|-------------------------------------|--|------------|-----|
| Subject name and code | MODERN BANKING, PG_00058587 | | | | | | |
| Field of study | Economic Analytics | | | | | | |
| Date of commencement of studies | October 2024 | | Academic year of realisation of subject | | 2026/2027 | | |
| Education level | first-cycle studies | | Subject group | | Obligatory subject group in the field of study Subject group related to scientific research in the field of study | | |
| Mode of study | Part-time studies (on-line) | | Mode of delivery | | blended-learning | | |
| Year of study | 3 | | Language of instruction | | Polish | | |
| Semester of study | 5 | | ECTS credits | | 3.0 | | |
| Learning profile | general academic profile | | Assessment form | | assessment | | |
| Conducting unit | Department of Finance -> Faculty of Management and Economics | | | | | | |
| Name and surname of lecturer (lecturers) | Subject supervisor | | dr Katarzyna Kubiszewska | | | | |
| | Teachers | | | | | | |
| Lesson types and methods of instruction | Lesson type | Lecture | Tutorial | Laboratory | Project | Seminar | SUM |
| | Number of study hours | 8.0 | 16.0 | 0.0 | 0.0 | 0.0 | 24 |
| | E-learning hours included: 18.0 | | | | | | |
| Learning activity and number of study hours | Learning activity | Participation in didactic classes included in study plan | | Participation in consultation hours | | Self-study | SUM |
| | Number of study hours | 24 | | 5.0 | | 46.0 | 75 |
| Subject objectives | A student interprets the principles of the bank's operation as an enterprise and its specific role in the economy, as well as the principles of operation of banking systems. | | | | | | |
| Learning outcomes | Course outcome | | Subject outcome | | Method of verification | | |
| | [K6_W07] Knows professional methods for analyzing economic, financial, and social phenomena, taking into account economic, legal, and ethical considerations in an advanced manner | | A student analyzes the causes of changes taking place in the banking systems, which are the basis for their development. | | [SW2] Assessment of knowledge contained in presentation | | |
| | [K6_U05] Designs innovative solutions to challenging problems by applying knowledge from the field of economic analytics, achieving economically and socially valuable outcomes. | | A student critically evaluates the functioning of the bank, presenting recommendations for changes. | | [SU1] Assessment of task fulfilment | | |
| Subject contents | The role of banks in the financial system. Banks' share in financial markets. Banking environment and trends. Banks' business models. Aims, strategy and management of the bank. Tendencies in the scope of activities performed by banks (concept of a bank, types, activities performed by banks, bank balance sheet). Deposit and credit operations. Banking risk management. Operational risk and interest rate risk. Assessment of the bank's financial result. Liquidity and profitability. Assessment of the bank's results. ROA and ROE in banks. Factors influencing the bank's financial result. Contemporary business challenges for the bank. Green banking. The history of banking from the Middle Ages to the 21st century. Central banking, the role of the central bank, tools and instruments of influence. Consolidation processes and the impact of mergers and acquisitions on the banking market, the level of concentration and competition, concentration ratios. E banking, mobile banking, the future of banking. Safety net institutions in banking - institutional supervision, deposit guarantee. Crises in banking, stability of banking systems. The EU as a benchmark for banking activities, banking union and the orderly resolution mechanism. | | | | | | |
| Prerequisites and co-requisites | None | | | | | | |

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| Assessment methods and criteria | Subject passing criteria | Passing threshold | Percentage of the final grade |
| | Assessment work | 60.0% | 50.0% |
| | test | 60.0% | 50.0% |
| Recommended reading | Basic literature | Iwanicz-Drozdowska, M., Jaworski, W.L. (2017). Bankowość. Instytucje - operacje zarządzanie. Warszawa: Poltext. Zaleska, M. (red.) (2019). Świat bankowości. Warszawa:Difin Kosiński, B., Nowak, A.Z., Karkowska, R., Winkler-Drews, T., (2017). Podstawy współczesnej bankowości. Warszawa: PWE. Świderska, J., Galbarczyk T., Klimontowicz, M., Marczyńska, K. (2016). Bank komercyjny w Polsce. Podręcznik akademicki. Warszawa: Wydawnictwo Difin. Zaleska, M. (red.) (2021). Wpływ COVID-19 na finanse. Polska perspektywa. Warszawa: Difin. Zaleska, M. (red.) (2016). Bankowość bez tajemnic. Warszawa: Difin. Gostomski E. i in. (2017). Przewodnik bankiera. Vademecum wiedzy o bankowości. Poznań: BODiE. Kaleśnik, J. (red.) (2016). Bankowość detaliczna. Warszawa: Difin. Grzywacz, J. (2016). Bankowość elektroniczna w przedsiębiorstwie. Warszawa: SGH. | |
| | Supplementary literature | Hubbard, R. G., O'Brien, A.P. (2014). Money, Banking, and the Financial System, 2nd Edition, Pearson Education Limited, Harlow England. Wiatr, M.S. (2015). Bankowość korporacyjna, wydanie II. Warszawa: Difin. Zaleska, M. (red.) (2013). Bankowość. Warszawa: Wydawnictwo C. H. Beck, Warszawa. Zawadzka, P. (2017). Modele nadzoru rynku finansowego. Aspekty prawne, Warszawa:CeDeWu. | |
| | eResources addresses | Adresy na platformie eNauczanie: | |
| | Example issues/ example questions/ tasks being completed | How are Polish banknotes secured? What is the organizational structure of the selected bank? Please present a preliminary analysis of the bank's financial statements. Please discuss the stages of banking system development in the selected country. | |
| Work placement | Not applicable | | |

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