



Subject card

Subject name and code	BANKING, PG_00058403						
Field of study	Economics						
Date of commencement of studies	October 2024	Academic year of realisation of subject			2025/2026		
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	Full-time studies	Mode of delivery			at the university		
Year of study	2	Language of instruction			Polish		
Semester of study	3	ECTS credits			5.0		
Learning profile	general academic profile	Assessment form			exam		
Conducting unit	Department of Economic Analysis and 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	15.0	30.0	0.0	0.0	0.0	45
	E-learning hours included: 0.0						
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	45		10.0		70.0	125
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_U05] designs innovative solutions to complex problems obtaining economic and socially valuable results		A student critically evaluates the functioning of the bank, presenting recommendations for changes		[SU1] Assessment of task fulfilment		
	[K6_W07] analyzes professionally economic, financial and social phenomena		A student analyzes the causes of changes taking place in banking systems, which are the basis for their development		[SW2] Assessment of knowledge contained in presentation		
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. Bank 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 resolution mechanism.						
Prerequisites and co-requisites	non						
Assessment methods and criteria	Subject passing criteria		Passing threshold		Percentage of the final grade		
	exam		60.0%		50.0%		
	assessment work		60.0%		50.0%		

Recommended reading	Basic literature	Iwanicz-Drozdowska M., Jaworski W.L. (2017), A. Szelałowska, Bankowość. Instytucje - operacje - zarządzanie, Poltext, Warszawa. Zaleska M. (red.), (2019) Świat bankowości, Difin, Warszawa. Kosiński B., Nowak A.Z., Karkowska R., Winkler-Drews T., (2017) Podstawy współczesnej bankowości, PWE, Warszawa. Świdarska J., Galbarczyk T., Klimontowicz M., Marczyńska K. (2016) Bank komercyjny w Polsce. Podręcznik akademicki, Wydawnictwo Difin, Warszawa. Zaleska M. (red.), (2021) Wpływ COVID-19 na finanse. Polska perspektywa, Difin, Warszawa. Zaleska M. (red.), (2016) Bankowość bez tajemnic, Difin Warszawa. Gostomski E. i in. (2017), Przewodnik bankiera. Vademecum wiedzy o bankowości, BODiE, Poznań. Kaleśnik J. (red.) (2016) Bankowość detaliczna, Difin Warszawa. Grzywacz J. (2016), Bankowość elektroniczna w przedsiębiorstwie, SGH, Warszawa.
	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, Difin, Warszawa. Zaleska M. (red.), (2013) Bankowość, red. M. Zaleska, Wyd. C. H. Beck, Warszawa. Zawadzka P. (2017), Modele nadzoru rynku finansowego. Aspekty prawne, Warszawa,
	eResources addresses	Adresy na platformie eNauczenie:
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	