

Subject card

Subject name and code	Contemporary Banking, PG_00068624								
Field of study	Economic Analytics								
Date of commencement of studies	October 2025		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			at the university			
Year of study	2		Language of instruction			Polish			
Semester of study	4		ECTS credits			3.0			
Learning profile	general academic profile		Assessment form			assessment			
Conducting unit	Department Of Finance				t And Economics -> Wydziały Politechniki Gdańskiej				
Name and surname	Subject supervisor								
of lecturer (lecturers)	Teachers								
Lesson types and methods	Lesson type	Lecture	Tutorial	Laboratory	Projec	t	Seminar	SUM	
of instruction	Number of study hours	8.0	16.0	0.0	0.0		0.0	24	
	E-learning hours included: 0.0								
Learning activity and number of study hours	Learning activity	Participation in classes include 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 out	come	Subject outcome				Method of verification		
	[K6_U05] leverages the knowledge acquired in the field of economic analytics to solve challenging problems, achieving results that are economically and socially valuable.		A student critically evaluates the functioning of the bank, presenting recommendations for changes.			[SU1] Assessment of task fulfilment			
	[K6_W07] knows and understands advanced methods for analyzing economic, financial, and social phenomena, taking into account legal and ethical issues.		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			
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 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	inone								

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Assessment methods	Subject passing criteria	Passing threshold	Percentage of the final grade		
and criteria	test	60.0%	50.0%		
	Assessment work	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., Galbarczy,k 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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