



FACULTY: *Economic and Social Sciences*
COURSE: *Economics*
LEVEL OF EDUCATION: *first-level studies (bachelor)*
FORM OF EDUCATION: *full-time*
PROFILE: practical

SUBJECT CARD (Syllabus)

Subject name: Banking				ECTS credits: 1.5		
Lecturer: according to the list of lecturers and the schedule of classes						
Year: 2	Lectures	Seminars	Laboratory exercises	Exercise	BUNA*	Form of credit*
Semester: 4	0	0	0	30	12	ZO
* E – exam; Z – credit; ZO – passing with a grade, BUNA – without the participation of an academic teacher						
The aim of the course: <i>with the student acquiring the following skills and competences in the basic scope: understanding the principles of functioning of the modern banking system; understanding the principles of operation of institutions of the regulatory and legal sphere of banks' activities; assessment of the impact of the banking sector on the macroeconomic situation; assessment of the impact of the stability of the banking system on the activities of banks; understanding of the principles and methods of bank management.</i>						
Didactic methods: <i>method giving, case study, using audiovisual technique (foils - overhead projector, slides - multimedia projector).</i>						
Prerequisites: <i>basic knowledge of microeconomics and macroeconomics.</i>						
No	Subject matter of the classes					
I	LECTUREY: no applicable					
II	SEMINARS: no applicable					
III	LABORATORY EXERCISES: no applicable					
IV	EXERCISE: 1. Types of modern banking: relational banking, transaction banking, correspondent banking, international (global) banking, commercial banking, wholesale banking, corporate banking, retail banking, universal banking, specialized banking and its types (mortgage, cooperative, others). 2. Expansion of banks beyond the traditional range of banking services derivatives, securitization of assets. 3. Risk in lending activities – active, passive, single, portfolio), sources of credit risk. 4. Single credit risk management in a modern bank. Methodology for examining the creditworthiness of various types of customers. Forms of collateral for credit receivables (single risk), criteria and rules for their selection, legal and non-financial collateral. 5. Portfolio credit risk management in a modern bank – prudential standards taking into account legal requirements (NUK), internal limits in lending activities. 6. Liquidity, interest rate, currency and operational risk management – theoretical principles (m.in liquidity management rules – golden banking rule, transfer rule and others), applicable prudential regulations. 7. Bank risk in payment systems (liquidity and operational risk)					
V	BUNA: 1. Depository activity of the bank. Financial instruments, deposit policy – concepts, scope, elements, rules. 2. Credit activity – concept, scope, elements. Types of loans. 3. Offer of banking, deposit and credit products. Rules for calculating the price of banking products. 4. Payment and settlement instruments. Types, rules of functioning.					
Learning outcomes						
Directional effects – symbol and specification				Objective effects – specification		



in the field of KNOWLEDGE :			
P6U_W	P6S_WG	E1_W01 Has a comprehensive knowledge of the place of economics in the system of sciences, its character, methodology and related to other scientific disciplines, knows and understands the basic terminology of economic sciences along with the application of this practical knowledge in business activities.	<p>Has knowledge about the essence and principles of banking in Poland with the types of risk in banking activities. Describes banking activities and the banking system, the essence of the Central Bank and policy objectives, as well as the essence of banking supervision. Has in-depth knowledge of the subject of finance science, the functions of finance and financial phenomena, he can determine and describe the links of the financial system and the relations between them.</p> <p>Knows the strategies and business models of banks, the basic types of risk in banking activities, and the functions of the basic institutions that make up the banking system. Characterizes the products offered by banking to individual and institutional clients and the regularities occurring in this area.</p> <p>Presents the principles of preparing documentation in the banking system, knows the principles of creditworthiness testing based on the submitted documentation. Discusses contemporary transformation processes in the banking system and the directions of development of banking along with the development of technology.</p>
P6U_W	P6S_WGP6S_WK	E1_W03 Identifies mutual relations between phenomena, entities, structures and economic institutions on a microeconomic and sectoral scale, both in real and monetary terms, including in the field of selected specialization in the field of economics. Knows how to put this knowledge into practice.	
P6U_W	P6S_WG	E1_W06 Knows and understands to an advanced degree the ways of applying and analyzing the results of selected quantitative tools in the description of facts, objects	



		and phenomena concerning various areas of economic functioning and complex dependencies, as well as forecasting future scenarios of economic and social activity.	
P6U_W	P6S_WG	E1_W12 Has advanced knowledge of modern information and information systems and techniques and the possibilities of their use in accordance with the studied direction in practice.	Has knowledge on how to use available IT solutions in the analysis of the banking offer and in the analysis of the impact of changes in key financial parameters for the banking market on the choices made by customers.
in terms of <u>SKILLS</u>:			
P6U_U	P6S_UW	E1_U01 Is able to correctly observe and interpret economic phenomena and economic processes in the context of legal, technological, political and cultural changes.	Observes and interprets phenomena characteristic of banking activity, uses terminology characteristic of banking. Is able to justify the application of banking regulations to specific situations on the financial market.
P6U_U	P6S_UW	E1_U02 Is able to use his theoretical knowledge and effectively and effectively obtain reliable data from primary and secondary sources to analyze specific economic processes and phenomena in the field of economic disciplines.	Uses knowledge about the banking system to obtain specific data characterizing the functioning of the banking system.
P6U_U	P6S_UW	E1_U03 Is able to properly analyze and prepare accounting and financial documentation for decision-making and accounting purposes and analyze and evaluate the processes and economic and	Properly documents the course of processes characteristic of banking activities. Is able to analyze reports and data on the effectiveness and security of banks.



		social phenomena taking place	
P6U_U	P6S_UW P6S_UO P6S_UU	E1_U06 Is able to independently plan and implement their own learning, being aware of the dynamic development of sciences, using the acquired economic knowledge and practical conclusions and specialist experience in independent implementation of tasks, as well as running a business and solving the dilemmas of professional work.	Correctly uses documents characteristic of banking activities – legal acts, regulations, procedures – in order to solve specific situations with particular emphasis on the risk in the activities of such entities.
in the field of SOCIAL COMPETENCES:			
P6U_K	P6S_KR P6S_KK	E1_K01 Is ready to critically assess the level of his knowledge; recognizes the importance of knowledge in solving cognitive and practical problems and consults experts in case of difficulty in solving the problem on his own.	Understands the need to learn and supplement knowledge in the field of banking. Understands the role of the bank as an institution of social trust and is ready to act in accordance with the public interest.
P6U_K	P6S_KO P6S_KR	E1_K02 Is able to actively cooperate in teams, including international ones, and take on various roles with respect for social, cultural and legal norms, and perform responsible roles in the team, being aware of the decisions they make, and also takes responsibility for the results of their work and the whole team.	Can cooperate in task teams solving problematic tasks in the field of banking. Participates in project teams, developing solutions and substantively provides views in accordance with the available knowledge in this area.
P6U_K	P6S_KR	E1_K03 Is ready to recognize the importance of knowledge in solving problems related to the development, implementation, analysis and evaluation of economic processes	Consciously uses documents characteristic of banking activities, searches for and works out optimal solutions. Understands the role of the bank as an institution of public trust and is ready to responsibly shape the relationship between the bank and the environment.



		in various types of organizations and to consult experts in this regard in case of difficulties in solving them yourself.	Complements banking expertise, is open to creative, innovative ideas in banking products and technology, and shares insights with others. Resolves banking problems on his/her own.
P6U_K	P6S_KO P6S_KR	E1_K06 Is able to think in an entrepreneurial way and skillfully communicate with the environment; adapts to new situations and conditions, acquires resistance to failure and stress.	

Ways to verify this learning outcome (*KNOWLEDGE, SKILLS, SOCIAL COMPETENCES*)

Effects(symbol)	Written exam	Oral exam	Colloquium	Essay/Paper	Homework	Individual presentation	Group presentation	Activity in class	Participation in discussion	Individual project	Group project
E1_W01, E1_W03, E1_W06, E1_W12			X					X		X	
E1_U01, E1_U02, E1_U03, E1_U06			X					X	X	X	
E1_K01, E1_K02, E1_K03, E1_K06								X	X	X	

Form and conditions of passing the subject: realization of the individual project, passing based on practical tasks discussed during the classes.

The student's workload to achieve learning outcomes in hours and ECTS credits

Contact hours with an academic teacher

Types of classes	Number of hours
Participation in lectures	
Participation in seminars	
Participation in exercises	30
Participation in laboratory classes	
Consultations (2 hours for the lecture, 1 hour for training group, conv., sem.)	
Sum of	30

Student's own work divided into time (*examples of student work forms*)

Form of student work	Number of hours
Preparing for classes	5
Writing a paper/project/essay	
Gathering materials and preparing presentations	
Self-reading	5
Preparing for colloquia/tests	5
Preparing for the written/oral exam in a subject	
Preparation for written/oral credit in a subject	



Sum of	15
Total (contact hours + student's own work)	45
	1.5 ECTS
1.including the number of ECTS credits for contact hours with the direct participation of an academic teacher	1 ECTS
2.including the number of ECTS credits for hours carried out in the form of independent work	0.5 ECTS
Classes with a practical profile	
Types of classes	Number of hours
Participation in laboratory exercises	
Preparing for practical credit	45
Sum of	45
Number of ECTS credits for practical classes	ECTS 1.5
Basic literature: (<i>up to 3 items</i>) <ol style="list-style-type: none"> 1. N. Berger, P. Molyneux, J. O. Wilson (ed.), Oxford Handbook of Banking, Oxford University Press, Oxford 2022. 2. F. Mishkin, The Economics of Money, Banking, and Financial Markets, PEARSON Education Limited, London 2021. 	
Supplementary literature: <ol style="list-style-type: none"> 1. M. Choudhry, Principles of Banking, John Wiley & Sons Inc, Hoboken 2022. 	
Acceptance of the Vice-Rector:	