

Subject card

Subject name and code	Corporate Credit Risk, PG_00124397						
Field of study	International Economic Relations						
Date of commencement of studies	October 2024	Academic year of realisation of subject	2025/2026				
Education level	postgraduate studies	Subject group	Obligatory subject group 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	3.0				
Learning profile	academic	Assessment form					
Conducting unit	Katedra Zrównoważonych Procesów Rynkowych -> Faculty of Economics						
Name and surname of lecturer (lecturers)	Subject supervisor	dr Joanna Adamska					
	Teachers	dr Joanna Adamska					
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	0.0	15.0	0.0	0.0	0.0	15
	E-learning hours included: 0.0						
	Additional information: lectures						
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	15	0.0	0.0	15		
Subject objectives	The aim of the course is to familiarize students with methods used by commercial banks to assess the credit risk of enterprises.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[MSGMU2_W09] has an in-depth knowledge of selected areas of the functioning of a modern enterprise in the national and international environment; understands the conditions, principles and consequences of decisions taken in its structures aiming at the development, and the dependencies among enterprises on the international market	The student has deep knowledge of corporate lending activities in both domestic and international environments and understands the factors related to conducting proper credit risk analysis.	[SW4] test/exam - oral or written
	[MSGMU2_K06] is ready to independently identify, diagnose and responsibly resolve dilemmas and alternative solutions related to his/her profession and the development of professional achievements	The student accurately identifies, diagnoses, and resolves dilemmas and various solutions related to the assessment of corporate credit risk, both as an employee of a company and a bank.	[SK2] presentation/project/paper/report [SK4] test/exam - oral or written
	[MSGMU2_U02] can observe, evaluate and critically analyse the causes and course of processes and phenomena taking place in the open economy; can formulate his/her own opinions on the subject, interpret statistical data and economic indicators necessary in this respect, and also forecast economic processes and phenomena using advanced methods and tools applied in economic sciences	The student can utilize necessary statistical and financial data to assess the credit risk of a multinational corporation.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[MSGMU2_U06] can identify types of risks related to international operations of enterprises and correctly determine their consequences and methods of mitigation, with a skilful application of theory, using appropriate research method	The student understands and can correctly identify credit risk, as well as distinguish between individual credit risk and portfolio credit risk in an international corporation	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[MSGMU2_U07] can plan and manage a commercial transaction on the international market, conduct effective negotiations, analyse and critically assess the course of the transaction	The student can plan and execute banking transactions, including setting priorities and planning related tasks. They can also choose and apply the appropriate form of transaction settlement, as well as analyze and evaluate its progress.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[MSGMU2_K04] is ready to think and act in an entrepreneurial manner; adapts to new situations and conditions; undertakes challenges of creative thinking; acquires resilience to failures; assesses risks and threats and finds ways of counteracting their effects	The student is ready to think entrepreneurially, understands the importance of knowledge in economics in the process of planning, negotiating, and monitoring banking transactions, particularly in the credit risk assessment process, and is prepared to seek expert opinions in credit risk assessment.	[SK2] presentation/project/paper/report
	[MSGMU2_W13] knows and understands methods and tools for describing economic phenomena, including data acquisition techniques, which make it possible to describe and analyse economic entities functioning on the international market as well as processes and phenomena occurring in them and between them, and also those supporting decision-making processes	The student is familiar with selected methods and tools, including techniques for data acquisition, enabling the evaluation of economic entities operating in the international market, particularly in the area of credit risk assessment.	[SW4] test/exam - oral or written

Subject contents	<p>Types of banking transactions - forms of financing. Principles of credit classification. Types of credits for business entities.</p> <p>Credit risk vs creditworthiness. Individual credit risk vs portfolio credit risk in international corporations. Credit transaction risk and its collateral.</p> <p>Collateral for credit transactions (types, value, transferability). Protective and financial clauses. Credit collaterals.</p> <p>Specific and statutory reserve requirements for credit concentration. Principles for calculating specific reserves by banks. Significance of solvency ratios. Credit monitoring.</p> <p>Measures of credit risk. Credit risk assessment methods - credit scoring. Altman's model. Credit rating. Application of financial analysis in credit risk assessment.</p> <p>Profit and loss analysis, balance sheet and cash flow analysis from a credit perspective. Ratio analysis. Customer rating. Case studies - examples of credit transaction assessment.</p> <p>Impact of credit risk level on bank financial performance. Credit migration models and default models. Methods for measuring credit risk in credit portfolios. Examples.</p>											
Prerequisites and co-requisites	none											
Assessment methods and criteria	<table border="1" data-bbox="450 866 1489 969"> <thead> <tr> <th data-bbox="450 866 794 902">Subject passing criteria</th> <th data-bbox="794 866 1139 902">Passing threshold</th> <th data-bbox="1139 866 1489 902">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="450 902 794 938">tasks and group project</td> <td data-bbox="794 902 1139 938">51.0%</td> <td data-bbox="1139 902 1489 938">20.0%</td> </tr> <tr> <td data-bbox="450 938 794 969">written test</td> <td data-bbox="794 938 1139 969">51.0%</td> <td data-bbox="1139 938 1489 969">80.0%</td> </tr> </tbody> </table>			Subject passing criteria	Passing threshold	Percentage of the final grade	tasks and group project	51.0%	20.0%	written test	51.0%	80.0%
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tasks and group project	51.0%	20.0%										
written test	51.0%	80.0%										
Recommended reading	Basic literature	<p>Kałużny R., Pomiar ryzyka kredytowego w banku. Aspekty finansowe i rachunkowe, PWN, Warszawa 2009.</p> <p>Kijek A., Modelowanie Ryzyka. Portfela Kredytowego Banków w Ujęciu Branżowym, Wyd. UMCS, Lublin 2009.</p> <p>Kuchciński A., Ryzyko kredytowe w działalności banku, Kwartalnik Naukowy Uczelni Vistula, 2016, 2(48), 35-48.</p>										
	Supplementary literature	<p>J. Kitowski, Kryterium oceny czynników subiektywnych w bankowych metodach weryfikacji zdolności kredytowej przedsiębiorstwa. Zeszyty Naukowe Uniwersytetu Szczecińskiego. Finanse, rynki finansowe, ubezpieczenia, 2014, 803(66), 345-360.</p> <p>P. Wójciak, Metody oceny ryzyka kredytowego, PWE, Warszawa 2006.</p> <p>P. Prenzena, Metoda creditmetrics a pomiar ryzyka portfela kredytowego, "Studia Ekonomiczne" 2014, nr 206, 86-102.</p> <p>Finanse międzynarodowe, red. M. Markiewicz, U. Mrzygłód, PWE, Warszawa 2015, rozdz. 15.</p>										
	eResources addresses	Adresy na platformie eNauczanie:										
Example issues/ example questions/ tasks being completed	<p>Credit Risk Analysis of a Selected Company.</p> <p>Comparison of Credit Risk Assessment Models Used by Banks.</p> <p>The Importance of Qualitative Factors in the Credit Risk Assessment Process.</p>											
Work placement	Not applicable											

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