

**Subject card**

<b>Subject name and code</b>	Credit Institutions Management, PG_00124290						
<b>Field of study</b>	Finance and Accounting						
<b>Date of commencement of studies</b>	October 2024	<b>Academic year of realisation of subject</b>			2025/2026		
<b>Education level</b>	postgraduate studies	<b>Subject group</b>			Obligatory subject group in the field of study Subject group related to scientific research in the field of study		
<b>Mode of study</b>	full-time studies	<b>Mode of delivery</b>			at the university		
<b>Year of study</b>	2	<b>Language of instruction</b>			Polish		
<b>Semester of study</b>	3	<b>ECTS credits</b>			3.0		
<b>Learning profile</b>	academic	<b>Assessment form</b>					
<b>Conducting unit</b>	Katedra Bankowości i Finansów -> Faculty of Management						
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr Dorota Kowalczyk				
	<b>Teachers</b>						
<b>Lesson types</b>	<b>Lesson type</b>	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	<b>Number of study hours</b>	30.0	0.0	0.0	0.0	0.0	30
	E-learning hours included: 0.0						
<b>Learning activity and number of study hours</b>	<b>Learning activity</b>	Participation in didactic classes included in study plan		Participation in consultation hours		Self-study	SUM
	<b>Number of study hours</b>	30		10.0		35.0	75
<b>Subject objectives</b>	Transfer of specialist knowledge on the management of credit institutions in the economy, their tasks, organization, system solutions, interrelationships of the concept of managing institutions with modern credit products and services for retail and corporate clients. The aim of the lecture is to prepare students for work in credit institutions on the financial services market in Poland and the EU.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRMU2_U03] The student can analyse in depth the causes, course and effects of processes and phenomena in finance and accounting using advanced theories and appropriate social sciences methods. Can verify simple research hypotheses. Can collect data using information technology.	student is able to collect and evaluate financial data about banks	[SU4] test/exam - oral or written [SU5] implementation of a problem task
	[FiRMU2_K06] Creativity: - the student has the ability to think creatively, can go beyond the usual patterns, - can think and act in an entrepreneurial manner, - can flexibly adapt to the changing requirements of the environment.	student knows independently formulate own opinions about banks	[SK5] implementation of a problem task
	[FiRMU2_U01] The student understands and can correctly interpret complex economic phenomena in finance and accounting and basic ones in other social sciences. The student understands and can explain in depth the content of communications of economic institutions, articles in the press and magazines in the field of finance. The student correctly applies concepts of social sciences.	student knows how to use sources of information about banks	[SU5] implementation of a problem task
	[FiRMU2_U02] The student can use advanced theoretical knowledge to describe the causes and course of economic processes and phenomena. The student can formulate his own critical opinions.	student is able to recognize the negative and positive effects of banking	[SU5] implementation of a problem task
	[FiRMU2_W07] The student knows in detail the principles of project evaluation of finance and accounting (profitability of investment projects, assessment of the financial situation of the organization, risk assessment, threat of bankruptcy). The student can identify risks associated with the activities of the organization and correctly determine their consequences and methods of mitigation with the skillful use of theoretical knowledge using a specific research method.	student is able to classify risk into the specific group, is able to assess the scope of this risk, knows internal and institutional methods of reducing risk in banks	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[FiRMU2_W08] The student has in-depth knowledge of the formation and economic functioning of organizations commercial and public, their forms, phases of development, as well as financial conditions determining their value and economic success.	student has large knowledge of the functioning of the banking sector	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[FiRMU2_K04] Integrity: - the student adheres to the principles of business ethics and takes action to comply with these principles, - respects the law, - is objective, can perceive conflicts of interest, - correctly identifies and resolves dilemmas related to the practice of the profession.	student is able to follow the principles of business ethics	[SK5] implementation of a problem task

Subject contents	Polish banking system and the state credit system. Types of banks operating in the economy. Legal, economic and organizational aspects of commercial banks operating. Customer segmentation in commercial banks. Bank credit consortium in the economy. Organization and functioning of cooperative banks and credit unions in financing individuals and entrepreneurship. Management of a commercial bank in the economy: risk areas, causes of banking (credit) risk. Asset management techniques (credit activity). Off-balance sheet financing in banks - organization, modern (innovative) credit instruments. Risk management strategies in credit institutions. Credit intermediaries in the financial services market. The role of credit intermediaries in the financial service of retail customers. Supervision of credit institutions in Europe. Prospects and scenarios in the development of credit institutions' activities. Innovations in the credit institutions market in Europe. Examples of credit institution management models in Poland. Management strategies based on value management. Bank value for shareholders, bank value for employees and employees for the bank, customer value for the bank. Scale effect and scope effect in the banking system. Business models, operating models and bank strategies		
Prerequisites and co-requisites	The student should have basic knowledge of:  - finance and banking  - financial markets  - risk management		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	written colloquium with open questions	51.0%	100.0%
Recommended reading	Basic literature	Bibliografia podstawowa:  M. Proniewski, W. Tarasiuk, Zarządzanie instytucjami kredytowymi. Strategie , modele biznesowe i operacyjne, CH Beck, W-wa 2012.  A. Gospodarowicz, A. Nosowski, Zarządzanie instytucjami kredytowymi, CH Beck, W-wa 2012. Bankowość podręcznik akademicki, pod red. W.L. Jaworskiego, Z. Zawadzkiej, Poltext, Warszawa 2002. Capiga M., Działalność kredytowa monetarnych instytucji finansowych, Difin, Warszawa, 2006.	
	Supplementary literature	Bibliografia uzupełniająca:  Współczesna bankowość.Tom I, pod red. M. Zaleskiej, Difin W-wa 2007 Heffernan S., Nowoczesna bankowość, Wydawnictwo PWN, Warszawa 2007.	
	eResources addresses	Adresy na platformie eNauczanie:	
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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