

**Subject card**

<b>Subject name and code</b>	Banking, PG_00129808						
<b>Field of study</b>	International Business						
<b>Date of commencement of studies</b>	October 2024	<b>Academic year of realisation of subject</b>				2025/2026	
<b>Education level</b>	Bachelor's studies	<b>Subject group</b>				Obligatory subject group 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 English 100%	
<b>Semester of study</b>	4	<b>ECTS credits</b>				3.0	
<b>Learning profile</b>	academic	<b>Assessment form</b>					
<b>Conducting unit</b>	Division of International Financial Markets -> Department of International Business -> Faculty of Economics -> Rector						
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr Magdalena Markiewicz				
	<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						
	Additional information: Elements of Oxford debates and gamification.						
<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		15.0		30.0	75
<b>Subject objectives</b>	This course aims to familiarise students with the knowledge on bank products and services, their costs and benefits. Students understand the problems connected with banking performance. The purpose of a course is also to achieve fluency in advanced vocabulary of finance and banking world.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[IBL3_U03] is able to perform tasks in uncertain conditions, solve complex issues of international business by appropriate selection information sources, conducting critical analysis and synthesis on the collected information and data	By appropriately selecting information sources, conducting critical analysis, and synthesizing the collected information and data, the student can perform tasks in uncertain conditions and solve complex banking issues.	[SU2] presentation/project/paper/report [SU5] implementation of a problem task
	[IBL3_K01] is ready to recognise the importance of knowledge in the field of international business in identifying and solving business theoretical and practical issues; is ready to consult with experts in case of facing difficulties in solving business issues individually	The student is ready to recognise the importance of knowledge in banking in identifying and solving business theoretical and practical issues and is prepared to consult with experts in case of difficulties in solving business issues individually.	[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report [SK5] implementation of a problem task
	[IBL3_K04] is ready to think and act in an entrepreneurial manner	The student is ready to think and act in an entrepreneurial manner.	[SK1] oral statement/conversation/discussion [SK5] implementation of a problem task
	[IBL3_W08] knows and understands principles of economic decision making by individuals acting within social and business structures	The student knows and understands the principles of banking decision-making by individuals acting within banking structures.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task
	[IBL3_U02] can formulate and solve complex and nonstandard issues in international business by employing quantitative and qualitative research methods and tools, as well as advanced communication and information techniques applicable in the field of international business, economics and finance	The student can formulate and solve complex and nonstandard issues in international business by employing quantitative and qualitative research methods and tools, as well as advanced communication and information techniques applicable to international business, economics, and finance.	[SU2] presentation/project/paper/report [SU5] implementation of a problem task
	[IBL3_W01] has knowledge of the discipline of economics and finance, involving critical understanding of theories of international business	The student knows the discipline of economics and finance, involving a critical understanding of theories of banking.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[IBL3_K05] is ready to perform professional role in responsible manner, abide business ethics and business standards in working environment	The student is ready to perform his professional role in a responsible manner, observing business ethics and business standards in the work environment.	[SK1] oral statement/conversation/discussion [SK2] presentation/project/paper/report [SK5] implementation of a problem task

<p><b>Subject contents</b></p>	<p>Introduction to a subject. Assessment rules and learning outcomes of a course. Banking environment and trends. Risk dimensions of a banking business. Differences between retail and investment banks. Business challenges for the banking sector. Internationalisation of banks and the banking sector.</p> <p>Banking systems in the world: the British-style universal banking system and its characteristics; the historical development of the banking system in the United States and China; the banking sector and banking mystery in Switzerland; and the implications of Brexit for the financial system.</p> <p>Regulation of banks. Moral hazard and adverse selection. Asymmetry of information and financial regulation. Safety net in the banking systems. Mistakes that led to Baring Bank default. Basle standards and the problems of risk and liquidity.</p> <p>Capital requirements for banks, stress test scenarios, capital adequacy and asset quality, liquidity requirements, systematically important financial institutions and Global Systemically Important Banks, the too big to fail rule, government rescue and orderly liquidation, and consumer protection.</p> <p>Legal separation of the banking and other financial services industries. The arguments for and against separation. Integrated supervisory over the banking system. Problems of monetary and prudential supervision. Banking supervisory in selected countries.</p> <p>Mobile banking and innovations in banking services. Fintechs and tech fins. Bricks or clicks - the future of banks. Types of financial innovations. Responses to changes in demand and supply conditions. Financial innovation and growth of shadow banking system. Disintermediation in the financial sector.</p> <p>Bank goals, strategy and governance. General goals in bank management. Operating risk. Bank governance structure.</p> <p>Bank participation in the financial markets, interest rate risk, net interest margin, gap analysis, interest rate gap, methods of managing interest rate risk in banks, duration gap, and maturity matching.</p> <p>Banking analysis and performance: liquidity and profitability, banking financial statements and indicators, evaluation of bank performance, and factors influencing performance measures.</p> <p>Liquidity management, asset management, and liability management. The bank balance sheet. Commercial bank operations. Credibility assessment. Credit scoring. Credit risk management. Measuring credit risk. A trade-off between credit risk and return. Market risk management. Market risk measures. Settlement risk and exchange rate risk.</p> <p>Business goals of the banks. Case study.</p> <p>Banking sector structure and competition, consolidation in the banking sector, economies of scale and scope, concentration measures in the banking sector, and bank mergers.</p> <p>The impact of the crisis on changes in the banking sector, banking systemic crises, NPL levels, and SIVs, assessment of risk management, flight to liquidity and the crisis of trust, rating deterioration, and a case study of Iceland.</p> <p>Ethics and social aspects in banking.</p> <p>Corporate social responsibility of banks. Green banking and ESG banking products and services.</p> <p>The role of anti-money laundering money regulations (AML). KYC/AML processes in banking.</p>
<p><b>Prerequisites and co-requisites</b></p>	<p>Formal requirements: Finance Prerequisites: General financial knowledge</p>

Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	A presentation prepared according to the preliminary conditions. The subject of the presentation is chosen from the list and referring to the course.	51.0%	20.0%
	The written test that evaluates the knowledge from the lectures and a reading study.	51.0%	60.0%
	Additional tasks and activity during a course.	51.0%	20.0%
Recommended reading	Basic literature	<p>Mishkin F. C., The Economics of Money, Banking and Financial Markets, Pearson, 2010 and later, chapters 11,12 and 13.</p> <p>Carstens A., Money in the digital age: what role for central banks?, Bank for International Settlements, February 2018, <a href="https://www.bis.org/speeches/sp180206.htm">https://www.bis.org/speeches/sp180206.htm</a></p> <p>Madura J., Financial Institutions and Markets, South Western, Cengage Learning, 9th Edition, part 6, chapters 17,18,19 and 20.</p> <p>Markiewicz M., Bank size as a source of competitive advantage of Chinese global systemically important banks, Gdańskie Studia Azji Wschodniej, January 2020.</p>	
	Supplementary literature	Neal L., White E. N., The Glass-Steagall Act in historical perspective, The quarterly review of economics and finance, Vol. 52,2012, 2, p. 104-113.	
	eResources addresses	Adresy na platformie eNauczanie:	
Example issues/ example questions/ tasks being completed	<p>1. What are risk types in banking activities?2. Describe contemporary banking environment and trends. 3. What are the sources of operating risk in banks?4. How do banks solve illiquidity problems?5. If a bank expects interest rates to decrease, how it influence the sensitivity of its assets and liabilities?6. The factors being the most important for the future value of your investment are: size, interest rate and time. Which of them will affect interest rate risk and which liquidity risk in a bank which decides to lend you a loan?7. Does the use of floating rates eliminate interest rate risk. Explain your opinion.8. If a bank earns 169 mln USD net profit after tax and it has 17 bln USD invested in assets, what is the ROA?9. If a bank earns 75 mln USD net profit after tax and it has 600 mln USD equity investment, what is its ROE?10. What are the four key properties of money indicated in the article published by Bank for International Settlements (Money in the digital age: what role for central banks)?</p>		
Work placement	Not applicable		

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