University of Gdańsk

Subject card

Subject name and code	Credit Insitutions Analysis, PG_00154504		
Field of study	Finance and Accounting		
Date of commencement of studies	October 2024	Academic year of realisation of subject	2024/2025
Education level	Master’s 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	full-time studies	Mode of delivery	at the university
Year of study	1	Language of instruction	Polish
Semester of study	1	ECTS credits	3.0
Learning profile	academic	Assessment form	credit
Conducting unit	Department of Corporate Finance -> Faculty of Management -> Rector		
Name and surname of lecturer (lecturers)	Subject supervisor	dr Maciej Goniszewski	
	Teachers	dr Dawid Szramowski dr Maciej Goniszewski	

Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	15.0	0.0	0.0	0.0	30
	E-learning hours included: 0.0						

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	30	10.0	35.0	75

Subject objectives	Understanding the theoretical and methodological foundations of financial institutions analysis, and acquiring practical skills for independently assessing their financial condition, particularly: Interpretation of financial statements of financial institutions Assessment of the financial condition of financial institutions based on preliminary analysis and key financial ratios

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[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.	The student has in-depth knowledge of the formation and economic functioning of credit institutions, their forms, stages of development, and the financial conditions that determine their value and economic success.	[SW4] test/exam - oral or written [SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report
	[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.	The student is capable of deeply analyzing the causes, course, and effects of processes and phenomena in the field of finance and accounting of credit institutions, utilizing financial analysis tools. They have the ability to verify simple research hypotheses and effectively gather data using information technology.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report
	[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.	The student has a detailed understanding of the principles for evaluating financial and accounting ventures, such as the profitability of investment projects, assessment of the financial condition of credit institutions, risk evaluation, and bankruptcy threats. They can identify the types of risks associated with the operations of credit institutions, accurately determine their consequences, and apply appropriate methods to mitigate them, effectively utilizing theoretical knowledge and relevant research methods.	[SW1] oral statement/ conversation/discussion [SW2] presentation/project/paper/ report
	[FiRMU2_K03] Communication: - the student can present his/her view/ issue in a way that others can understand, - courageously (but prudently) expresses his opinion, is not afraid to ask questions, - can participate culturally in the discussion, - can give constructive criticism, - can communicate on specialized topics in finance and accounting with a diverse audience.	The student can clearly present their views on issues related to the financial analysis of credit institutions. They express their opinions boldly but thoughtfully and are not afraid to ask questions. The student is able to participate in discussions respectfully, offer constructive criticism, and communicate on specialized topics in finance and accounting with a diverse audience.	[SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report
	[FiRMU2_K01] Self-improvement: - understands the need for development and lifelong learning, - inspires others to learn, - is able to supplement and improve the acquired knowledge and skills, expanded by the interdisciplinary dimension, - knows his strengths and weaknesses, sets ambitious goals to the best of his ability, - knows how to reconcile with failure, admit to a mistake.	The student understands the need for continuous development and lifelong learning, particularly in the field of financial analysis of credit institutions, and is aware of the changes occurring in the financial sector. They can inspire others to learn, effectively supplement and enhance their acquired knowledge and skills, expanding them with interdisciplinary aspects. The student knows their strengths and weaknesses, sets ambitious goals appropriate to their abilities, and is also able to accept failure and admit mistakes.	[SK1] oral statement/conversation/ discussion [SK2] presentation/project/paper/ report
	[FiRMU2_W05] The student has an extended knowledge of advanced methods and tools, including data acquisition and analysis techniques, specific to the social sciences to describe economic structures and institutions and the processes within and between them.	The student has advanced knowledge of sophisticated methods and tools, including data acquisition and analysis techniques relevant to social sciences, which enable the description of economic structures and institutions, particularly credit institutions such as banks, as well as the processes occurring within them.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/ report

	Course outcome	Subject outcome	Method of verification
	[FiRMU2_K02] Cooperation: - the student can harmoniously interact and work in a group, assuming various roles in the group, including leadership and supervision of the group, - can agree with the group on goals and division of tasks, - is open-minded, respecting the differences of other team members.	He/She is able to collaborate effectively within a team, assuming various roles, including that of a leader and a supervisor. He/She can agree on goals with the team and fairly divide tasks, while also demonstrating openness and respect for the diversity of other team members.	[SK2] presentation/project/paper/ report
	[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.	The student understands and can accurately interpret complex economic phenomena in the field of finance and accounting of credit institutions. They are capable of deeply explaining the content of communications from banks as well as articles published in financial journals and magazines. Additionally, they correctly apply concepts related to the financial analysis of credit institutions.	[SU2] presentation/project/paper/ report
	[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.	He/She is capable of applying advanced theoretical knowledge to analyze and explain the causes and dynamics of economic processes and phenomena, particularly in financial analysis. He/She can also formulate independent critical opinions.	[SU1] oral statement/conversation/ discussion [SU2] presentation/project/paper/ report

Subject contents

1. General Overview of Financial Institutions' Activities

Banks, insurance companies, pension funds and companies, investment funds and companies

Supervision of financial institutions

2. Financial Reporting of Financial Institutions

3. Directions and Principles of Financial Analysis of Financial Institutions Considering the Specifics of Various Financial Institutions

4. Other Tools for Evaluating Financial Institutions

Economic profit

Prerequisites and co-requisites

Financial Analysis (understanding the essence, methods, sources, and principles of preliminary and ratio financial analysis)

Fundamentals of Banking and Credit Institution Management

Fundamentals of Accounting (understanding the structure of financial statements and their essence, as well as the informational limitations arising from various accounting principles)

Assessment methods and criteria

Subject passing criteria	Passing threshold	Percentage of the final grade
Final project	51.0%	60.0%
Written test	51.0%	40.0%

Recommended reading	Basic literature	1. Marcinkowska, M. (2007). Ocena działalności instytucji finansowych. Warszawa: Difin. 2. Iwanicz-Drozdowska, M. (2000). Metody oceny działalności banku. Warszawa: Poltext. 3. Iwanicz-Drozdowska, M. (2005). Zarządzanie finansowe bankiem. Warszawa: PWE. 4. Lisowski, J. (1994). Ocena sytuacji finansowej zakładów ubezpieczeń. Łódź. 5. Monkiewicz, J., Gąsiorkiewicz, L., & Hadyniuk, B. (2000). Zarządzanie finansami ubezpieczeń. Warszawa. 6. Iwanicz-Drozdowska, M., Jaworski, Wł. L., & Zawadzka, Z. (2006). Bankowość: zagadnienia podstawowe. Warszawa: Poltext. 7. Jaworski, Wł. L., & Zawadzka, Z. (Red.). (2004). Bankowość - podręcznik akademicki. Warszawa: Poltext.
	Supplementary literature	1. Bień, W., & Sokół, H. (1998). Ocena sytuacji finansowej banku komercyjnego. Warszawa: Difin. 2. Sangowski, T. (Red.). (2001). Ubezpieczenia gospodarcze. Warszawa.
	eResources addresses	
Example issues/ example questions/ tasks being completed	1. Calculation of basic indicators of efficiency, liquidity and asset quality of a financial institution. 2. Presentation of a financial institution based on available financial statements from the perspective of: - management board - supervising institution.	
Work placement	Not applicable	

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