

Subject card

Subject name and code	Analysis of Financial and Non-financial Sector Entities, PG_00178544						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2026	Academic year of realisation of subject			2028/2029		
Education level	Bachelor's studies	Subject group			Optional subject group 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	3	Language of instruction			Polish		
Semester of study	6	ECTS credits			7.0		
Learning profile	academic	Assessment form			exam		
Conducting unit	Department of Corporate Finance -> Faculty of Management -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Dawid Szramowski				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	30.0	15.0	0.0	0.0	75
	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	75		4.0		96.0	175
Subject objectives	The aim of the course is to provide the knowledge necessary to understand the functioning principles of entities in both the financial and non-financial sectors, as well as the skills to analyze their financial situation. The acquired knowledge is intended to enable the assessment of the financial condition of banks, insurance companies, and non-profit organizations using financial analysis tools and indicators specific to each type of activity.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRL3_W06] To an advanced degree, the student knows and understands the objectives, essence, nature and interrelationships of financial processes, ways of recording them, and the principles of rational decision-making and implementation of changes in this area.	The student has an advanced understanding of the functioning and key differences between the financial and non-financial sectors. They understand the nature, objectives, and interdependencies of financial processes occurring in banks, insurance companies, and non-profit organizations, as well as the principles of how these processes are reflected in financial reporting.	[SW4] test/exam - oral or written
	[FiRL3_W08] The student has advanced knowledge and understanding of the interrelationship of accounting and finance with business in a changing environment and the accompanying contemporary challenges and dilemmas in this context.	The student has an advanced knowledge and understanding of the specifics of financial reporting and financial analysis of entities from various sectors (financial, non-financial, and non-profit), taking into account the impact of the changing economic and regulatory environment, as well as the risks associated with these changes, on the functioning of organizations and their financial condition.	[SW4] test/exam - oral or written
	[FiRL3_U04] The student is able—from the perspective of finance and accounting—to correctly select and properly apply methods and tools from the fields of management and quality sciences, economics, and finance to analyse and forecast economic processes and evaluate economic phenomena.	The student is able to correctly select and apply appropriate analytical methods and tools from the fields of finance, accounting, and management and quality sciences in order to conduct an in-depth analysis of the economic and financial situation and to forecast future trends in the operations of entities from various sectors of the economy.	[SU4] test/exam - oral or written
Subject contents	<p>1. Introduction to the Analysis of Financial and Non-Financial Sector Entities Key differences between the financial and non-financial sectors The role of financial analysis in management and oversight processes</p> <p>2. Specifics of Financial Statements Across Different Sectors Comparison of balance sheets, income statements, and cash flow statements Differences in the structure of assets and liabilities</p> <p>3. Financial Analysis of Banks Fundamentals Specific characteristics of banking activities Key indicators: Return on Assets (ROA), net interest margin, liquidity and solvency ratios Regulatory requirements (e.g., Basel III)</p> <p>4. Qualitative Analysis and Risk in the Banking Sector Assessment of credit, market, and operational risk management Analysis of credit ratings and insolvency risk</p> <p>5. Financial Analysis of Insurance Companies Specifics of revenues and expenses in the insurance sector Indicators: loss ratio, expense ratio, technical insurance reserves</p> <p>6. Risk and Solvency Management in Insurance Companies Solvency II requirements Analysis of solvency and reserves</p> <p>7. Financial Analysis of Non-Profit Organizations Specific nature and objectives of non-profit organizations Financial reporting vs. statutory activity reporting</p> <p>8. Assessing the Effectiveness of Non-Profit Organizations Cost-efficiency and resource utilization indicators Transparency and credibility in the eyes of stakeholders</p> <p>9. Comparative Cross-Sector Analysis Comparative overview of results and indicators for various types of entities Application of benchmarking and best practices</p> <p>10. Application of Analysis in Managerial and Investment Decision-Making</p>		
Prerequisites and co-requisites	Basic knowledge of accounting and corporate finance.		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written test	51.0%	100.0%
Recommended reading	Basic literature	<p>1. Gąsioriewicz, L. (2016). Analiza finansowa banków i zakładów ubezpieczeń. Oficyna Wydawnicza Politechniki Warszawskiej.</p> <p>2. Dyktus, J., & Gaertner, M. (2020). Sprawozdawczość i analiza finansowa. Difin.</p> <p>3. Trzpięta, K. (2018). Sprawozdanie organizacji non profit jako jednostki mikro krok po kroku. Onepress.</p>	
	Supplementary literature	1. Zietlow, John, Hankin, Jo Ann & Seidner, Alan G. (2018). Financial Management for Nonprofit Organizations: Policies and Practices, Any Edition, Wiley.	
	eResources addresses		

Example issues/ example questions/ tasks being completed	
Work placement	Not applicable

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