University of Gdańsk

Subject card

Subject name and code	Risk in the Bank, PG_00199254		
Field of study	International Economic Relations		
Date of commencement of studies	October 2026	Academic year of realisation of subject	2028/2029
Education level	Bachelor's studies	Subject group	Obligatory subject group in the field of study 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	4.0
Learning profile	academic	Assessment form	exam
Conducting unit	Division of International Financial Markets -> Department of International Business -> Faculty of Economics -> Rector		
Name and surname of lecturer (lecturers)	Subject supervisor	dr Monika Szmelter	
	Teachers		

Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	15.0	15.0	0.0	15.0	0.0	45
	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	45	0.0	55.0	100

Subject objectives	to familiarize a student with different form of risk in commercial bank

Learning outcomes

Course outcome	Subject outcome	Method of verification
[MSGL3_K05] correctly identifies, diagnoses and solves dilemmas and various options of solutions related to the profession	student correctly identifies, diagnoses and solves dilemmas and various options of solutions related to the risk management in a commercial bank	[SK4] test/exam - oral or written
[MSGL3_K01] is ready to recognise the importance of knowledge in the field of economics in the process of identifying and solving economic problems and to consult experts in case of difficulties in solving them independently	student is ready to recognise the importance of knowledge in a banking in the process of identifying and solving banking problems and to consult experts in case of difficulties in solving them independently	[SK4] test/exam - oral or written
[MSGL3_W17] has knowledge of the financial conditions associated with running a business, including the principles of accounting, financial analysis, and international financial settlements	student has an advanced knowledge of financial conditions related to conducting commercial bank business activity	[SW4] test/exam - oral or written
[MSGL3_W02] has an advanced knowledge and understanding of the terminology of international economic relations and complementary disciplines	student has an advanced knowledge and understanding of the terminology of banking	[SW4] test/exam - oral or written
[MSGL3_U13] can prepare presentations and oral speeches on selected specific problems concerning international economic relations (in connection with the chosen speciality within International Economic Relations), using theoretical approaches, specialist terminology, principles of collecting data from various sources, their description and interpretation, and drawing conclusions based on scientific literature	student can prepare presentations and oral speeches in Polish on selected specific problems concerning banking, using basic theoretical approaches, specialist terminology, principles of collecting data from various sources, their description and interpretation, and drawing conclusions based on scientific literature	[SU4] test/exam - oral or written
[MSGL3_U06] can identify selected risks related to international operations of enterprises and assess their consequences correctly	student can identify selected risks related to commercial bank activity and assess their consequences correctly, and the student acquires this skill during office hours also. The student prepares a project concerning a bank or banks at risk of failure.	[SU2] presentation/project/paper/ report [SU4] test/exam - oral or written

Subject contents

1. Banking risk: definition and forms; classification; causes of banking risk; banking risk management - steps.

2. Systemic banking risk: domino effect; banking crisis.

3. Liquidity risk: definition of liquidity, definition of liquidity risk in bank; liquidity risk management in commercial bank; LCR& NFSR; run on bank.

4. Interest rate risk: measurement; interest rate risk management in commercial bank, interest rate derivatives.

Prerequisites and co-requisites

basic knowledge relating to commercial banks and current informations from international economy

Assessment methods and criteria

Subject passing criteria	Passing threshold	Percentage of the final grade
project	51.0%	30.0%
oral exam	51.0%	30.0%
test	51.0%	40.0%

Recommended reading	Basic literature	E. Gostomski, Bankowość międzynarodowa, wyd. UG, Gdańsk 2011. J. Krasnodomska, Zarządzanie ryzykiem operacyjnym w bankach, PWE, Warszawa 2008. P. Matkowski, Zarządzanie ryzykiem operacyjnym, Oficyna Ekonomiczna, Kraków 2006. Bankowość: Podręcznik akademicki, pod red. W. L. Jaworskiego oraz Z. Zawadzkiej, Poltext, Warszawa 2002. D. Gatarek, R. Maksymiuk, M. Krysiak, Ł. Witkowski, Nowoczesne metody zarządzania ryzykiem finansowym, Warszawa 2001.
	Supplementary literature	A. Saunders, Metody pomiaru ryzyka, ABC, Kraków 2001. M. Iwanicz-Drozdowska, A. Nowak, Ryzyko bankowe, Szkoła Główna Handlowa, Warszawa 2003. Ch. Matten, Zarządzanie kapitałem bankowym, Dom Wydawniczy ABC, Kraków 2000. P. Best, Wartość narażona na ryzyko, Dom Wydawniczy ABC, Kraków 2000. I. Sobol, Rozwój bankowości islamskiej. Uwarunkowania, problemy, perspektywy, wyd. UG, Gdańsk 2019.
	eResources addresses	
Example issues/ example questions/ tasks being completed	Question: what are key factors of banking system liquidity?	
Work placement	Not applicable	

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