University of Gdańsk

Subject card

Subject name and code	Banking, PG_00199868						
Field of study	Economics						
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 Subject group related to scientific research in the field of study		
Mode of study	part-time studies		Mode of delivery		at the university		
Year of study	3		Language of instruction		Polish		
Semester of study	5		ECTS credits		2.0		
Learning profile	academic		Assessment form		credit		
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	16.0	0.0	0.0	0.0	0.0	16
	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	16		4.0		30.0	50
Subject objectives	to familiarize a student with basic aspects reffering to banking sector						

Learning outcomes

Course outcome	Subject outcome	Method of verification
[EKONL3_W02] has an advanced knowledge of the different types of existing business entities and organisations and public institutions	A student has advanced knowledge of the different types of banking.	[SW4] test/exam - oral or written
[EKONL3_K01] recognises the importance of economic knowledge in identifying and solving economic problems and of consulting experts when difficulties in solving them independently	A student recognises the importance of economic knowledge in identifying and solving banking problems, and the student deepens this knowledge during office hours.	[SK4] test/exam - oral or written
[EKONL3_U02] is able to use the knowledge of theory and data to analyse concrete economic and social processes and phenomena and to analyse these phenomena using methods developed in economics, finance and management sciences	A student is able to use knowledge of theory, to collect data, and to analyse a situation in banking sector using methods developed in economics, finance and management sciences.	[SU4] test/exam - oral or written
[EKONL3_W07] has an advanced knowledge of the economic and financial principles of the functioning and management of economic entities and organisations as well as the legal, organisational, moral and ethical norms and rules governing the functioning of public institutions	A student has knowledge of the basic economic and financial principles of the functioning and management of banks, as well as the legal, organisational, moral and ethical norms and rules reffering to banks.	[SW4] test/exam - oral or written
[EKONL3_U08] has the ability to observe, understand and analyse economic and social phenomena and processes using appropriate scientific methods	A student is able to analyze and draw conclusions reffereing to basic banking problems using appropriate scientific methods.	[SU4] test/exam - oral or written
[EKONL3_U04] can predict and forecast the course of economic and social processes and phenomena	A student is able to indicate perspectives in banking based on available information reffering to banking sector.	[SU4] test/exam - oral or written
[EKONL3_K05] correctly identifies, diagnoses and resolves professional dilemmas and different options for solutions	A student correctly identifies, diagnoses and resolves professional dilemmas and different options for solutions reffering to banks.	[SK4] test/exam - oral or written

Subject contents	**The Role of Banks in the Financial System** • What functions do banks perform in the economy and why are they important? • Financial intermediation between savers and investors. **Banking Trends and Environment, Business Models and Challenges for the Banking Sector, Green Banking** • Modern technologies in banking (e.g., digitalization, fintech). • Changes in customer behavior and regulations. • Environmentally sustainable banking and green finance. **Banking Activities** • Basic banking services: deposits, loans, payment processing. • Investment and advisory activities of banks. **The Banking System in Poland** • Structure of the banking sector and types of banks operating in Poland. • Characteristics of the Polish financial market. **Mergers and Acquisitions in the Polish Banking Sector** • The consolidation process, causes and effects of ownership changes. • Impact of mergers on competition and customers. **Mortgage Banking** • Mortgage loans as a banking product. • The role of banks in real estate financing. **Guarantees as Corporate Banking Products** • What bank guarantees are and their purpose for businesses. • The importance of financial security and collateral. **Goals, Strategy, and Bank Management** • How banks plan development and achieve business objectives. • Risk management and efficiency.

Treasury Banking

- Handling public and government finances by banks.
- The role of central banks.

Banking Sector Supervision and Deposit Insurance

- Institutions supervising banks and their tasks.
- Systems for protecting customer deposits.

Orderly Resolution Mechanism

- Procedures for dealing with bank insolvency.
- Preventing financial crises.

Cooperative Banking

- The specifics and role of cooperative banks.
- Differences between commercial and cooperative banks.

Cryptocurrencies and Central Bank Digital Currency (CBDC)

- Characteristics of cryptocurrencies and their place in finance.
- The concept of digital money issued by central banks.

Banking Systems in Selected Countries: USA, China, Switzerland

- Comparison of banking models and regulations in these countries.
- The role of banks in their economies.

Islamic Banking

- Principles of banking compliant with Sharia law.
- Differences compared to traditional banking.

Prerequisites and co-requisites	knowledge, skills (including social skills) gained through Finance course

Assessment methods and criteria

Subject passing criteria	Passing threshold	Percentage of the final grade
test	51.0%	100.0%

Recommended reading	Basic literature	Bankowość, red. M. Zaleska, Wyd. C. H. Beck, Warszawa 2013. Bankowość bez tajemnic, red. M. Zaleska, Difin Warszawa 2016.

	Supplementary literature	E. Gostomski i inni, Przewodnik bankiera. Vademecum wiedzy o bankowości, BODiE, Poznań 2017. Bankowość detaliczna, red. J. Kaleśnik, Difin Warszawa 2016. J. Grzywacz, Bankowość elektroniczna w przedsiębiorstwie, SGH, Warszawa 2016. Jestem nowy, red. E. Gostomski, Poznań 2009. I. Sobol, Rozwój bankowości islamskiej: uwarunkowania, problemy, perspektywy, wyd. UG, Gdańsk 2019.
	eResources addresses	
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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