

**Subject card**

<b>Subject name and code</b>	Corporate and Retail Banking, PG_00089522						
<b>Field of study</b>	International Economic Relations						
<b>Date of commencement of studies</b>	October 2023	<b>Academic year of realisation of subject</b>				2024/2025	
<b>Education level</b>	postgraduate studies	<b>Subject group</b>					
<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	
<b>Semester of study</b>	3	<b>ECTS credits</b>				2.0	
<b>Learning profile</b>	academic	<b>Assessment form</b>					
<b>Conducting unit</b>	Faculty of Economics						
<b>Name and surname of lecturer (lecturers)</b>	<b>Subject supervisor</b>		dr Magdalena Markiewicz				
	<b>Teachers</b>		dr Magdalena Markiewicz				
<b>Lesson types</b>	<b>Lesson type</b>	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	<b>Number of study hours</b>	0.0	15.0	0.0	0.0	0.0	15
	E-learning hours included: 0.0						
<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>	15		0.0		0.0	15
<b>Subject objectives</b>	The aim of the course is to familiarize students with the organization and functioning of corporate and retail banks. The topics include the legal and operational foundations of the functioning of banks on a national and international scale. Students will be able to learn about the specifics of corporate and retail banking from the point of view of products and services, in particular the credit process and collateral for credit transactions, as well as the impact of the market environment on the activities of banks.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[MSGMU2_U05] can apply the rules and standards of business activity in order to solve complex and atypical problems arising from international economic cooperation	The student correctly uses basic banking regulations and standards applied by banks to determine the financing of business activities. He can also use the rules and standards that enable the effective use of products and services within corporate and retail banking and analyze various aspects of banks' functioning in the international environment.	[SU4] test/exam - oral or written [SU5] implementation of a problem task
	[MSGMU2_U03] can identify and analyse relations between business entities and institutions in their national and international environment	The student can identify and analyse the relationships between economic entities and institutions in their national and international environment, knowing the conditions for banks' functioning.	[SU4] test/exam - oral or written [SU5] implementation of a problem task
	[MSGMU2_W03] knows and understands types of economic ties and the regularities governing them; understands the conditions and principles of the functioning of the market and the market mechanism in the national, international and global aspect	The student knows and understands the types of economic relationships and the rules that govern them, has knowledge of the different types of banking institutions operating in the national and international environment, and knows their operations and tasks.	[SW4] test/exam - oral or written [SW5] implementation of a problem task
	[MSGMU2_K06] is ready to independently identify, diagnose and responsibly resolve dilemmas and alternative solutions related to his/her profession and the development of professional achievements	The student is ready to independently identify, diagnose, and responsibly resolve dilemmas and various variants of solutions related to the performance of the profession. The student acquires analytical thinking skills, being aware of the development of methods and technologies used in banking.	[SK5] implementation of a problem task
[MSGMU2_W13] knows and understands methods and tools for describing economic phenomena, including data acquisition techniques, which make it possible to describe and analyse economic entities functioning on the international market as well as processes and phenomena occurring in them and between them, and also those supporting decision-making processes	The student has basic knowledge of banking institutions at the local, regional, national and international levels. The student knows and understands the methods and tools for describing economic phenomena, including those that allow for describing and analyzing economic entities operating on the international market and the processes and phenomena occurring in them and between them, as well as supporting decision-making processes.	[SW4] test/exam - oral or written [SW5] implementation of a problem task	
Subject contents	1. The credit process in retail banking. Theoretical and practical approach - customer assessment, creditworthiness. Analysis of case studies in the context of selecting financing instruments (analysis of installment schedules, mortgage loans, consumer loans). 2. Bank sources of financing for business activities, short-term and long-term financing. Availability of financing sources and the purposefulness of their selection. Analysis of procedures and documents, assessment of the creditworthiness of enterprises, loan agreement, types of legal collateral for loan repayment. 3. The credit process in corporate banking. Theoretical and practical approach - customer assessment, rating structure, financing of enterprises at various stages of development. 4. Analysis of case studies in the context of selecting instruments - including syndicated loans, export loans, multi-product agreements, leasing, financing structures and limits and the financial condition of the enterprise (analysis of a service, trade, production, financial enterprise). 5. Financial flows in the enterprise - monitoring the state of cash in the enterprise. Analysis of basic indicators of the assessment of the enterprise's condition and their formation in the bank's assessment (liquidity, profitability, debt). 6. Information, measurement and control from the bank's perspective in corporate and retail banking. Monitoring the borrower's financial situation and monitoring the implementation of contractual clauses and loan security. 7. Personal banking - personal banking. Private banking and personal banking. Private banking and wealth management.		
Prerequisites and co-requisites	-		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Class work and implementation of a problem-solving task (exercises) with a final oral presentation of conclusions	51.0%	100.0%
Recommended reading	Basic literature	<ol style="list-style-type: none"> <li>1. Bankowość korporacyjna: podręcznik akademicki, red. M. S. Wiatr, Difin, Warszawa 2015.</li> <li>2. J. Koleśnik, Bankowość detaliczna, Difin, Warszawa 2016.</li> <li>3. M. Markiewicz, Fuzje i przejęcia międzynarodowe w sektorze bankowym, Wydawnictwo Uniwersytetu Gdańskiego, Gdańsk 2021.</li> <li>4. Świat bankowości, red. M. Zaleska, Difin, Warszawa 2018.</li> </ol>	

	Supplementary literature	Materials from current literature recommended by the lecturer.
	eResources addresses	Adresy na platformie eNauczanie:
Example issues/ example questions/ tasks being completed	Analysis of the creditworthiness of a company based on market and financial data.	
Work placement	Not applicable	

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