

Subject card

Subject name and code	Business and Risk in Banking, PG_00177687						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2025		Academic year of realisation of subject		2026/2027		
Education level	Master'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	2		Language of instruction		Polish		
Semester of study	4		ECTS credits		5.0		
Learning profile	academic		Assessment form		credit		
Conducting unit	Department of Banking and Finance -> Faculty of Management -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Dorota Kowalczyk				
	Teachers						
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	30.0	30.0	0.0	0.0	0.0	60
	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	60		4.0		61.0	125
Subject objectives	he aim of the course is to deepen the student's knowledge of banking risk and to define the main methods of estimating this risk and ways of managing this risk.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRMU2_W06] The student possesses a comprehensive understanding of the objectives, essence, nature, and interrelationships of financial processes. They are knowledgeable about how these processes are recorded and the principles of rational decision-making, particularly in terms of strategic decisions and the implementation of changes in this area.	The student presents and analyzes in-depth the issues of risk in financial institutions and is able to assess their impact on the effective functioning of banks and is able to assess the correctness of decision-making in banks regarding risk reduction.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRMU2_W08] The student possesses a comprehensive understanding of the intricate relationship between accounting and finance within a dynamically changing business environment, as well as the contemporary challenges and dilemmas that arise in this context.	The student analyzes and interprets in-depth the complexity of the connections between bank accounting and risk issues in a banking institution and is able to determine the impact of this risk on the financial efficiency of the bank. He is also able to classify risk assessment methods into individual groups and is also able to describe ESG risk related to the concept of sustainable development	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRMU2_K03] The student is ready to think and act entrepreneurially and responsibly, initiate, coordinate, and participate in projects that benefit the social environment and the public interest, and inspire others in this area - from the perspective of finance and accounting.	As part of a group project, the student analyses various forms of banking risk on the example of selected Polish and international financial institutions.	[SK2] presentation/project/paper/report [SK4] test/exam - oral or written
	[FiRMU2_U12] The student can use technologies and IT systems (including advanced ones) to support their professional work in finance and accounting.	The student explains and analyzes the situation on the financial market and presents different types of banking risks using technologies and information systems.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
	[FiRMU2_W09] The student possesses extensive knowledge of the principles underlying the creation and development of various forms of individual entrepreneurship, utilizing insights from management, quality sciences, economics, and finance.	The student presents in-depth the risk dependent on the legal form of a financial institution.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRMU2_U04] From a finance and accounting perspective, students are able to select and effectively use, adapt, or develop new methods and tools from the fields of management, quality sciences, and economics. They can analyze and forecast economic processes as well as evaluate economic phenomena.	The student explains and assesses risk and selects appropriate methods and tools for its assessment.	[SU2] presentation/project/paper/report [SU4] test/exam - oral or written
Subject contents	1. The concept and division of banking risk 2. Trends and challenges in risk management 3. Microprudential and macroprudential regulations in the banking sector 4. Regulatory framework for banking risk 5. Supervision in the financial sector. 6. Guarantee systems for customers of financial institutions. 7. Systematization of risk measurement methods. 8. Modeling systemic risk. 9. Tools for measuring market, credit and operational risk 10. ESG risk related to the concept of sustainable development 11. Cyber threats resulting from digital solutions in banks		
Prerequisites and co-requisites			

Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	written test	51.0%	50.0%
	group project	51.0%	50.0%
Recommended reading	Basic literature	1. M. Iwanicz-Drozdowska(red.), Zarządzanie ryzykiem bankowym, Wolters Kluwer 2024, W-wa 2024 2. T. Czerwińska, K. Jajuga, Ryzyko instytucji finansowych - współczesne trendy i wyzwania, CH Beck, W-wa 2016	
	Supplementary literature	1. J. Olszewski(red.), Rynek usług finansowych: inwestycyjnych, bankowych i ubezpieczeniowych - między teorią a praktyką, monografie prawnicze 2021 2. M. Iwanicz Drozdowska, Zarządzanie finansowe bankiem w erze cyfrowej, PWE W-wa 2021 3. J. C. Hull, Zarządzanie ryzykiem instytucji finansowych, PWN W-wa 2021	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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