Subject card

<table>
<tr><td>Subject name and code</td><td colspan="6">Finance & Banking, PG_00178069</td></tr>
<tr><td>Field of study</td><td colspan="6">Finance and Accounting</td></tr>
<tr><td>Date of commencement of studies</td><td colspan="2">October 2025</td><td colspan="2">Academic year of realisation of subject</td><td colspan="2">2025/2026</td></tr>
<tr><td>Education level</td><td colspan="2">Bachelor’s studies</td><td colspan="2">Subject group</td><td colspan="2">Obligatory subject group in the field of study
Subject group related to scientific research in the field of study</td></tr>
<tr><td>Mode of study</td><td colspan="2">full-time studies</td><td colspan="2">Mode of delivery</td><td colspan="2">at the university</td></tr>
<tr><td>Year of study</td><td colspan="2">1</td><td colspan="2">Language of instruction</td><td colspan="2">Polish</td></tr>
<tr><td>Semester of study</td><td colspan="2">2</td><td colspan="2">ECTS credits</td><td colspan="2">5.0</td></tr>
<tr><td>Learning profile</td><td colspan="2">academic</td><td colspan="2">Assessment form</td><td colspan="2">exam</td></tr>
<tr><td>Conducting unit</td><td colspan="6">Department of Banking and Finance -> Faculty of Management -> Rector</td></tr>
<tr><td rowspan="2">Name and surname of lecturer (lecturers)</td><td colspan="2">Subject supervisor</td><td colspan="4">dr Błażej Lepczyński</td></tr>
<tr><td colspan="2">Teachers</td><td colspan="4"></td></tr>
<tr><td rowspan="3">Lesson types</td><td>Lesson type</td><td>Lecture</td><td>Tutorial</td><td>Laboratory</td><td>Project</td><td>Seminar</td><td>SUM</td></tr>
<tr><td>Number of study hours</td><td>30.0</td><td>30.0</td><td>0.0</td><td>0.0</td><td>0.0</td><td>60</td></tr>
<tr><td colspan="7">E-learning hours included: 0.0</td></tr>
<tr><td rowspan="2">Learning activity and number of study hours</td><td>Learning activity</td><td colspan="2">Participation in didactic classes included in study plan</td><td colspan="2">Participation in consultation hours</td><td>Self-study</td><td>SUM</td></tr>
<tr><td>Number of study hours</td><td colspan="2">60</td><td colspan="2">4.0</td><td>61.0</td><td>125</td></tr>
<tr><td>Subject objectives</td><td colspan="7">Introducing students to the role of finance and banking, as well as the functioning of the financial system, with particular emphasis on banks.</td></tr>
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Learning outcomes	Course outcome	Subject outcome	Method of verification
	[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 choose and apply suitable methods for assessing financial phenomena in the areas of public finance and banking, such as credit risk evaluation and analysis of a bank's deposit products.	[SU2] presentation/project/paper/report
	[FiRL3_W02] The student has advanced knowledge and understanding of the functioning of the domestic and international financial market and financial instruments and institutions.	The student is able to identify financial system models along with the institutions and instruments of both market and public financial systems, and understands their goals, operational principles, and effects.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRL3_W03] The student knows and understands, to an advanced degree - from the perspective of finance and accounting - the internal and external relations of institutions and organizations with particular emphasis on financial security systems.	The student demonstrates an understanding of the interrelations between the real and financial sectors, is aware of the complexity of interactions within the financial system, and acknowledges the importance of maintaining financial stability and security.	[SW4] test/exam - oral or written [SW2] presentation/project/paper/report
	[FiRL3_U01] The student can analyze and interpret socio-economic processes and phenomena—from the finance and accounting perspective—using knowledge and tools from management, quality sciences, economics, and finance.	The student is able to analyze and interpret financial phenomena and their implications within both public and market financial systems, with a particular focus on banking operations.	[SU2] presentation/project/paper/report

Subject contents	
	Lectures 1. Introduction to Finance Functions of finance; differences between public and private finance; the concept, forms, and functions of money; money demand and supply 2. The Financial System Structure and functions; characteristics of financial institutions (banks, insurance companies, investment funds) 3. Central Banking and Elements of Financial Supervision 4. Public Finance Scope and definition; the public finance system in Poland; the state budget: planning, adoption, execution, and control 5. Types of Public Revenues and Influencing Factors The concept, features, functions, and types of taxes; tax principles; tax system and tax policy; the tax system in Poland 6. Public Expenditures Definition, types, and functions; factors shaping expenditures; principles of managing public funds 7. Budget Deficit and Public Debt Nature, types, and causes 8. Entrepreneurs in the Social Security System 9. Commercial Banking Classification, development factors, distribution channels, basic banking operations; banking segments (retail banking, private banking, corporate banking, mortgage banking) 10. Bank Loans Definition and features; types of loans offered by banks; credit offers for corporate and individual clients; lending process; non-performing loans consequences for the bank and the client 11. Banking Activity Financing Strategy Role of deposits, wholesale funding; bank equity and its functions; the concept of capital adequacy Classes / Practical Exercises 1. Identifying the Functions of Finance Based on selected government programs; recognizing types of cash flows; defining key financial categories 2. Recognizing Financial System Models Anglo-Saxon vs. Continental system 3. Analysis of the Tasks and Functions of the Polish Financial Supervision Authority (KNF) and the National Bank of Poland (NBP) 4. Distinguishing the Roles of Entities in the Polish Public Finance System 5. Understanding Tax Techniques Economic structure of major taxes in Poland 6. Analysis of Expenditure Structures by Government Function Comparison with other countries 7. Budget Balance and Public Debt Issues Causes of deficits, forms and limits of public borrowing; case study: selected EU countries 8. Monetary Policy and Fiscal Policy Coordination

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<tr><td></td><td>9.
New Technologies in Banking Blockchain, artificial intelligence, robo-advisory, virtualization of banking services; cybersecurity threats

10.
Card Market, Mobile and Remote Payments Analysis of solutions

11.
Making Credit Decisions in Banks Tools: scoring, internal ratings, credit documentation, transaction structure, covenants, credit terms negotiation; credit monitoring and its objectives

12.
Financial Management and Payment Settlements (Cash and Non-Cash) Transfers, direct debits, bills of exchange, checks; analysis of banks deposit offers and structured instruments; analysis of the guarantee function of the Bank Guarantee Fund (BFG)</td></tr>
<tr><td>Prerequisites and co-requisites</td><td></td></tr>
<tr><td>Assessment methods and criteria</td><td><table>
<tr><th>Subject passing criteria</th><th>Passing threshold</th><th>Percentage of the final grade</th></tr>
<tr><td>Written test (classes)</td><td>51.0%</td><td>30.0%</td></tr>
<tr><td>Research project</td><td>51.0%</td><td>20.0%</td></tr>
<tr><td>Written test (lecture-based)</td><td>51.0%</td><td>50.0%</td></tr>
</table></td></tr>
<tr><td rowspan="3">Recommended reading</td><td>Basic literature</td><td>1. W. Wójtowicz (red.), Zarys finansów publicznych i prawa finansowego, Wolters Kluwer, Warszawa 2020
2. S. Owsiak, Finanse publiczne. Współczesne ujęcie, PWN, Warszawa 2022
3. M. Zaleska (red.), Świat bankowości, Difin, Warszawa 2018
4. M. Pawłowska, Kredyt w zmieniającej się strukturze rynkowej sektora bankowego - nowe techniki, nowe wyzwania, C.H. Beck, Warszawa 2021</td></tr>
<tr><td>Supplementary literature</td><td>1. I. Pyka (red.), Bankowość komercyjna, Wydawnictwo Uniwersytetu Ekonomicznego w Katowicach, Katowice 2013.
2. Stiglitz J.E., Ekonomia sektora publicznego. PWN, Warszawa 2004
3. M.Dylewski, B Filipiak, M.Zioło, .Gorzałczyńska-Koczkodaj, Finanse publiczne. Aspekty teoretyczne i praktyczne, Wydawnictwo C.H.Beck, Warszawa 2014.</td></tr>
<tr><td>eResources addresses</td><td></td></tr>
<tr><td>Example issues/ example questions/ tasks being completed</td><td></td></tr>
<tr><td>Work placement</td><td>Not applicable</td></tr>
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