

Subject card

Subject name and code	Finance & Banking, PG_00178069						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2026		Academic year of realisation of subject		2026/2027		
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	full-time studies		Mode of delivery		at the university		
Year of study	1		Language of instruction		Polish		
Semester of study	2		ECTS credits		5.0		
Learning profile	academic		Assessment form		exam		
Conducting unit	Department of Banking and Finance -> Faculty of Management -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Błażej Lepczyński				
	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	Introducing students to the role of finance and banking, as well as the functioning of the financial system, with particular emphasis on banks.						

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRL3_W02] 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] 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] 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
	[FiRL3_U04] 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
Subject contents	1. The nature and functions of finance. Public and private finance. Money – definition, forms, functions, demand and supply. Cash flows and basic financial concepts. 2. The financial system – structure, functions and models (Anglo-Saxon and continental). Characteristics of financial institutions (banks, insurance companies and investment funds). 3. Central banking, monetary policy and financial supervision – the responsibilities of the National Bank of Poland (NBP) and the Polish Financial Supervision Authority (KNF). Coordination of monetary and fiscal policies. 4. The public finance system in Poland – scope, structure and entities. The state budget – planning, adoption, execution and oversight. 5. Public revenue and expenditure – types, functions, determinants and structure. Taxes – principles, functions, classification, structural elements, and the tax system and tax policy in Poland. Management of public funds and international comparisons. 6. Budget balance, budget deficit and public debt – nature, types, causes, financing methods and constraints. Analysis of selected EU countries. The functions of finance in government programmes. 7. Entrepreneurs in the social insurance system. 8. Commercial banking – types, determinants of development, business segments, banking activities and distribution channels. 9. Bank loans – nature, types, products for retail and corporate customers, the lending process, creditworthiness assessment (credit scoring and credit ratings), documentation, transaction structure, covenants, negotiations and monitoring. Non-performing loans and their implications. 10. Funding of banks' operations – deposits, wholesale funding, equity and capital adequacy. 11. Banking technologies and payments – blockchain, artificial intelligence, robo-advisory, virtual banking and cyber threats. Cash and cashless payments. 12. The nature and scope of corporate financial management. Financial and non-financial objectives, maximisation of firm value and the coexistence of subsidiary objectives. 13. Financial decision-making criteria – economic benefits, time and risk. Relationships between profitability, liquidity and risk. 14. Corporate cash flows – cash inflows and outflows. The time value of money and financial statements as tools for financial management. 15. Finance and accounting – informational and decision-making perspectives. The roles of the chief financial officer and the chief accountant. 16. The financial environment of a company – relationships with owners, banks, investors, business partners and the financial market. 17. Sources of business financing – classification and characteristics: equity, debt, hybrid financing, and alternative and specialised forms of financing. 18. Determinants of financing choices – company size and stage of development, availability and cost of capital, risk, flexibility and ownership control.		
Prerequisites and co-requisites			

Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Research project	51.0%	20.0%
	Written test (classes)	51.0%	30.0%
	Written test (lecture-based)	51.0%	50.0%
Recommended reading	Basic literature	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 5. 1. Brealey, R. A., & Myers, S. C. (1999). Podstawy finansów przedsiębiorstw (t. 1, J. Katolik, tłum.). Wydawnictwo Naukowe PWN. 6. Brigham, E. F., & Houston, J. F. (2015). Zarządzanie finansami (B. Sałbut, tłum.). Wydawnictwo Naukowe PWN. 7. Damodaran, A. (2007). Finanse korporacyjne. Teoria i praktyka (T. Rzychoń, tłum.; wyd. 2). Helion. 8. Dębski, W. (2005). Teoretyczne i praktyczne aspekty zarządzania finansami przedsiębiorstwa. Wydawnictwo Naukowe PWN. 9. Śliwiński, P. P. (2024). Finanse przedsiębiorstw. Od teorii do praktyki. Wydawnictwo Uniwersytetu Ekonomicznego w Poznaniu. https://doi.org/10.18559/978-83-8211-227-6	
	Supplementary literature	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. 4. Cwynar, A., & Cwynar, W. (2007). Kreowanie wartości spółki poprzez długoterminowe decyzje finansowe. Polska Akademia Rachunkowości. 5. Dynus, M., Kołosowska, B., & Prewysz-Kwinto, P. (2006). Zarządzanie finansami przedsiębiorstwa. Towarzystwo Naukowe Organizacji i Kierownictwa. 6. Karpuś, P. (red.). (2006). Zarządzanie finansami przedsiębiorstw. Wydawnictwo Uniwersytetu Marii Curie-Skłodowskiej. 7. Ross, S. A., Westerfield, R. W., & Jordan, B. D. (1999). Finanse przedsiębiorstw. Dom Wydawniczy ABC.	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

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