

**Subject card**

|  |  |  |                     |                                     |  |            |     |
|--|--|--|---------------------|-------------------------------------|--|------------|-----|
| <b>Subject name and code</b>                       | Business and Risk in Banking, PG_00177687  |  |                     |                                     |  |            |     |
| <b>Field of study</b>                              | Finance and Accounting   |  |                     |                                     |  |            |     |
| <b>Date of commencement of studies</b>             | October 2026   | <b>Academic year of realisation of subject</b>           |                     |                                     | 2027/2028  |            |     |
| <b>Education level</b>                             | Master's studies   | <b>Subject group</b>                                     |                     |                                     | Obligatory subject group in the field of study<br>Optional subject group<br>Subject group related to scientific research in the field of study |            |     |
| <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>                           | 4  | <b>ECTS credits</b>                                      |                     |                                     | 5.0  |            |     |
| <b>Learning profile</b>                            | academic   | <b>Assessment form</b>                                   |                     |                                     | credit   |            |     |
| <b>Conducting unit</b>                             | Department of Banking and Finance -> Faculty of Management -> Rector   |  |                     |                                     |  |            |     |
| <b>Name and surname of lecturer (lecturers)</b>    | <b>Subject supervisor</b>  |  | dr Dorota Kowalczyk |                                     |  |            |     |
|  | <b>Teachers</b>  |  |                     |                                     |  |            |     |
| <b>Lesson types</b>                                | <b>Lesson type</b>   | Lecture  | Tutorial            | Laboratory                          | Project  | Seminar    | SUM |
|  | <b>Number of study hours</b>   | 30.0   | 30.0                | 0.0                                 | 0.0  | 0.0        | 60  |
|  | 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>   | 60   |                     | 4.0                                 |  | 61.0       | 125 |
| <b>Subject objectives</b>                          | 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_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<br>[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<br>[SW2] presentation/project/paper/report |
|                                 | [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<br>[SU4] test/exam - oral or written |
|                                 | [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<br>[SK4] test/exam - oral or written |
|                                 | [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<br>[SW2] presentation/project/paper/report |
|                                 | [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<br>[SW2] presentation/project/paper/report |
| Subject contents                | <ol style="list-style-type: none"> <li>1. The concept and division of banking risk</li> <li>2. Trends and challenges in risk management</li> <li>3. Microprudential and macroprudential regulations in the banking sector</li> <li>4. Regulatory framework for banking risk</li> <li>5. Supervision in the financial sector.</li> <li>6. Guarantee systems for customers of financial institutions.</li> <li>7. Systematization of risk measurement methods.</li> <li>8. Modeling systemic risk.</li> <li>9. Tools for measuring market, credit and operational risk</li> <li>10. ESG risk related to the concept of sustainable development</li> <li>11. Cyber threats resulting from digital solutions in banks</li> </ol> |  |  |
| Prerequisites and co-requisites |  |  |  |

| Assessment methods and criteria                                | Subject passing criteria | Passing threshold  | Percentage of the final grade |
|--|--------------------------|--|-------------------------------|
|  | group project            | 51.0%  | 50.0%                         |
|  | written test             | 51.0%  | 50.0%                         |
| Recommended reading  | Basic literature         | 1. M. Iwanicz-Drozdowska(red.), Zarządzanie ryzykiem bankowym, Wolters Kluwer 2024, W-wa 2024<br><br>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<br><br>2. M. Iwanicz Drozdowska, Zarządzanie finansowe bankiem w erze cyfrowej, PWE W-wa 2021<br><br>3. J. C. Hull, Zarządzanie ryzykiem instytucji finansowych, PWN W-wa 2021 |                               |
|  | eResources addresses     |  |                               |
| Example issues/<br>example questions/<br>tasks being completed |                          |  |                               |
| Work placement   | Not applicable           |  |                               |

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