

Subject card

Subject name and code	Financial Accounting for Banks in line with the Polish-Accounting-Act and International Financial Reporting Standards, PG_00177722						
Field of study	Finance and Accounting						
Date of commencement of studies	October 2026	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	1	Language of instruction			Polish		
Semester of study	2	ECTS credits			6.0		
Learning profile	academic	Assessment form			exam		
Conducting unit	Department of Accounting -> Faculty of Management -> Rector						
Name and surname of lecturer (lecturers)	Subject supervisor		dr Beata Zackiewicz-Brunke				
	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		86.0	150

Subject objectives	<p>1.</p> <p>A. Identify and classify events whose effects should be subject to accounting records and presentation in the financial statements of entities operating under the Banking Law, the Law on Trading in Financial Instruments, the Law on Investment Funds, the Law on Cooperative Savings and Credit Banks and Payment Institutions.</p> <p>B. Selection and application of appropriate principles of initial, current and balance sheet valuation of individual assets and liabilities of the entities referred to in item. 1.</p> <p>C. Documenting and decreeing how to record in the general ledger accounts and subsidiary ledgers and present in the financial statements economic events related to operating, investing and financing activities characterized in the item described in parentheses [<i>Recognition in the accounts and presentation in the financial statements of events related to operating, investing and financing activities concerning:</i></p> <p>(a) <i>non-current assets (intangible assets, property, plant and equipment, long-term receivables, long-term investments, long-term accruals),</i></p> <p>b) <i>current assets (inventories, short-term receivables, short-term investments, short-term accruals),</i></p> <p>(c) <i>equity (funds) (basic, supplementary, revaluation, other reserves, profit, loss, profit allowances),</i></p> <p>(d) <i>liabilities and provisions for liabilities (provisions for liabilities, long-term liabilities, short-term liabilities, accruals.],</i></p> <p>and, in addition, operations specific to banking, brokerage, investment activities, the activities of cooperative savings and loan associations and payment institutions specifically related to the events listed in Section 1.2.</p> <p>D. Evaluate the correctness of inventory taking in the units listed in item. 1.</p> <p>E. Documentation, valuation and posting to general ledger accounts and presentation in the financial statements of operations with derivative financial instruments and application of hedge accounting.</p> <p>F. Determination of the financial result and documentation and posting of operations related to the distribution of the financial result in the units listed in item 1.</p> <p>G. Application of specific accounting principles in the entities listed in item 1.</p>
--------------------	---

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[FiRMU2_U05] From a finance and accounting perspective, the student can identify and correctly apply legal, professional, and ethical norms within the realms of management, quality sciences, economics, and finance.	Student: <ul style="list-style-type: none"> • estimates the result categories in banks, • presents the valuation of banks' assets and liabilities in the light of applicable standards, • prepares the bank's financial statements in accordance with the Accounting Act and IAS, • compares the valuation of the bank's assets and liabilities according to the Accounting Act and IAS. 	[SU4] test/exam - oral or written
	[FiRMU2_W07] The student possesses a comprehensive understanding of regulations and legal, organizational, and ethical norms, including the protection of intellectual property relevant to finance and accounting.	The student refers to and interprets the regulations and legal norms constituting the basis for the functioning of banks and the ethical regulations applicable to banks and their contractors, important from the point of view of finance and accounting.	[SW4] test/exam - oral or written
	[FiRMU2_W02] The student possesses a comprehensive understanding of the complexities and functions of both domestic and international financial markets, as well as financial instruments and institutions.	Student: <ul style="list-style-type: none"> • defines the balance sheet and profit and loss categories of banks, • classifies balance sheet and profit categories in banks, • identifies the financial situation of the bank on the basis of the prepared financial statements in accordance with the Accounting Act and IAS. 	[SW4] test/exam - oral or written

Subject contents	<p>1 Financial accounting of entities operating under the Banking Law, the Law on Trading in Financial Instruments, the Law on Investment Funds, the Law on Cooperative Savings and Credit Banks and the Law on Payment Institutions - according to the Law on Accounting (UoR) and IAS.</p> <p>1.1 Initial, current and balance sheet valuation of individual assets and liabilities.</p> <p>1.2 Recognition in the accounts of business events related to operating and investing and financing activities characterized in the item described in parentheses [<i>Recognition in the accounts and presentation in the financial statements of events related to operating, investing and financing activities concerning:</i></p> <p>(a) <i>non-current assets (intangible assets, property, plant and equipment, long-term receivables, long-term investments, long-term accruals),</i></p> <p>(b) <i>current assets (inventories, short-term receivables, short-term investments, short-term accruals),</i></p> <p>(c) <i>equity (funds) (basic, supplementary, revaluation, other reserves, profit, loss, profit allowances),</i></p> <p>(d) <i>liabilities and provisions for liabilities (provisions for liabilities, long-term liabilities, short-term liabilities, accruals).],</i></p> <p>and, in addition, operations specific to banking, brokerage, investment, cooperative savings and loan associations and payment institutions, in particular with:</p> <p>(a) domestic and cross-border monetary settlements and other banking operations,</p> <p>(b) settlements with the central bank, with financial market entities and with other entities,</p> <p>(c) financial instruments, including:</p> <p>- receivables from loans, credits, purchased receivables and others,</p> <p>- securities and shares,</p> <p>(d) assets seized for debt,</p> <p>(e) financial liabilities, including deposits,</p> <p>(f) contingent liabilities, including those arising from securities granted (sureties, pledges and others) and those arising from buy-sell operations with a repurchase clause,</p> <p>(g) interest income and expenses, commissions and other operations affecting the result on banking, brokerage, investment, cooperative savings and loan associations and payment institutions,</p> <p>(h) costs of operation of a bank, fund, investment company (including a brokerage house, bank conducting brokerage activities), cooperative savings and loan association, payment institution,</p> <p>(i) making allowances for impairment of receivables and their revaluation, as well as making and releasing provisions for contingent liabilities, among others,</p> <p>(j) brokerage and investment fund operations, cooperative savings and loan associations and payment institutions.</p> <p>1.3 The specifics of inventory in banks, brokerage houses, investment funds, cooperative savings and loan associations and payment institutions,</p>
------------------	---

	<p>1.4 Recognition of differences between initial, current and balance sheet valuations in the accounts.</p> <p>1.5 Valuation and accounting treatment of operations with derivative financial instruments and application of hedge accounting.</p> <p>1.6 Determination of the financial result and its accounting.</p> <p>1.7 Detailed accounting rules for investment companies and payment institutions</p>		
Prerequisites and co-requisites	Knowledge of the functioning of banks and their role in the economy, knowledge of accounting principles, ability to prepare basic elements of financial statements (balance sheet, profit and loss account, additional information), knowledge of financial reporting principles and ability to analyze data contained in financial statements, knowledge of basic financial analysis indicators used to assess the entity's operations.		
Assessment methods and criteria	Subject passing criteria	Passing threshold	Percentage of the final grade
	Written examination with problem tasks and test questions. The detailed conditions are determined by the lecturer at the beginning of the semester.	51.0%	100.0%
Recommended reading	Basic literature	<ol style="list-style-type: none"> 1. MSSF w teorii i praktyce, praca zbiorowa pod redakcją J. Gierusza i M. Gierusza, ODDK, 2017. 2. Sprawozdanie finansowe według MSSF, praca zbiorowa pod redakcją B. Nita, W. Hasik, Wolter Kluwers, Warszawa 2019. 3. E. Orehwa- Maliszewska, E. Worobiej Sprawozdawczość i analiza finansowa banku, Białystok 2008. 4. Obwieszczenie Ministra Finansów z dnia 22 lutego 2019 r. w sprawie ogłoszenia jednolitego tekstu rozporządzenia Ministra Finansów w sprawie zasad tworzenia rezerw na ryzyko związane z działalnością banków, Dz. U. z dnia 22.03.2019, poz. 520. 5. M. Iwanicz-Drozdowska, Zarządzanie finansowe bankiem w erze cyfrowej, PWE, Warszawa 2021. 	
	Supplementary literature	<ol style="list-style-type: none"> 1. J. Uryga, W. Magielski Rachunkowość banków komercyjnych z uwzględnieniem MSSF, Kraków 2006, 2. D. Misińska, M. Niewiadoma Rachunkowość bankowa, WAE im. Oskara Lanego Wrocław 2003. 	
	eResources addresses		
Example issues/ example questions/ tasks being completed			
Work placement	Not applicable		

Document generated electronically. Does not require a seal or signature.