

**Subject card**

<b>Subject name and code</b>		Finance & Banking, PG_00178069						
<b>Field of study</b>		Informatics and Econometrics						
<b>Date of commencement of studies</b>		October 2026	<b>Academic year of realisation of subject</b>			2027/2028		
<b>Education level</b>		Bachelor's studies	<b>Subject group</b>			Obligatory subject group in the field of study 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>			exam		
<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 Błażej Lepczyński				
		<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>		To provide students with knowledge about the essence, principles, and role of finance and banking in the modern economy.						
<b>Learning outcomes</b>		<b>Course outcome</b>	<b>Subject outcome</b>			<b>Method of verification</b>		
		[liEL3_W02] To an advanced degree, the student knows and understands selected theoretical and practical issues in informatics, statistics or econometrics necessary for understanding economic and social phenomena.	The student verifies issues in econometrics and statistics that are essential for interpreting phenomena in finance and banking.			[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task		
		[liEL3_U01] The student can analyze and interpret social and economic processes and phenomena using knowledge and econometrics, informatics or statistics tools from management and quality sciences, economics and finance.	A student analyzes phenomena in finance and banking using econometric and statistical tools.			[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU8] observation of student's independent or team work		
		[liEL3_U04] Students can build and interpret models of economic and social phenomena and processes for decision-making processes.	The student is able to define models of economic phenomena and processes and apply them in decision-making processes within financial institutions.			[SU1] oral statement/conversation/discussion [SU4] test/exam - oral or written [SU8] observation of student's independent or team work		
		[liEL3_W03] To an advanced degree, the student knows and understands how an organization functions, the phenomena, processes and relationships occurring in its environment, and their impact on its functioning.	The student analyses the functioning of a financial institution (e.g., a bank), as well as phenomena, processes and relationships occurring in its environment, and is able to interpret their impact on this environment.			[SW4] test/exam - oral or written [SW2] presentation/project/paper/report [SW5] implementation of a problem task		

Subject contents	<p>Introduction to finance. Functions of finance. Differences between public and private finance. The concept, forms, and functions of money; demand for and supply of money. Money and time. The interest rate as the price of money and its determinants. Financial management and monetary settlements. Fiscal policy and monetary policy. The financial system and financial institutions. The concept and scope of public finance. The public finance system. Budgetary management and the budget system. The state budget. Types of public revenues and factors shaping them. The concept, types, and functions of public expenditures. Budget deficit and public debt essence, types, causes. Debt crisis vs. financial crisis. Issues of budgetary balance and public debt. Case study: selected EU countries. Revenues, expenditures, and debt of local government units. Issues related to raising budgetary funds in the context of public tasks performed by the local government level. Budget balance and debt limits.</p> <p>Commercial banking. Lending and creditworthiness. Payments and payment cards. The role of banks in mobilizing savings. Consumer protection in the financial services market. The two-tier banking system. Stability of the banking system and the financial safety net.</p> <p>Introduction to corporate finance. Financial and non-financial goals of enterprises and firm value. The role and importance of the financial manager in an enterprise. Types and criteria of financial decision-making in enterprises. Enterprise relations with the environment. Classification and legal forms of enterprises and their implications for financing opportunities. Sources of financing for operational and investment activities of enterprises. Enterprise life cycle and sources of financing.</p>														
Prerequisites and co-requisites	<p>Fundamentals of microeconomics (utility theory, fixed, variable, and total costs, marginal cost). Fundamentals of financial mathematics (interest calculus, sequences). Fundamentals of accounting (structure of the financial statement).</p>														
Assessment methods and criteria	<table border="1" data-bbox="448 934 1487 1070"> <thead> <tr> <th data-bbox="448 934 794 969">Subject passing criteria</th> <th data-bbox="794 934 1141 969">Passing threshold</th> <th data-bbox="1141 934 1487 969">Percentage of the final grade</th> </tr> </thead> <tbody> <tr> <td data-bbox="448 969 794 1005">Project</td> <td data-bbox="794 969 1141 1005">51.0%</td> <td data-bbox="1141 969 1487 1005">20.0%</td> </tr> <tr> <td data-bbox="448 1005 794 1041">Written test (classes)</td> <td data-bbox="794 1005 1141 1041">51.0%</td> <td data-bbox="1141 1005 1487 1041">30.0%</td> </tr> <tr> <td data-bbox="448 1041 794 1070">Written test (lecture-based)</td> <td data-bbox="794 1041 1141 1070">51.0%</td> <td data-bbox="1141 1041 1487 1070">50.0%</td> </tr> </tbody> </table>			Subject passing criteria	Passing threshold	Percentage of the final grade	Project	51.0%	20.0%	Written test (classes)	51.0%	30.0%	Written test (lecture-based)	51.0%	50.0%
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Written test (lecture-based)	51.0%	50.0%													
Recommended reading	Basic literature	<p>W. Wójtowicz (red.), Zarys finansów publicznych i prawa finansowego, Wolters Kluwer, Warszawa 2020.  S. Owskiak, Finanse publiczne. Współczesne ujęcie, PWN, Warszawa 2022.  M. Zaleska (red.), Świat bankowości, Difin, Warszawa 2018.  M. Pawłowska, Kredyt w zmieniającej się strukturze rynkowej sektora bankowego - nowe techniki, nowe wyzwania, C.H. Beck, Warszawa 2021.  Prewysz-Kwinto, Zarządzanie finansami przedsiębiorstwa Wyd. TNOiK Toruń 2006B.  Pomykańska, P. Pomykański: Analiza finansowa przedsiębiorstwa; Wyd. PWN Warszawa 2007  A.Cwynar, W. Cwynar, Kreowanie wartości spółki poprzez długoterminowe decyzje finansowe.Polska Akademia Rachunkowości, Warszawa-Rzeszów 2007  P. Karpuś [red.], Zarządzanie finansami przedsiębiorstw. Wyd. UMC-S, Lublin 2006  J. Czekaj, Z. Dresler, Zarządzanie finansami przedsiębiorstw podstawy teorii. PWN, Warszawa 1998  A. Damodaran, Finanse korporacyjne. Teoria i praktyka. Wyd. Onepress, Warszawa 2007</p>													

	Supplementary literature	<p>A. Ross, R.W. Westerfield, B.D. Jordan: Finanse Przedsiębiorstw; Wyd. ABC Warszawa 1999R. Machała, Zarządzanie</p> <p>finansami i wycena firmy. Wyd. Unimex , Wrocław 2008</p> <p>I. Pyka (red.), Bankowość komercyjna, Wydawnictwo Uniwersytetu Ekonomicznego w Katowicach, Katowice 2013.</p> <p>Stiglitz J.E., Ekonomia sektora publicznego. PWN, Warszawa 2004</p> <p>M.Dylewski, B Filipiak, M.Zioło, .Gorzałczyńska-Koczkodaj, Finanse publiczne. Aspekty teoretyczne i praktyczne, Wydawnictwo C.H.Beck, Warszawa 2014.</p>
	eResources addresses	
Example issues/ example questions/ tasks being completed		
Work placement	Not applicable	

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