

ITEM CARD (SYLLABUS)

Description of the course

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Code course		Course name	FINANCE MANAGEMENT IN BANK	
IBF/O/I/NS/B2.34b			ZARZĄDZANIE FINANSOWE W BANKU	
Language		English		
Academic Year		2024/2025		
Direction of study		International Business and Finance		
Level of education (study)		Level 1		
Profile of education (study)		General academic		
Form of study		Extramural		
Semester / semesters		4		
Belonging to a course groups		B2- courses specific to the field of study		
Course status		Elective		
Form of classes, hours, ECTS points		Form of classes	Number of hours	Number of ECTS points
		Lecture	15 [h]	2 ECTS
		Exercises	[h]	
		Seminar	[h]	
Relationship of subject	with profile of education (study)	Related to conducted scientific activity in the field of economics and finance		2 ECTS
	with qualifications	-----		ECTS
	with discipline	Economics and finance		2 ECTS
Form of teaching		traditional - classes organized at the University		
The criterion for the selection of students		All students of International Business and Finance		
Unit running course		Department of Economic Policy and Banking		
Coordinator		DSc. Viktoriia Stoika, associate professor		
Faculty www address		http://weif.uniwersytetradom.pl		
E-mail, phone number of coordinator		v.stoika@uthrad.pl (48) 361-74-75		

COURSE OUTCOMES, METHODS OF TEACHING AND VERIFICATION OF THE EFFECTS OF EDUCATION

Purpose of the course:	The aim of the course is the formation of students' theoretical knowledge economic phenomena and processes in the sphere of banking activity, knowledge systems of theories and practices of managing cash flows, assets and liabilities, profitability and risks
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	of the bank.
Course teaching content:	<p>The course content is related to conducted scientific research.</p> <p><u>Lecture content:</u></p> <p>1. Banking and. the Financial Services Industry. (2 h, BN, W1, W2)</p> <ol style="list-style-type: none"> 1.1. How do banks differ? 1.2. Organizational structure. 1.3. Financial services business models. 1.4. Too Big to Fail Banks. 1.5. Different channels for delivering banking services. <p>2. Government Policies and Regulation. (2h, BN, W1, W2)</p> <ol style="list-style-type: none"> 2.1. Goals and functions of depository institution regulation. 2.2. Ensure safety and soundness and provide an efficient and competitive system. 2.3. Maintaining monetary stability and the integrity of the payments system. 2.4. Efficient and competitive financial system. <p>3. Analyzing Bank Performance. (2 h, BN, W1, W2)</p> <ol style="list-style-type: none"> 3.1. Commercial bank financial statements 3.2. The return on equity model. 3.3. Managing risk and returns. 3.4. Financial statement manipulation. <p>4. Funding the Bank. (2 h, BN, W1, W2)</p> <ol style="list-style-type: none"> 4.1. The relationship between liquidity requirements, cash, and funding sources. 4.2. Characteristics of retail-type deposits. 4.3. Characteristics of large wholesale liabilities. 4.4. Electronic money and check. 4.5. Measuring the cost of funds. 4.6. Funding sources and banking risks. <p>5. Managing Liquidity. (2 h, BN, W1, W2)</p> <ol style="list-style-type: none"> 5.1. Meeting liquidity needs. 5.2. Required reserves and monetary policy. 5.3. Meeting legal reserve requirements. 5.4. Liquidity planning. 5.5. Basel III and the liquidity coverage ratio. <p>6. The Effective Use of Capital. (3 h, BN, W1, W2)</p> <ol style="list-style-type: none"> 6.1. Risk-Based Capital Standards. 6.2. What constitutes bank capital? 6.3. What is the function of bank capital? 6.4. The effect of capital requirements on bank operating policies. 6.5. Capital planning. 6.6. Changes to capital standards under Basel III. <p>7. Managing Credit Risk. (2 h, BN, W1, W2)</p> <ol style="list-style-type: none"> 7.1. Fundamental credit issues. 7.2. The credit process. 7.3. Evaluating credit requests: a four-part process. 7.4. Credit analysis application: wade's office furniture. 7.5. Managing risk with loan sales and credit derivatives.
Method of teaching:	<i>instructional methods (lecture including multimedia techniques with elements of discussion);</i> <i>practical methods (demonstration, analytical exercises)</i>
Grading criteria, criteria for assessing learning	<i>The condition for passing the course is achieving all the required</i>

outcomes, method of calculating the final grade:	<i>learning outcomes specified for the course.</i> Lecture - evaluation based on a written test.
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Education effects for the course in relation to the direction effects and form of classes				Verification methods of learning outcomes (form check)	
Number of education effect	Description effects of education for the subject (PEU) Student who has completed the course (W) knows and understands/(U) is able to /(K) is ready to:	Directional learning effect (KEU)	Form of realization of teaching	Examination form	Form check
W1	knows and understands the principles of creation to an advanced degree a bank operating on the domestic market and/or international sources financing and factors determining its development.	K_W06	Lecture	Pass with a grade	Written test
W2	knows and understands advanced management basics an bank operating on a national and/or international scale.	K_W08	Lecture	Pass with a grade	Written test

Recommended reading, literature supplement, teaching aids
<ol style="list-style-type: none"> 1. Koch T.W., MacDonald S.S. (2015). <i>Bank Management</i>. 8th ed., Cengage Learning, Boston, USA, 802 pp. 2. Rose P.S., Hudgins S. C. (2010). <i>Bank Management & Financial Services</i>, 9th ed., McGraw-Hill, New York, USA, 786 pp. 3. Wernz J. (2014). <i>Bank Management and Control: Strategy, Capital and Risk Management</i>. Springer, Heidelberg, Germany, 131 pp. 4. Heffernan Sh. (2005). <i>Modern Banking</i>. John Wiley & Sons, Ltd, England, 739 pp. 5. Shah M., Clarke S. (2015). <i>E-Banking Management: Issues, Solutions and Strategies</i>. Information Science Reference, USA, 310 pp. 6. Choudhry M. (2018). <i>An Introduction to Banking: Principles, Strategy and Risk Management</i>. Wiley, 345 pp. 7. Brown K., Moles P. (2014). <i>Credit Risk Management</i>. Edinburgh Business School, United Kingdom, 58 pp. 8. Witzany J. (2017). <i>Credit Risk Management</i>. Springer International Publishing, 259 pp. <p><i>A detailed list of additional literature, web sources and teaching aids will be provided by a teacher during the first class</i></p>

Student workload needed to achieve the assumed learning outcomes - balance of ECTS points			
Participation in classes, activities	Student's working hours [h]		
	Other hours. Contact (IGK)	Classes without a teacher – student's own work (ZBN)	Classes
Participation in Lectures/ Seminars	X	X	15 [h]
Participation in Exercises/Laboratories	X	X	X
Participation in the Consultation	5 [h]	X	X

Preparing to lectures/ exercises/seminars Preparation for an examination	X	30 [h]	X
Summary of student's workload	5 [h]/0,2 ECTS	30 [h]/ 1,2 ECTS	15 [h]/ 0,6 ECTS
Points of ECTS for subject	50 [h] / 2,0 ECTS		

Additional information and remarks
<p>For students with special needs, including those with disabilities and chronic illnesses, the methods and forms of verifying learning outcomes specified above (in the course syllabus) are appropriately adjusted to meet the individual needs of these students.</p> <p>"The detailed rules and rights of students with special needs, including those with disabilities and chronic illnesses, regarding participation, assessment, and examinations, are specified in the Study Regulations, Study Rules, and Procedures for Ensuring Accessibility of the Educational Process for Students with Special Needs, including those with disabilities and chronic illnesses."</p>