

## COURSE DESCRIPTION CARD

Bialystok University of Technology Faculty of Engineering Management									
Field of study	Management							Degree level and programme type	first degree/second degree
Specialisation/ diploma path	-							Study profile	-
Course name	Banking							Course code	IS-FM-00069S
								Course type	elective
Forms and number of hours of educational activities	L	C	LC	P	SW	FW	S	Semester	summer
		30						No. of ECTS credits	5
Entry requirements	-								
Course objectives	<p>Providing students with the basic knowledge of banking; understanding the principles of operation of a modern banking system and its role; explaining the principles of operation of the regulatory and legal bodies supervising operation of banks; presenting the principles and methods of managing a bank; teaching students about banking products and services; analysis of chosen elements of banking risk.</p> <p>Social competence: teamwork skills, ability to discuss.</p>								
Course content	<p>Characteristics of the banking system. The banking system in Europe. The bank's role in a modern economy. Banking operations. The structure of the banking system in Europe. The central bank. Objectives and instruments of monetary policy. Creation of money. The definition, organisation and objectives of banking supervision. Bank deposit guarantee systems – objectives and principles of operation. Institutions supporting the banking sector. Elements of financial reporting in a commercial bank. Basic banking products and services. The characteristics, types and sources of banking risk. External and internal legal regulations defining operation of banks. Implications of the crisis: SIFI, Basel III, CRD, the Banking Union.</p> <p>Interest rate. Simple and compound interest rates. Equivalent rates. Floating interest rates. Average rate. Discount. Calculation of credit and loan costs. Student loans. Currency risk – foreign currency credits and loans. Calculation of futures and forward contracts</p>								
Teaching methods	classes								
Assessment method	classes – exercises, assessment work during classes								
Symbol of learning outcome	Learning outcomes							Reference to the learning outcomes for the field of study	
	<b>Knowledge: the graduate knows and understands</b>								
LO1	Student has the basic knowledge on how the banking system works								
	<b>Skills: the graduate is able to</b>								

L02	Students has the skills necessary for analysing issues and events in banking operation	
L03	can calculate costs of banking products and services	
L04	knows a type of credits and loans student and is able to choose the best offer	
L05	Students know the limitations of their knowledge and are aware of the changes taking place in the banking sector. Consequently, they understand the need to expand the knowledge and skills they already have.	
	<b>Social competence: the graduate is ready to</b>	
L06	applies ethical principles and norms during classes	
<b>Symbol of learning outcome</b>	<b>Methods of assessing the learning outcomes</b>	<b>Type of tuition during which the outcome is assessed</b>
L01	classes – exercises, assessment work during classes	C
L02	classes – exercises, assessment work during classes	C
L03	classes – exercises, assessment work during classes	C
L04	classes – exercises, assessment work during classes	C
L05	classes – evaluating the student's performance in classes	C
L06	classes – evaluating the student's performance in classes	C
<b>Student workload (in hours)</b>		<b>No. of hours</b>
<b>Calculation</b>	participation in classes	30
	preparation for classes	25
	preparation for exercises	30
	preparation to pass the classes	30
	participation in consultations	10
	<b>TOTAL:</b>	<b>125</b>
<b>Quantitative indicators</b>		<b>HOURS</b>
<b>Student workload – activities that require direct teacher participation</b>		<b>No. of ECTS credits</b>
<b>Student workload – practical activities</b>		30
		1,2
		125
		5,0
<b>Basic references</b>	<ol style="list-style-type: none"> <li>Berger, A.N., Molyneux, P., &amp; Wilson, J.O.S. (2019). <i>The Oxford Handbook of Banking</i>, Oxford University Press, Oxford.</li> <li>Choudhry, M. (2012). <i>The Principles of Banking</i>, John Wiley &amp; Sons, Hoboken.</li> <li>Cecchetti, S., Schoenholtz, K. (2017), <i>Money, Banking and Financial Markets</i>, McGrawHill, New York.</li> </ol>	
<b>Supplementary references</b>	<ol style="list-style-type: none"> <li>Cao, J. (2021). <i>The Economics of Banking</i>, Routledge.</li> <li>Mishkin, F.S. (2018). <i>The Economics of Money, Banking and Financial Markets</i>, Pearson, Harlow.</li> </ol>	
<b>Organisational unit conducting the course</b>	Department of Management, Economy and Finance	<b>Date of issuing the programme</b>
<b>Author of the programme</b>	Assoc. Prof. Zbigniew Korzeb, DSc, PhD	14.02.2022 r.

L – lecture, C – classes, LC – laboratory classes, P – project, SW – specialization workshop, FW - field work, S – seminar