

Subject:				
Banking				
ECTS code	Semester	Faculty: Finance		
	3	Major: Finance and Accounting		
		Corporate Finance and Accounting		
Faculty:				
Lecturer: Prof. UEK dr hab. Ewa Miklaszewska				
Classes: Ph.D. student				
System of studies:				
full time, first degree				
Subject status	Pass requirement	Number of contact hours		ECTS points
		Lectures	Classes	
Group B – course in the concentration	exam	30	15	5
Teaching language				
English				
Subject provisions and objectives (including the expected can-do of students on completion of the course)				
<p>The course concentrates on analysing the role and functions perform by contemporary banking firm. However, in the face of the global financial crisis of 2007-2008 the stress is also placed on regulation of banks, reasons for failures and changes in corporate governance principles.</p> <p>On course completion, the student is expected to understand the nature of profit and risk of various banking products and to understand major issues in bank management, particularly areas of risk and regulatory requirements.</p>				
Teaching curriculum (in case of prescribed subjects, compliance with the standards, maximum 15 topics)				
<div><div>1. Banks and financial intermediation:</div><div><div>- separation of banking products,</div><div>- investment banks and their products,</div><div>- universal banking.</div></div><div>2. Organisational structures of banks.</div><div>3. Banks in the EU: credit institutions’ branches and subsidiaries.</div><div>4. Banking structures around the world.</div><div>5. Pre-crisis regulation of commercial banks:</div><div><div>- safety net</div><div>- capital adequacy (Basle I and II),</div><div>- operational limits and risk management.</div></div><div>6. Financial crisis 2007-2008: reasons and consequences.</div><div>7. Basel II global micro-prudential regulation.</div><div>8. New financial architecture in the EU.</div><div>9. Management of risk in commercial banking.</div><div>10. Evolution of banking products.</div><div>11. Consumer protection</div><div>12. Financing SME.</div></div>				

Class topics (maximum 15 topics)
<ol style="list-style-type: none"> 1. Risk and return of banking product: commercial banking 2. Risk and return of banking product: investment banking 3. Cooperative and mutual banks 4. Specific role of private banks 5. Bank safety net 6. Central Banks and their functions 7. Banking supervision in the EU 8. Banking supervision in Poland 9. Consumer protection: analyzing basic laws and institutional network 10. Analysing bank stability 11. Analysing bank efficiency 12. CAMEL analysis
Introductory topics
Macroeconomics
Teaching methods
Lectures and case studies
Basic literature and other sources
<ul style="list-style-type: none"> • S. Heffernan, Modern Banking in Theory and Practice, Willey NY 2005 • V. Acharya, M. Richardson, Restoring Financial Stability, Wiley NY 2009 • J. Bikker, J. Boos, Bank efficiency, Willey 2009 • F. Mishkin, The Economics of Money, Banking and Financial Markets, Pearson 2009. • Banking reports and case-studies • lecturer's course notes
Pass requirements for signature/examination
Written final examination (100%)
Examples of questions for tests and examinations
will be distributed