

## SYLLABUS

<b>University:</b> Technical University of Košice			
<b>Faculty:</b> Faculty of Economics			
<b>Department:</b> Department of Banking and Investment			
<b>Course Number:</b> 2401821		<b>Course Name:</b> Banking	
<b>Type, scope and method of learning activities:</b>			
<b>Course Type:</b> Lecture, Numerical exercises			
<b>Recommended scope of the course content (in hours):</b>			
<b>Full-time study (hours per week):</b> 2,2			
<b>Part-time study (hours per semester):</b> 26,26			
<b>Study Method:</b>			
<b>Number of credits:</b> 4			
<b>Recommended semester of study:</b> WT			
Recommended semester	Study programme	Study grade	Study Method
2.rok WT	Finance, Banking and Investment (FBI_Bc_D_sk)	Bachelor	Attendance
3.rok WT	Finance, Banking and Investment (FBI_Bc_E_sk)	Bachelor	Attendance
<b>Level of study:</b>			
<b>Prerequisites:</b>			
<b>Course completion requirements:</b>			
<b>Assessment and completion of the course:</b> Credit test and examination			
<b>Continuous assessment:</b> Student passes the continuous assessment and receives credits when he or she meets the requirement to obtain at least 16% out of 30%.			
During the semester, students can obtain a maximum of 30 points (30%). A maximum of 5 points (5%) can be obtained from the project aimed at the actual banking topic. A maximum of 20 points (20%) are set for two written exams aimed at examples of the commercial banking application area. Students are allowed to work on the essay (5%), the topics of which are posted on an ongoing basis during the semester and where students present their creativity, technical knowledge, a general overview as well as technical skills in writing. The teacher provides feedback to the students.			
<b>Final assessment:</b> Student passes the final assessment and passes the examination when he or she meets the requirement to obtain at least 36% out of 70%.			
The students finish the subject when completing their final evaluation once they obtain 36% of 70%. The final evaluation (max. 70%) takes the form of a written exam in which theoretical insights are tested through open and closed questions, emphasising the correctness of their interpretation and using them in practice.			
<b>Overall assessment:</b> Overall assessment is the sum of the assessments obtained by students in the assessment period. The overall result is determined in accordance with the internal regulations of the Technical University in Košice. (Study Regulations, the internal regulation principles of doctoral studies)			
<b>Learning outcomes:</b>			
The subject aims to teach students basic terms from commercial banking. Students learn about the legislation, bank organisational structure, financial statement structures, primary active, liability and off-balance sheet operations conducted by commercial banks. They learn about the procedure undertaken in the credit process, its underlying principles and its stages. The subject deals with monitoring the actual information published by the European Central Bank and NBS in the field of commercial banking. Students use theoretical knowledge for preparing a project about actual banking topics. The analysis has the form of a project in the form of a presentation on current banking issues with the submission of a resolution and critical assessment of the subject matter. The results are presented at seminars, creating the opportunity for a critical analysis of their results. An application and verification of theoretical knowledge mainly occur at seminars throughout the semester, using model examples based on data published by commercial banks.			
After the subject has been completed:			
- The students gain knowledge from commercial banking, focusing on commercial banking in our conditions. Students use their knowledge from mathematics, informatics and commercial banking.			
- Students gain knowledge of their work with the data and financial statements, the ability to use theoretical knowledge in dealing with model examples based on data published by commercial banks, and their ability to learn. They will use the project to check the commercial bank's knowledge. They are also enhancing skills in internal staff communication, collaboration, and skills to present and communicate the results of their findings. ICT skills are also increasing here.			
- Students can apply theoretical knowledge, are characterised by analytical thinking, communicate their results, and share their knowledge. The students can apply theoretical knowledge and recognise the banks' core operations, as well as procedures carried out in the credit process after taking into account good moral attitudes			
We employ classical education as well as alternative educational methods. Motivating methods are motivating interviews/talks, detecting the problem, exchanging views, constructive criticality, case studies, updating the education content, and students' self-assessments. Exposure and fixing methods are classic and interactive lectures, interpretation, repeating, training, written exam, and discussing experiences. Methods are focused on the acquisition, promotion and development of skills and competencies. The subject also requires methods of separate work for the student, for example, working with information resources and self-students of the relevant literature.			
<b>Brief course content:</b>			
1. L: The economic, financial and banking system. Money and its role in the financial system, interest rate as the price of money S: Introduction to the banking			
2. L: Central bank's role in the banking system S: The economic, financial and banking system. Direct and indirect financing.			

3. L: Banking history in our country, the current structure of the Slovak banking system in the context of the financial system, competition in the banking market  
 S: Banking regulation and legislation  
 4. L: Commercial bank — organisational structure, reports, commercial bank analysis  
 S: Structure of the Slovak banking system  
 5. L: Banking financial management  
 S: Financial analysis of commercial bank  
 6. L: Risks in the banking sector  
 S: 1st credit exam  
 7. L: Capital of the bank, as defined by the Basel Capital Accord  
 S: Commercial bank risks and the Basel approach  
 8. L: Liability operations of banks  
 S: Liability operations of banks  
 9. L: Active operations of banks. Alternative forms of funding (factoring, forfaiting, leasing, crowdfunding,...)  
 S: Active operations of banks  
 10. L: Credit process and credit risk management  
 S: Credit process and new credit supply trends  
 11. L: Off-balance sheet operations as a source of non-interest income  
 S: 2nd credit exam  
 12. L: Current banking challenges  
 S: Concluding seminar

**Recommended Reference Sources:**

CASU, B. et al.: Introduction to banking. 2022. ISBN 978-1-292-24033-6.  
 de HAAN, J. a kol.: Financial Markets and Institutions: A European Perspective. Cambridge.2020. ISBN 978-1-107-02594-3.  
 MEJSTRÍK, M. a kol.: Bankovníctví v teorii a praxi. Praha, 2014. ISBN 978-80-246-2870-7. (dostupné v eBooks UK TUKE)

**Recommended optional program components:**

Students can obtain additional points (3%) in voluntary assignments and actively participate in discussions at seminars where they show their ability to discuss and critically think. They can obtain additional points (5%) at the lectures for participating in voluntary activities to test the knowledge gained at selected lectures. These points from the lectures are added after completing the final evaluation and may be used to improve the overall score.

**Languages required for the course completion:**

**Notes:**

**Course assessment:**

Total number of students assessed: 3133

A	B	C	D	E	FX
9%	22%	27%	21%	14%	7%

**Teacher:**

doc. Ing. Kristína Kočíšová, PhD.

**Last modified:** 01.09.2022

**Approved by:** person(s) responsible for the study program