

ITEM CARD (SYLLABUS)

Description of the course

| Code course | | Course name | CREDIT RISK MANAGEMENT IN BANK | | |
|---|-----------------------------------|--|---------------------------------------|-----------------------|--------|
| IBF/O/I/S/B2.34a | | | ZARZĄDZANIE RYZYKO KREDYTOWYM 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 | | Stationary | | | |
| Semester / semesters | | 4 | | | |
| Belonging to a course groups | | B2-Elective 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 | 30 [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 provide an understanding of the fundamental concepts of credit risk and help students to understand how to manage credit risk in bank. |
|------------------------|---|

| | |
|--|---|
| Course teaching content: | <p>The course content is related to conducted scientific research.</p> <p><u>Lecture content:</u></p> <p>1. The Credit Process. (6 h, BN, W1, W2)</p> <p>1.1. Fundamental credit issues. 1.2. Evaluating credit requests: a four-part process. 1.3. Credit analysis application: wade's office furniture. 1.4. Managing risk with loan sales and credit derivatives.</p> <p>2. Credit Risk Management. (6 h, BN, W1, W2)</p> <p>2.1. Credit Risk Organization. 2.2. Trading and Investment Banking. 2.3. Basel Credit Risk Management Requirements.</p> <p>3. Rating and Scoring Systems. (6 h, BN, W1, W2)</p> <p>3.1. Rating Quality Measurement and Validation. 3.2. Analytical Ratings. 3.3. Regression Rating Systems. 3.4. Alternative Automated Rating Systems.</p> <p>4. Portfolio Credit Risk. (6 h, BN, W1, W2)</p> <p>4.1. Economic Capital, Expected, and Unexpected Losses. 4.2. Credit Metrics. 4.3. Credit Risk+. 4.4. Credit Portfolio View. 4.5. KMV Portfolio Manager.</p> <p>5. Credit Derivatives and Counterparty Credit Risk. (6 h, BN, W1, W2)</p> <p>5.1. Credit Derivatives Market. 5.2. Valuation of Multi-name Credit Derivatives. 5.3. Advanced Dependence Modeling. 5.4. Dynamic Intensity of Default Modeling. 5.5. Basel on Credit Derivatives and Securitization. 5.6. Counterparty Credit Risk.</p> |
| Method of teaching: | <p><i>instructional methods (lecture including multimedia techniques with elements of discussion);</i> <i>practical methods (demonstration, analytical exercises)</i></p> |
| Grading criteria, criteria for assessing learning outcomes, method of calculating the final grade: | <p><i>The condition for passing the course is achieving all the required learning outcomes specified for the course.</i> Lecture - evaluation based on a written test.</p> |

| 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 | 30 [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 | 15 [h] | X |
| Summary of student's workload | 5 [h]/0,2 ECTS | 15 [h]/ 0,6 ECTS | 30 [h]/ 1,2 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> |