Subject card

Subject name and code	Banking and Financial Services - lecture, PG_00136463					
Field of study	Bankowość i usługi finansowe - wykład					
Date of commencement of studies	October 2025		Academic year of realisation of subject		2027/2028	
Education level	Bachelor's studies		Subject group		Obligatory subject group in the field of study	
Mode of study	part-time studies		Mode of delivery		at the university	
Year of study	3		Language of instruction		Polish	
Semester of study	5		ECTS credits		3.0	
Learning profile	academic		Assessment form		credit	
Conducting unit	Faculty of Law and Administration -> Rector					
Name and surname of lecturer (lecturers)	Subject supervisor		dr Damian Cyman			
	Teachers					
Lesson types	Lesson type	Lecture	Tutorial	Laboratory	Project	Seminar	SUM
	Number of study hours	20.0	0.0	0.0	0.0	0.0	20
	E-learning hours included: 0.0						
Learning activity and number of study hours	Learning activity	Participation in didactic classes included in study plan		Participation in consultation hours	Self-study	SUM
	Number of study hours	20		0.0	55.0	75
Subject objectives	The aim of the course is to familiarize students with the functioning of the modern banking system and financial services markets. Students will gain knowledge about the role of banks in the economy, the principles of conducting banking activities, financial instruments, and the fundamentals of regulation and supervision of the financial sector.					

Learning outcomes	Course outcome	Subject outcome	Method of verification
	[ADMINL3_WG03] At an advanced level, the student is able to characterize the system of public authority (national, local, and EU-level), the structure of administration, the process of appointing bodies, their competencies, and the domains in which they operate, as well as the legal and organizational conditions of administrative functioning.	The student is able to characterize, at an advanced level, the institutional structure of the banking system in Poland and the European Union, including the role and competences of the central bank, credit institutions, and financial supervisory authorities. The student understands the principles of appointment and functioning of national and EU bodies responsible for the regulation and supervision of the banking and financial services sector. The student is able to identify the legal and organizational conditions of the operation of banks and financial institutions, as well as explain the relationships between public authorities and the financial sector.	[SW4] test/egzamin - ustny lub pisemny [SW1] wypowiedź ustna/rozmowa/ dyskusja
	[ADMINL3_WK04] The student knows and understands the current dilemmas regarding the functioning of institutions of substantive and procedural law in the sphere of the state and administration. Additionally, he identifies key phenomena occurring in the market economy and economics, including knowledge and understanding of the basic principles of public finance and the operation of various forms of entrepreneurship.	The student is able to characterize the basic institutions of substantive and procedural law and understands their significance for the functioning of public administration and the state system. The student identifies and interprets the main phenomena occurring in the market economy, including the mechanisms of demand, supply, competition, and state intervention. The student knows and understands the principles of public finance and various forms of business activity and is able to indicate their importance for socio-economic development.	[SW1] wypowiedź ustna/rozmowa/ dyskusja [SW3] opracowanie tekstowe/ praca pisemna
	[ADMINL3_KK01] The student is aware of the role of knowledge in problem-solving, as well as the necessity of relying on expert knowledge – including opinions of doctrine and case law – in situations that exceed the capacity to solve the problem independently.	The student is aware of the complexity of issues related to the functioning of the banking sector and is able to identify situations that require consultation with experts in banking law, finance, or economics. The student understands the importance of doctrinal views, court rulings, and interpretations of financial supervisory authorities for the practice of providing banking services. The student is able to critically assess their own competencies and demonstrates readiness to use specialized knowledge in order to solve practical problems in the field of banking services.	[SK1] wypowiedź ustna/rozmowa/ dyskusja [SK4] test/egzamin - ustny lub pisemny
	[ADMINL3_WG01] At an advanced level, the student is able to define the sciences of law, administration, and politics, as well as knows the concepts and terminology appropriate to them.	The student is able to correctly define and distinguish the main disciplines within the fields of law, administration, and political science. The student uses terminology specific to legal, administrative, and political sciences accurately and precisely. The student is able to apply the acquired concepts and theoretical categories to the analysis of specific phenomena or issues related to law, administration, and politics.	[SW4] test/egzamin - ustny lub pisemny [SW1] wypowiedź ustna/rozmowa/ dyskusja

<table>
<tr><td>Subject contents</td><td>Introduction to Banking and the Financial System
The essence and functions of banking in a market economy.
The financial system institutions, instruments, markets, and supervision.
The role of banks within the financial system.
Structure and Organization of the Banking System
The banking system in Poland and the European Union.
Typology of banks: central bank, commercial banks, cooperative banks, and investment banks.
Relations between financial institutions and supervisory authorities (NBP, KNF, EBA, ECB).
Operations of Commercial Banks
Scope of banking activities: deposit, credit, settlement, and investment operations.
Bank balance sheet and basic performance indicators.
Bank risk types and methods of risk management.
Financial Services and Banking Products
Classification of banking services for individual and institutional clients.
Bank accounts, loans, deposits, and payment instruments.
Advisory and investment services offered by banks.
Electronic Banking and Financial Innovations
Development of digital and mobile banking.
Fintechs and their impact on the banking sector.
Cybersecurity in financial services.
Legal Regulations and Supervision of the Banking Sector
Banking law and EU regulations (CRD/CRR, PSD2).
Consumer protection in financial services.
The role of supervisory and guarantee institutions (BFG).
International Banking and Financial Market Integration
Functioning of international financial institutions (IMF, World Bank, BIS).
The European Banking Union.
Global trends in banking and financial services.</td></tr>
<tr><td>Prerequisites
and co-requisites</td><td>The student has basic knowledge of economics, finance, and the functioning of the financial market.
The student knows the basic concepts and mechanisms related to the banking system and the role of banks in the economy.
The student is able to analyze simple economic and financial phenomena and interpret basic numerical data (e.g., interest rates, exchange rates, and loan interest).</td></tr>
<tr><td>Assessment methods
and criteria</td><td><table><tr><td>Subject passing criteria</td><td>Passing threshold</td><td>Percentage of the final grade</td></tr><tr><td>test</td><td>51.0%</td><td>100.0%</td></tr></table></td></tr>
<tr><td>Recommended reading</td><td><table><tr><td>Basic literature</td><td>A.M. Jurkowska- Zeidler, Bezpieczeństwo rynku finansowego w świetle prawa Unii Europejskiej, Warszawa 2008</td></tr><tr><td>Supplementary literature</td><td>System prawnofinansowy Unii Europejskiej, red. A. Drwiłło, Warszawa 2016</td></tr><tr><td>eResources addresses</td><td></td></tr></table></td></tr>
<tr><td>Example issues/
example questions/
tasks being completed</td><td></td></tr>
<tr><td>Work placement</td><td>Not applicable</td></tr>
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