

Module: **Banking Law and Financial Institutions**

Lecturer: dr Piotr Kobylski

Semester: Winter/Summer

Hours: 15

Type: Classes

Credit: Paper, presentation

ECTS: 6

1. **Introduction to Banking Law** – definitions, sources, and scope
2. **Regulation of Banks**
 - a. Licensing and authorisation procedures
 - b. Prudential regulation and supervision
 - c. Compliance and risk management requirements
3. **Types of Banks**
 - a. Commercial banks
 - b. Cooperative and savings banks
 - c. Investment banks and their roles
4. **Banking Operations and Contracts**
 - a. Deposit-taking and lending
 - b. Payment services and settlement systems
 - c. Case study: banking contracts in practice
5. **Banking Crises and Resolution Mechanisms**
 - a. Causes of banking crises
 - b. National and European resolution frameworks
 - c. Case study: historical banking crisis analysis
6. **Consumer Protection in Banking**
 - a. Rights of bank clients
 - b. Transparency and disclosure requirements
7. **Financial Innovation in Banking**
 - a. Fintech developments
 - b. Digital banking and legal challenges
8. **Cross-border Banking Regulation**
 - a. European and international banking rules
 - b. Harmonisation of regulations
9. **Critical Review of Banking Law** – discussion of current challenges and reforms