



Year	2024/2025		
Course title	European Banking System		
Course number	130221 - 2853	3 ECTS points	
Lecturer	Kościńska Magdalena Maria, PhD		

#### A. Course objective

The primary objective of the lecture is to provide the knowledge about the structure and activities of the European banking system focusing in particular on the tasks and objectives of the European Central Bank and the harmonization of banking law and prudential regulations in the EU. The secondary objective of the lecture is directed towards the institutional solutions and banking regulations concerning prudential supervision and deposit guarantees on the common level as well as within individual EU and non-EU countries. Finally selected initiatives concerning the integration of common financial services markets are presented.

#### B. Abstract

Goals and activities of the European Central Bank. Banking law harmonization in the European Union. Free movement of services and capital in the European banking system. The integration of the Polish banking system in the European banking system. Collateral infrastructure of the EU banking sector. Cross-border banking payment settlement systems. Initiatives towards the unified financial services market in the EU.

#### C. Learning outcomes

Knowledge	<p>Defining the essence of activities and tasks of European Central Bank and the financial safety net institutions and inspecting its role in the banking system.</p> <p>Explaining the structure and principles of functioning of European banking system. Understanding the principles of harmonization of banking law and prudential regulations in the EU.</p>
Skills	<p>Assessing the significance of the EU Directives for the European banking institutions</p> <p>Evaluating the decisions of the European Central Bank and their influence on the European banking sector. Evaluating the influence of development trend in banking (financial) sector including globalization, integration (cross-border and product) and dezintermediation on European banking system.</p>
Social competencies	<p>Evaluating current developments in European banking sector.</p> <p>.Obtaining statistical data related to European banking sector and ECB. Evaluating the degree of integration of Polish banking sector with European banking system.</p>

#### D. Main issues

- 1 Sources of banking law in European Union. The role and meaning of European directives.
- 2 The Lamfalussy process.
- 3 Harmonization of banking law and prudential regulations within the EU.
- 4 Banking supervision and deposit guarantee - a European Union perspective.
- 5 Free movement of services and capital flows in the European banking system.
- 6 European System of Central Banks, origins and current activities of the Central European Bank, policy instruments of EBC.
- 7 Cross-border banking payment settlement systems in the European Union ? Target/Target 2, euro 1, step 1/step2.
- 8 Organization and functioning of supplementary banking institutions of the European Union ? European Investment Bank, European Bank for Reconstruction and Development.
- 9 Initiatives towards establishing unified market of financial services in the European Union ? integration wholesale and retail bank market.
- 10 Financial Services Action Plan (FSAP).
- 11 Single Euro Payment Area (SEPA) project - characteristics and implications.
- 12 Financial conglomerates and capital groups in the European Union.
- 13 Differences in development of banking sectors in UE countries.
- 14 Similarities and differences between anglo-saxon and continental (universal) banking systems on the example of Germany and Great-Britain.

15 Peculiarities of banking system of European transformation countries on example of Russia.

#### E. Basic literature

Staszkiwicz, L. & Staszkiwicz, P.W. (2015), Finance. A Quantitative Introduction vol. I I., Amsterdam: Elsevier Science, Academic Press. (Chapter 1-3) Staszkiwicz, L. & Staszkiwicz, P.W. (2015), Finance. A Quantitative Introduction vol. II I., Amsterdam: Elsevier Science, Academic Press. (Chapters 15-16)

#### F. Supplementary literature

European Central Bank, Report on EU Banking Structures, Frankfurt, October 2006; European Central Bank, Financial Integration Monitor, Background Document, Frankfurt, July 2006; Adrian, T. & Ashcraft, A. (2012), Shadow Banking: A Review of the Literature, Bikker, J. & Metzmakers, P. (2010), Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems. 2010,

#### G. Author's most important publications concerning the offered course

Małgorzata Zaleska, Magdalena Kozińska, Sprawozdawczość bankowa i ocena kondycji finansowej banku,W: red. Małgorzata Zaleska, Świat bankowości,2018; Magdalena Kozińska, Nowe ramy instytucjonalne spółdzielczości bankowej w Polsce ? wyzwania dla banków i stabilności finansowej ,W: red. Ewa Miklaszewska, Banki w nowym otoczeniu społecznym, gospodarczym i technologicznym,2019; Magdalena Kozińska, A Resolution in the Spanish Banking Sector: The Case of Banco Popular Espa?ol, W: Zeszyty Naukowe Uniwersytetu Ekonomicznego w Krakowie,2018

#### H. Numbers of required prerequisites

not required

#### I. Course size and mode

	Full-time	Saturday-Sunday	Afternoon
<b>Total:</b>	30	14	30
Lecture	20	14	20
Classes	10	-	10

#### J. Final mark (assessment)

multiple choice examination (testowy)	50%
oral examination (odpowiedzi ustne)	10%
test (kolokwium)	10%
reports (referaty)	10%
classes assessment (cwiczenia)	10%
others (pozostałe aktywności)	10%

#### K. Foreign language requirements

English

#### L. Selection criteria

**M. Methods applied**

Lecture

Classes