

Report on Bachelor Thesis

Institute of Economic Studies, Faculty of Social Sciences, Charles University in Prague

Student:	Jakub Chleboun
Advisor:	Filip Hajek
Title of the thesis:	Úvěrová krize? Analýza vývoje podnikových úvěrů v ČR

OVERALL ASSESSMENT (provided in English, Czech, or Slovak):

Jakub Chleboun's work is a analysis of the debt financing in the Czech republic in line with the current situation on the credit market. I have had the benefit to work with Jakub on his work from the beginning, so I can truly appreciate the result he has presented.

His work has logical concept. He firstly introduces us to the banking and thus credit market in the Czech Republic, previous research and theories on the credit cycles and most importantly on credit crunch. Then equipped with sufficient theoretical background he tries to analyze current Czech credit market especially in line with previous research on similar topic done by IES graduate Tomas Jaros. I myself find Jakub's analysis of credit markets and of the interdependencies of institutions and path-dependency issues as very well done, coherent and of above average quality for a student of bachelor's level. Jakub's ability to apply his knowledge he got at IES, his review of the material and data and especially his conclusions are impressive.

I acknowledge that Jakub has not been able to fully stay in line with the thesis he presented to me at the beginning of his research, but I have to in his defence state that all changes were approved by myself after discussing his state of research and possible ideas he had, especially in line with worsening economic conditions in the Czech Republic.

Overall I believe that Jakub presented to us a good work, he has effectively demonstrated good ability to analyze data and present them in meaningful conclusions.

In the case of successful defense, I hence recommend "**výborně**" (excellent, 1)

SUMMARY OF POINTS AWARDED (for details, see below):

CATEGORY	POINTS
<i>Literature</i> (max. 20 points)	20
<i>Methods</i> (max. 30 points)	25
<i>Contribution</i> (max. 30 points)	24
<i>Manuscript Form</i> (max. 20 points)	16
TOTAL POINTS (max. 100 points)	85
GRADE (1 – 2 – 3 – 4)	1

NAME OF THE REFEREE: FILIP HAJEK

DATE OF EVALUATION: 15. 6. 09

Referent Signatura