



Report on the part of the master state examination Record of the thesis defence

Academic year: 2020/2021

Student's name and surname: Yingxuan Fan

Year of birth: 1997

Student's ID: 95836433

Type of the study programme: Master's (post-Bachelor)

Study programme: Economics

Branch of study: Master in Economics and Finance

Study Identification Number: 643396

Title of the thesis: Mechanism of Negative Interest Rate's Influence on Bank Net Interest Margin

Thesis department: Institute of Economic Studies (23-IES)

Language of the thesis: English

Language of defence: English

Advisor: doc. Mgr. Tomáš Holub, Ph.D.

Reviewer(s): doc. PhDr. Ing. et Ing. Petr Jakubík, Ph.D., Ph.D.

Date of defence: 16.06.2021 **Venue of defence:** Praha

Course of defence: Yingxuan presented her thesis excellently. She was able to address the points raised by the opponent reasonably. She was also able to answer the committee's questions related to scenario analysis' methodology, shifts of a yield curve and relevant recommendations for both supervisors and bankers.

Result of defence: excellent (A)

Chair of the board: doc. PhDr. Adam Geršl, Ph.D. (present)

Committee members: prof. Ing. Karel Janda, Dr., Ph.D., M.A. (present)

prof. PhDr. Petr Teplý, Ph.D. (present)

Mgr. Lukáš Vácha, Ph.D. (present)