

RESUMÉ

The task of submitted thesis „State Supervision in Banking Sector“ is to analyze the essence of the bank regulation and supervision. The aim of this thesis is to describe and analyze the fundamental mechanism which through the effective and proper functioning of the banking sector can be achieved, with the focus on the legal regulation.

The banking system will run correctly and smoothly only provided that its credibility and stability is guaranteed. This stability can not be guaranteed of the market mechanisms only. Even for this reason a number of directing and prohibiting measures, usually contained in the legal rules, has turned the banking business into one of the most regulated branches.

The thesis is divided into the five chapters. The first chapter is devoted to the classification of banking system. Brief analysis of the banking system in the Czech Republic focused on the Czech National Bank and delimitation of the bank in the Czech system of law, is also not missing. The Czech National Bank performs the role of regulator and supervisor of the banking sector in the Czech Republic. Since 2006 the execution of supervision of the financial market in our country has been unified and the Czech National Bank plays the role of central supervising institution.

The second part deals with theoretical starting points of banking supervision. Necessary definition of the terms „banking regulation“ and „banking supervision“ has not been neglected. The thesis concerns with individual reasons why is useful to regulate the banking sector and also presents the arguments against banking regulations and supervision.

A special attention is paid to the explanation of four prime parts of bank regulation and supervision system. These are conditions for entering banking, basic duties of banks, obligatory insurance of deposits and the institution of the lender of the last resort. Further, principles and aims banking regulation and possibilities of institutional arrangement of the banking supervision are specified. The chapter is closed by analysis of tools and instruments which are available for banking supervision.

The third part describes the history of bank's regulation and supervision in the territory of our state from its inception in 1990 till today.

The fourth part is dedicated to analysis banking supervision in the Czech Republic. Main part of the chapter explain concrete components of banking supervision. Attention is paid to conditions for entering banking, uniform bank licence, basic duties of banks. The most important rules which shall be fulfilled by banks are capital and liquidity adequacy, basic capital, professional capacity of bank management and their moral responsibility to shareholders and bank customers.

The thesis also describes changes in the area of bank regulation and supervision after accession Czech Republic into the European Union. The final part is devoted to European System of Central Banks (ESCB). The ESCB comprises the European Central Bank (ECB) and the national central banks of all EU members states whether they have adopted the euro or not. The Eurosystem and the euro area are describes. The Eurosystem comprises the ECB and the national central banks of those countries that have adopted the euro. The Eurosystem and the ESCB will co-exist as long as there are EU member states outside the euro area. Czech Republic has not adopted the euro and it is not member of the euro area yet.

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klíčová slova: bankovní regulace, bankovní dohled, Česká národní banka

keywords: bank regulation, bank supervision, Czech National Bank