

The diploma thesis deals with the banking transactions and their legal regulation in the context of the Czech valid legislation. Primarily, this thesis aims at presenting the general issues of the banking transactions to potential readers, further, to provide the readers with a well-arranged categorization of the banking transactions and to inform the readers about the substantial elements of legislation of individual banking transaction and their public regulation. Due to vastness of the topic of the thesis, the thesis will focus, after introducing the general part relevant for all the banking transactions, on 2 main groups of banking transactions, credit banking transactions and deposit banking transactions.

The thesis consists of 6 individual chapters that have a logical sequence. The first chapter shows the existence of banks and of the banking system as the main presupposition for the rise of banking transactions. Further, the chapter discusses the historical development of the Czech banking system since 1918 until nowadays and the position of banks within this system. The second chapter focuses on the definition of banking transactions and their content, followed by the description of characteristic features and different approaches to categorization of the banking transaction. The third chapter deals with the term of risk within the banking transactions, with their categorization and their influence on the banking transactions. Hereafter, the fourth chapter presents the impact of banking regulation and of the supervision of the banking activities, i.e. presents the influence of public regulation on the banking transactions. The fifth chapter describes the credit banking transactions as the most important category of banking transactions in term of bringing the benefits of assets into banking activities. In this case, the bank abandons the position of the creditor and provides the clients with free financial funds, for a limited period of time. After their general characteristic and after description of general legislation, the characteristic of the most important credit banking transactions follows. The last, sixth chapter, focuses on the characteristic of deposit banking transactions, moreover, it describes their specific features, their categorization and legislation governing this area.

As a summary of the whole thesis, one can state that the banking transactions are the main content and purpose of the banking activities. Banking transactions serve as a tool to gain profit that is based on the creditor-debtor relationship. On the other hand,

banking transactions help the clients to satisfy their needs, either elective or non-elective ones.