

Resumé

This diploma thesis deals with harmonisation of law and economic measures in the area of supervision over commercial banks. It is focused on changes that were made in area of regulation and supervision and their legislation during the last several years. Another purpose of this thesis is evaluation of reforms that are proposed as an answer to the last financial crisis, which influenced many economic systems all over the world.

In introduction I explain why the regulation and supervision of the commercial banking are so important these days, what are the reasons for changes in the legislation and also I analyse different levels of lawmaking and influence of such. Next I deal with differences between regulation and supervision and common methods of them, for example a minimum capital requirements, a financial reporting and others.

The second chapter concentrates on evolution of the regulation in the Czech republic, but also on the international level and also with the european legislation and its transposition in Czech law system.

The main part of the thesis is focused on detailed descriptions of each rule. Third chapter is subdivided into four parts. The first part describes the Act on Czech National Bank and main tasks of the Central bank. In the second subchapter I explain each part of the Act on Banks and its application in economic use. This chapter also includes the sublegislation made by the Central bank itself. Since 1st January 2012 the Legal Entities Criminal Liability Act is in force and the last part of the third chapter illustrates how it can be used on financial institutions.

In forth chapter I compare the USA and Czech legislation in the domain of regulation and supervision. Firstly I describe the historical evolution of dual banking system and how it works nowadays. At the end of this chapter I compare differences between similar or completely different institutes of regulation and supervision over commercial banks in the USA and Czech republic.

In conclusion I mention main themes in european regulation and supervision and their possible influence on Czech financial market and legislation.