

# FINANCIAL GEOGRAPHY - AN APPLICATION OF SELECTED CONCEPTS IN TERMS OF THE CZECH REPUBLIC

## **Abstract**

The aim of the thesis is to analyse the main trends of banking system in Czech Republic after 1989. It is primarily an analysis of centralised banking system, on the basis of which the potential regional impacts according to theory of regional segmentation of financial markets are tested. Based on the analysis of changes in the distribution of bank headquarters and the analysis of employment in financial sector it is clear, that in terms of the Czech Republic a highly concentrated banking system occurred, which is moreover under the strong influence of foreign capital. The study focused on testing the regional impacts of a centralized system through interviews with business owners in the peripheral region has not proved allegation of discrimination of entrepreneurs in such manner as we would expect according to the theory of regional segmentation of financial markets. However the study showed some problems with providing guarantees for bank loans in the periphery.