

# Report on Bachelor / Master Thesis

Institute of Economic Studies, Faculty of Social Sciences, Charles University in Prague

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<b>Advisor:</b>	<b>doc. Roman Horváth Ph.D.</b>
<b>Title of the thesis:</b>	<b>Foreign and Domestic Currency Loans in Central Europe: An Empirical Analysis</b>

## **OVERALL ASSESSMENT** (provided in English, Czech, or Slovak):

The thesis is a valued work which touches upon Foreign and Domestic Currency Loans in Central Europe, with 37 pages of a descriptive survey including review of theoretical backgrounds as well as most current literature, 16 pages of analytical work, and 20 pages of data annex.

No essential comments can be made on Chapters 1-4, which in its core gives profound introduction to theoretical bases as well as current state of foreign and domestic currency loans in Europe. The main work that really corresponds to requirements put on Master thesis is concentrated in Chapters 5 and 6.

The core of Chapter 5 is a thorough methodological analysis of analysis of 48 qualitative and quantitative variables on a sample of 23 EU countries. The approach is definitely legitimate, but I have the following concerns:

- Wouldn't it make sense to include some other countries as part of the research (i.e. Romania may be)? Would not it be good substitution to Slovakia as it has been excluded?
- I was not quite clear to me as to the impact of GFC on level of "dollarization" or "eurorization"
- What is the contribution of this thesis compared to other post crisis research, conducted?

Suggested question for the defense is:

- What is the role of foreign-owned banks in contribution to widespread of FR lending?
- What is the optimal regulation level when it comes to FX lending?

In the case of successful defense, I recommend "**velmi dobře**" (good, 2).

## **SUMMARY OF POINTS AWARDED** (for details, see below):

<b>CATEGORY</b>	<b>POINTS</b>
<i>Literature</i> (max. 20 points)	17
<i>Methods</i> (max. 30 points)	24
<i>Contribution</i> (max. 30 points)	19
<i>Manuscript Form</i> (max. 20 points)	19
<b>TOTAL POINTS</b> (max. 100 points)	<b>79</b>
<b>GRADE</b> (1 – 2 – 3 – 4)	<b>2</b>

**NAME OF THE REFEREE:**

**DATE OF EVALUATION:**

09.09.2013

  
Referee Signature