

SUMMARY

This thesis is dedicated to the Financial Law, namely to a special part of this branch of law - Banking Law, with a special focus on legal aspects of commercial and investment banking. Its concentrates on the specifics of the universal banking system in related to system of the Czech republic.

Chapter 1 deals with the general terms and concepts of the bank regulation, namely on model of universal banking model, segmented banking model and hybrid banking model, presentation of different types of banks and/or other financial institutions, variety types of bank systems a shows difference concept of banking systems, and description of basic parts of commercial and investment banking and its models of regulations.

Chapter 2 describes the banking system of the Czech Republic, its history, situation on the market, types of banking institutions on the markets and detail description of bank regulations on European and national level.

Chapter 3 looks in detail on a model of investment banking in the market of the Czech Republic, its history and regulations on European level, namely MiFID I. and MiFID II. Regulations and description of legal framework of providing investing services in the Czech Republic.

Chapter 4 describes the actually legal problems of bank regulations after Financial crisis which brings a new point of view for financial sector, describes new project of Banking union with its model of four piles, with its revolution changes of bank sector and its impact to the market of the Czech Republic and attitude of experts in relation with this changes.

Chapter 5 discusses current problematic issues related to Credit unions in the market of the Czech Republic as a specific institutions of banking system, the history and current problems of this sector, actual and future legislations and perspective of he Credit unions sector.