

ABSTRACT

The subject of this diploma thesis is the characteristic of banks and its role in the economy of the Czech Republic, the introduction of core bank activities and products as well as analysis of significant bank products, such as building savings. The first part presents the functioning of bank system, the central bank and commercial banks. The second part deals with the principles of building savings, development and evaluation of the most important changes in building savings in the Czech Republic. In this thesis is also comparison of the building saving in Germany, Austria and the Slovak Republic, and there is outlined potential future development of building savings in the Czech Republic. The conclusion summarizes the most important findings about the role of banks with special focus on the analysis of building savings.