

Abstract

The aim of thesis *European banking regulation: a step towards banking union* is to analyze rules of banking regulation contained in CRD IV package, as well as other pillars the emerging banking union is built upon. The introduction is devoted to the development of harmonization of banking regulation rules at European and international level. The second part of the thesis focuses on the CRD IV package that comprises of CRR regulation and CRD directive, the reasons of its adoption, consequences and implications. The emphasis is placed especially on the capital reform; the thesis analyzes the qualification of equity instruments (common shares of a bank and additional deposits of a credit union) into Common Equity Tier 1 Capital according to CRD IV rules. The author further analyzes the implications of the regulatory reform for banks conducting banking activities within the European union and impact on legislative framework of the Czech Republic. In the following parts of the thesis the author discusses the nature, consequences and limits of the other pillars of banking union - Single Supervisory Mechanism, Single Resolution Fund and Single Deposit Guarantee Scheme.