

Abstract in English – Diploma thesis – Filip Košťál

The topic of this thesis is “Legal Regulation of Banking Activities”. Firstly, the thesis describes reasons and theoretical basis for regulation of banks. Next, the thesis focuses on three levels of regulation of banking, i.e., regulation within the Basel Committee on Banking Supervision, which prepares recommendations, which, however, are mostly followed by regulatory activities at the European Union level. Last but not least, the thesis also focuses on Czech legislation, which is, together with directly applicable regulations of the European Union binding for banks carrying out activities in the Czech Republic.

The main purpose of this thesis is to provide the reader with a consolidated insight into all three levels of banking regulation and point out potentially problematic points arising out of it. The thesis also illustrates some of the aspects of banking regulation on specific examples from the Czech banking sector.

The abovementioned regulatory measures deal mostly with prudential rules for banks. The thesis, however, focuses also on some other selected areas of banking regulation, namely banking secrecy and its release with regard to credit registers, obligations of banks arising out of the act on selected measures against legitimisation of proceeds of crime and financing of terrorism and, in the end, also on challenges, which are brought to the banking sector by the now unregulated, yet continually growing, sector of fintech.