

## **Abstract**

The subject matter of this thesis is to approach prudential requirements for banking activities in the Czech Republic. Taking into account the importance of the banking sector in the economy of each country, this area is widely regulated by directly applicable European legislation, for example by new regulation (EU) No. 757/2013 of the European parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms. National regulation is contained mainly in Act No. 21/1992 Coll., on Banks, as amended.

Particular chapters of this thesis focus first on general introduction to banking, i.e. a description of the banking systems and institutions operating in them. One part is devoted to the Czech National Bank as the institution of the financial market supervision. The main part describes specific rules of banking activities, beginning with requirements for obtaining a banking license. Finally are mentioned financial safety net and the issue of the doctrine too-big-to-fail.

Diploma thesis tries to connect the theory and the legislation with the practical functioning of supervision. For this purpose are used statistical data, certain decisions of the Czech National Bank and information from the Report on the performance of financial market supervision, the Czech National Bank published annually.