

English summary

Banking

The main goal of my thesis „Banking“ is to explain the meaning of this word and how are the legal relations, which results from interactions between commercial banks and clients within the term banking, regulated in the Czech legal order.

However, I didn't deal with all the kinds of banking in the thesis, but I focused on the two main categories of banking, which are generally used by ordinary people the most. These two categories are the deposit banking and the credit banking.

This thesis is divided into five chapters. The first chapter is related to the term bank and its legal definition, because banks are usually typical and the main subjects of banking legal relations.

The second chapter concerns a definition of banking, explains this term and several possibilities how to divide banking into several categories depending on the different aspects are included there.

In the third chapter of my thesis, I focused on the first main category of banking, which is deposit banking. The bank is in the role of the debtor in relation to its client. The first option, how banks can acquire money from the clients, is the form of savings on current accounts or saving accounts. The second possibility for the bank is to issue bank securities. The examples of the bank securities are bank bonds or deposit bill of exchange.

The fourth chapter is focused on the second main category of banking – credit banking. The banks provide credits to the clients and bank is in the position of creditor in this type of banking. The bank can provide credit to the client in the form of money, but the credit can be provided in the form of obligation or special type of bank guarantee. The credit in the form of money is for instance mortgage loan and in the other forms bank can provide credit e.g. as a bank guarantee or acceptance credit.

The last chapter of my thesis is about banking regulation, such as capital adequacy or liquidity rules, in relation to the banking.

To summarize this thesis, I tried to point out the typical characteristics of the banking types, which are the most used in everyday life, with regard to regulation in the Czech legal order.