HISTORY, STRUCTURE AND SIZE OF THE CZECH BANKS History of Czech banking Size and structure of the Czech banking industry Recent developments in the Czech banking industry Specific purpose institutions	7 9 10
2 BANKING LEGISLATION, SUPERVISION, CURRENCY, FORE EXCHANGE, LENDING AND INTEREST RATE REGULATION - Banking legislation - Supervision - Currency - Foreign exchange regulation - Regulation of interest rates & regulation of lending	13 15 16 16
 BANKING AND FINANCIAL MARKETS Banking services Financial markets & other markets 	20 21
DEVELOPING A BANKING PRESENCE Banking licences Fully operational domestic banks Branches of foreign banks Joint ventures - banks with foreign participation Acquisition of equity in an established bank Foreign representatives Residence requirements Formalities	24 24 25 25 25 25 25 26 26
CORPORATE AND OTHER LEGISLATIONCompany legislation	27

	Securities legislationBankruptcy legislation	29 30
6.	ACCOUNTING PRACTICE AND AUDITING REQUIREMENTS	
	 Generally Accepted Accounting Principles Specific banking practice Audit requirements Reporting deadlines 	32 33 34 35
7.	TAXATION	
81 81	 Introduction Tax rates Corporate income tax Personal income tax Withholding taxes Administration of taxes Value added tax Other taxes 	36 36 37 37 38 38 39
APPEN	DIX I - Registered banks DIX II - Representative offices of foreign banks DIX III - International banks and finance institutions	41 43 45