



University of Economics, Prague

Faculty of Finance and Accounting
Study programme "Finance and Accounting"

Master Thesis Evaluation

Supervisor form

Student name: *Bc. Anna Ttuyan*

Title of the thesis: *Basel III and its Impact on the Banking Sector in Russia*

Year of the defence: *2018*

Supervisor name and affiliation: *Prof. RNDr. Jiří Witzany, Ph.D., FFÚ VŠE*

Reviewer name and affiliation: *prof. Ing. Karel Janda, M.A., Dr., Ph.D., FFÚ VŠE*

THESIS CONTENT SUMMARY:

The thesis provides a very good overview of Basel III and its implementation in the Russian banking system. The main research hypotheses of the thesis are:

1. Basel III will bring more stability to Russian banking sector.
2. Russian banks will meet Basel III capital requirements.
3. Russian banks will not meet Basel III liquidity requirements.

Based on a large amount of statistical data collected in the analytical part the first two hypotheses were confirmed while the third rejected. Therefore, the conclusion of the thesis is that the Russian banking sector is coping with the Basel III regulatory requirements quite well including the liquidity requirement that might have seem challenging at the time when the regulation was introduced.

OBJECTIONS AND REMARKS:

The thesis is written technically well with a lot of tables containing relevant statistical figures. However, it is rather descriptive without a deeper econometric analysis. Mathematical formulas might need some improvements.

QUESTIONS FOR THE DEFENCE:

It is mentioned several time in the thesis that CBR “injects” money to banks in difficulties, e.g. FC Otkritie and B&N Bank. Could you elaborate more on the form of the “injections.” Do the injections have the form loans provided to the banks? In case of capital injections, does it mean that CBR becomes an owner of the banks? Or does the government participate in the “injections”?

ASSESSMENT:

Criterion	Excellent	Very good	Good	Insufficient
Aim formulation and fulfilment	<input type="checkbox"/>	x	<input type="checkbox"/>	<input type="checkbox"/>
Work with literature	<input type="checkbox"/>	x	<input type="checkbox"/>	<input type="checkbox"/>
Methods and data used	<input type="checkbox"/>	x	<input type="checkbox"/>	<input type="checkbox"/>
Results and their discussion	<input type="checkbox"/>	<input type="checkbox"/>	x	<input type="checkbox"/>
Formal aspects	<input type="checkbox"/>	x	<input type="checkbox"/>	<input type="checkbox"/>
Suggested overall grading: 2 - Very good				

Prague, 11. 6. 2018



Signature