

OBSAH

1	THE HISTORY OF MONEY.....	9
1.1	Bartering and Commodity Money.....	9
1.2	Coins and Paper Money.....	9
1.3	Representative Money.....	9
1.4	Fiat Money.....	10
1.5	Virtual Money.....	10
2	THE HISTORY OF BANKING.....	11
2.1	Greek and Roman financiers: from the 4th century BC.....	11
2.2	Religion and banking: 12th–13th century AD.....	11
2.3	Bankers to Europe's kings: 13th–14th century AD.....	11
2.4	The Fugger dynasty: 15th–16th century AD.....	12
2.5	Banks and cheques: from the 16th century AD.....	13
2.6	National banks: 17th–18th century AD.....	13
2.7	Bank notes: AD 1661–1821.....	14
2.8	Causes of Civil War in America.....	14
2.9	The Rothschild dynasty: AD 1801–1815.....	15
2.10	The Situation Today.....	16
3	WORLD BANK AND THE IMF.....	19
3.1	History.....	19
3.2	Description of the IMF.....	19
3.3	Description of the World Bank.....	21
3.4	"50 Years is Enough".....	22
4	THE BANKING SECTOR IN THE CZECH REPUBLIC.....	25
4.1	Banks.....	25
4.2	Banking services.....	25
4.3	Building societies.....	26
4.4	Banking supervision.....	26
4.5	Profit of the banking sector.....	27
4.6	Accounts and Cards.....	28
4.7	Payment cards.....	29
4.8	E-Banking.....	30
4.9	Savings and Investments.....	30
4.10	Borrowings.....	31
4.11	Mortgage.....	32
5	STATE AND TAXES.....	35
5.1	Tax Subjects.....	35
5.2	Legal Entity Income Tax.....	36
5.3	Natural Person Income Tax.....	36
5.4	Value Added Tax.....	37
5.5	Property Taxes.....	37
5.6	Excise Duty.....	38
6	GLOBAL FINANCIAL CRISIS.....	40
6.1	Crisis in the USA.....	40
6.2	Global Effects.....	46
7	REFERENCES.....	53