

## Summary of doctoral thesis:

### Contemporary tendencies of the forming of bank supervision model

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The main aim of the dissertation is a complex study of noticeable contemporary tendencies in terms of bank supervision. It particularly concerns construction, typifying and assessment of existing prudential supervision model which was based on two, formally separate macro and micro spheres. On the basis of conducted analysis demands addressed towards the legislator, which are aimed at remaking of the model in order to eliminate registered mistakes and rationalise its functioning, were indicated.

The first chapter is concerned with crucial issues connected with matters of prudential supervision. There were notions formulated, for which many and unresolved doubts arose, they were additionally complicated by recent changes in banking law. Analysis was conducted with regard to issues of banking sector or of terminological aspects of the financial stability, supervision and bank prudential norms.

The second chapter of the dissertation is dedicated to discuss the matters of the bank risk as legally regulated economic phenomena which, according to current regulations, became a crucial common point for all terms defined in the first chapter. Basics and causes of the fact that bank risk is the main the area of interest and action of the state including regulatory organs of bank supervision were indicated.

The next two chapters are strictly dedicated to make and characterise the model of the parameters of the prudential supervision functioning at present, each of its level, macro and micro sphere, was presented separately. In order to keep the transparency and the clarity of the study consistent taxonomy was used for both chapters. It divides that characteristics into three main spheres, meaning aspect of theoretical assumptions, institutional issues and instrumentation belonging to the given level of supervision.

It has to be mentioned that each of substantive parts was finished with appropriate individual summing-up in which conclusions made in the course of individual chapters of the study were ordered. Forasmuch as individual parts were summed up individually in the context of purposes accomplished by them, the final conclusion was devoted to comprehensive remarks, referring to shared issues for each of the chapters. The final summary forms a supplementation of individual summaries of chapters with reference to the main purpose of the thesis, which is forming of bank supervision model. It was based on the whole of stated remarks. It also contains demands towards the legislator, the accomplishment of them will increase the effectiveness of the exercised prudential supervision, both in the macro sphere, as well as micro.

*Wiktor Oziębala, 22.12.2014*

