

The Pavel Knotek's paper sets to explore an interesting part of a common economic environment of the Eurozone. The author strives to make use of both statistical as well as legal and economical analytical tools to unveil the true nature of the explored problem. This multidisciplinary approach is to be appreciated since it is the only way to generate a relevant practical knowledge applicable to a messy reality of contemporary banking sector in the EU. The conclusions of the paper are sound and adequately reasoned. The essay is an original piece of scientific work. It states clearly its objective and what is achieved. The references are sufficient, appropriate and free from obvious omissions. I recommend to accept this paper in this assessed version.