

ABSTRACT

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Modern banks, as a strategic link in the monetary circuit, face increasingly difficult challenges. The rationale behind the development of banks and intermediary financial institutions is the new needs and addressees of their services. These include, among others, entrepreneurs. By using credit and other forms of bank financing, entrepreneurs are not only important beneficiaries of banks, but also give meaning to their existence.

The Basel Committee on Banking Supervision's (BCBS) capital standards are the basis for considering and understanding of the relationship between the financial risks of banks and entrepreneurs. Capital standards are essentially addressed to the banking sector, but - by shaping the banks' financial and capital policies - they affect entrepreneurs (credit recipients), who are the subjects of these policies and the banks' only verifiers (market). The sensitivity of entrepreneurs to establishing such standards and their implementation in the banking system is underestimated in research and economic practice.

The main research objective of the study is to identify the theoretical foundations and verify the empirical relationship between the regulations of BCBS agreements and the formation of changes in the structure of assets and the own funds and liabilities of banks, on the one hand, and changes in the structure of assets and sources of financing of entrepreneurs, credited by banks, on the other hand. These changes were referred to as the vulnerability of banks and entrepreneurs to prudential regulations established by the BCBS.

Among other things, the study provides an overview of the definition of a bank as a public trust institution, highlighting the role that the banking sector plays in financing the economy. Potential transmission channels of capital and liquidity standards on the entrepreneurial lending process are discussed. The size and asset-capital structure of selected banks during the period of implementation of the Basel II and Basel III standards were examined, emphasizing that banks, being an instrument of optimal capital allocation in the economy, transform the amounts and timing of deposits into a flow of credit to the economy. The results of a survey of the structure of entrepreneurs' assets and liabilities are described. The results of the assessment of the share of credits in the financing of entrepreneurs, taking into consideration changes in the degree of indebtedness and liquidity, are shown. The results of the assessment of the impact of the implementation of bank capital standards on the financial structure of banks and entrepreneurs are demonstrated. The model of empirical verification of changes in the intensity and restrictiveness of capital and liquidity requirements is also presented.

The research tasks were carried out for 12 countries that are members of the European Union, and the adopted research period covered the years 2009–2020.