

Abstract

The global financial crisis of 2008-2009 showed the role and need for an efficient guarantee of bank deposits in a new perspective. The deposit guarantee schemes of European Union countries, which were shaped before the global financial crisis, proved to be ineffective to a large extent. The events connected to the crisis revealed the need for the strengthening and harmonization of rules regarding the guarantee of deposits as well as the need for the increase of financial resources of those schemes. The aim of the dissertation is the analysis and evaluation of deposit guarantee schemes in European Union countries after the changes made as a result of the global financial crisis. The starting point is the explanation of the theoretical aspects of the functioning of the deposit guarantee schemes and the unified financial market of the European Union. This background serves to present the legal regulations regarding the guarantee of deposits in the European union and the institutional and competence differentiation of the deposit guarantee schemes in member states. An analysis of the organization of these schemes was performed in terms of the possibilities of occurrence of agency problems. Furthermore, the data on the financial potential of deposit guarantee schemes of member states is also presented and the analysis and evaluation of this potential was performed in the context of the possible threats and the level of concentration of the national banking sectors. The designed solutions regarding the European Deposit Insurance Scheme were also subjected to analysis and evaluation.