This thesis examines deposit guarantee schemes in the member states of the European Union. Our aim is to describe the present situation and analyze deposit insurance schemes in the context of financial safety nets. We focus mainly on cross-border issues and differences in deposit insurance coverage (scope, coverage limits). The paper deals mainly with changes of the rules which were introduced at the end of year 2008, and concerns with the amended Directive on Deposit Guarantee Schemes. Empirical analysis concentrates on the impact of state guarantees on the deposit grow rate in individual states. In the final part, we discuss the consequences of recent development and possible future progress.