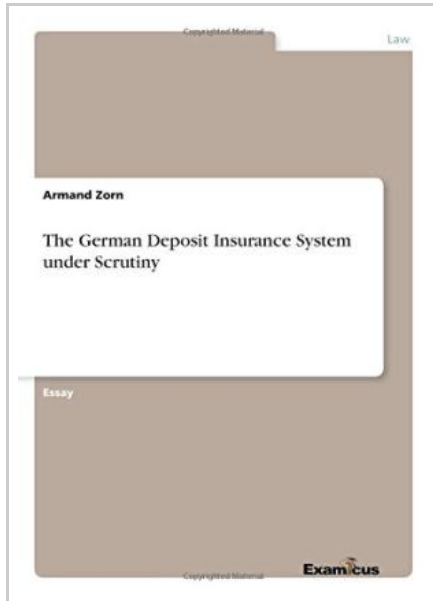



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By Armand Zorn

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 Business Law, grade: A-, Johns Hopkins University (SAIS),
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 abstract: The financial crisis has highlighted the importance of
 deposit protection and has brought this neglected topic to the
 core of the debate on financial stability (Zimmermann, 2013).
 Germany was hit harder than most experts and politicians
 expected. The federal government was forced to take
 unprecedented steps, including the nationalization of banks
 and providing an unlimited guarantee on savings deposits.
 These actions illustrated the necessity to reform the German
 deposit system, opening a controversial debate on both, the
 national and European level. Deposit protection schemes serve
 two main functions. First, they provide security to depositors
 and should help to prevent bank runs. Second, they should
 facilitate bank resolution, shielding depositors from losses.
 Together with financial regulation and supervision and lenders
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