

Characteristics of the financial system of Kosovo

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Abstract

The financial system in Kosovo since the post-war period and until the present has consistently increased in most of its values, which shows that financial institutions in Kosovo have established sound operation foundations by providing security and trust to clients. Banks are the only institution for injecting money into the economy. They are the key indicator in establishment of working places, in the increase of productivity and innovation.

This has made the financial system in Kosovo to constantly contribute to the economic development of the country through the lending process from credit (loan) providing institutions (through commercial banks and microfinance institutions), but also through the services provided by insurance companies.

The efficiency and reform acceleration of the financial system is of great importance for the transformation process, as the efficiency and reform acceleration in this sector has a decisive influence on the speed of the transformation process of other sectors of the economy.

The present paper aims to present the structure of the financial system, segmentation of the banking system, the structure of assets and resources of the banking system, the role of the banking system in the economic development of the country, operational creditors risk management in the banking system of Kosovo.

Keywords: Kosovo, financial system, bank, financial auxiliaries, deposits, credit (loan).

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