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## USAID FINANCIAL SECTOR TRANSFORMATION PROJECT



# Non-Bank Financial Institutions in Ukraine under Directive 2014/49/EU

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## Assets of the bank sector and the non-bank financial sector (as of 12/31/2016, € bn)

Country	Banks	Insurance corporations	Pension funds	Funds and FVCs*	Other financial intermediaries**	The percentage of non-bank financial sector's assets in the financial system's assets
<b>Developed countries</b>						
Austria	947.00	139.10	21.60	175.90	221.00	37.1%
Ireland	439.00	300.80	116.80	2821.10	798.00	90.2%
Germany	7,084.00	2,195.10	571.60	2,101.10	677.7	43.9%
France	7,216.00	2,726.80	-	1,936.80	565.10	42.0%
<b>Developing countries</b>						
Czech Republic	220.59	18.20	14.88	9.55	2.69	17.0%
Hungary	110.08	8.12	4.82	1.03	6.32	15.6%
Poland	390.51	81.57		66.52	38.78	32.4%
Turkey	735.94	16.57	17.26	80.12		13.4%
Slovakia	73.00	7.70	8.3	6.00	6.70	28.2%
<b>Ukraine</b>	<b>44.13***</b>	<b>1.97</b>	<b>0.08</b>	<b>8.27</b>	<b>4.27</b>	<b>25.6%</b>

\* includes money market funds, equity funds, bond funds, mixed funds, real estate funds, hedge funds, other funds and financial vehicle corporations (FVCs)

\*\* a corporation or quasi-corporation that is engaged mainly in financial intermediation by incurring liabilities, such as corporations engaged in financial leasing, financial holding corporations, dealers in securities and derivatives (when dealing for their own account), venture capital corporations and development capital companies

\*\*\* the bank assets data does not include assets of insolvent and liquidated banks

## Insurance market indicators (as of 12/31/2016)

	Total insurance premiums written (€ million)	Life insurance premiums (€ million)	Insurance penetration (total premiums to GDP), %	Insurance density, €
<b>Developed countries</b>				
Austria	17,032.00	6,109.00	4.88%	1,959.94
Ireland	15,349.00	9,655.00	5.77%	3,248.66
Germany	194,329.00	90,763.00	9.21%	3,075.42
France	205,315.00	133,918.00	6.20%	2,364.80
<b>Developing countries</b>				
Czech Republic	5,193.52	1,908.44	2.94%	492.10
Hungary	2,979.16	1,416.52	2.65%	303.05
Poland	12,264.47	5,401.67	2.89%	323.03
Slovakia	2,002.00	1,000.00	2.47%	368.95
Turkey	10,921.72	1,359.25	1.41%	138.70
Europe*	1,188,488.15	675,001.75	7.2%	1,982.00
Ukraine	1,237.41	96.97	1.39% (1.50%**)	29.17

\* The data in this line do not include Ukraine

\*\* the FSR's calculations

## Deposit guarantees at non-bank institutions

Country	Credit Unions and Other Financial Cooperatives	Members	Savings & Shares (M USD)	Assets (M USD)	Penetration	Guaranteed reimbursement
Albania	117	48,410	21.6	47.4	1,66%	Not guaranteed
Belarus	6	500		0.2	5,27%	Not guaranteed
Estonia	20	9,613	84.0	91.1	0,73%	Not guaranteed
Great Britain	312	1,263,131	2,440.2	1,768.9	1,93%	£ 85,000
Ireland	390	3,500,000	14,130.7	17,007.6	74,47%	€ 100,000.00
Latvia	31	25,788	22.0	24.8	1,29%	Not guaranteed
Lithuania	63	142,603	553.7	655.3	4,86%	€ 100,000.00
Macedonia	1	9,354	2.7	4.6	0,45%	€ 30,000.00
Moldova	283	129,583	0.3	32.6	3,19%	Not guaranteed
Netherlands	29	750	6.3	6.3	0,005%	Not guaranteed
Poland	40	1,934,482	2,614.1	2,806.8	5,01%	€ 100,000.00
Romania	22	75,357	58.8	68.1	0,77%	Not guaranteed
RF	257	347,268	212.5	382.8	0,24%	Not guaranteed
Ukraine	462	900,074	47.7	75.3	2,02%	Not guaranteed
<b>Total in Europe</b>	2,033	8,386,913	20,194.6	22,971.7	4%	