



BANKA QENDRORE E REPUBLIKËS SË KOSOVËS  
CENTRALNA BANKA REPUBLIKE KOSOVA  
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

JANUARY 2016

*Values calculated for January 2016 (\*if missing, December 2015)*

*Values are in millions of Euro (unless stated otherwise)*

COMMERCIAL BANKS					
<b>Structure</b>		<i>of which industry loans</i>	6.3%	<i>of which foreign owned</i>	10
<b>Number of Banks</b>	10	<i>of which services loans</i>	7.6%	*Number of offices	525
<i>of which foreign owned</i>	8	<b>Interest Rate on Deposits<sup>7</sup></b>	<b>0.9%</b>	* <b>Concentration Ratio<sup>1</sup></b>	<b>34.1%</b>
Number of offices	262	<i>of households</i>	<b>0.9%</b>	* <b>Foreign Ownership<sup>2</sup></b>	<b>69.1%</b>
<b>Concentration Rate<sup>1</sup></b>	<b>64.6%</b>	<i>of which transferrable deposits</i>	0.01%	*Number of employees	1,614
<b>Foreign Ownership<sup>2</sup></b>	<b>90.1%</b>	<i>of which saving deposits</i>	0.3%	<b>Activities</b>	
Number of employees	3,370	<i>of which time deposits</i>	0.9%	* <b>Assets</b>	<b>139.8</b>
<b>Activities</b>		<i>of nonfinancial corporations</i>	<b>1.4%</b>	<i>'life'</i>	15.2
<b>Assets</b>	<b>3,371.4</b>	<i>of which transferrable deposits</i>	0.1%	<i>'non-life'</i>	124.6
<b>Loans</b>	<b>2,005.7</b>	<i>of which saving deposits</i>	0.1%	* <b>Value of Written Premiums</b>	<b>80.0</b>
<i>to households</i>	692.9	<i>of which time deposits</i>	1.4%	<i>of which 'life'</i>	2.7
<i>to nonfinancial corporations</i>	1,306.4	<b>Interest Rate Spread</b>	<b>6.8pp</b>	<i>of which 'non-life'</i>	77.3
<b>Annual Growth Rate of Loans</b>	<b>7.7%</b>	<b>MICROFINANCIAL INSTITUTIONS (MFI)</b>		<i>Third party liability</i>	43.1
<i>to households</i>	12.0%	<b>Structure</b>		<i>Non third party liability</i>	25.5
<i>to nonfinancial corporations</i>	5.5%	<b>Number of MFIs</b>	18	* <b>Value of Claims Paid</b>	<b>36.8</b>
Foreign currency denominated loans	5.9	<i>of which foreign owned</i>	13	<i>of which to third party</i>	22.8
<b>Deposits</b>	<b>2,670.6</b>	Number of offices	113	<b>Performance and Stability</b>	
<i>of households</i>	1,976.1	<b>Concentration Ratio<sup>1</sup></b>	<b>51.3%</b>	* <b>Net Income</b>	<b>69.7</b>
<i>of nonfinancial corporations</i>	548.7	<b>Foreign Ownership<sup>2</sup></b>	<b>92.6%</b>	* <b>Claims Incurred</b>	<b>39.7</b>
<b>Annual Growth Rate of Deposits</b>	<b>4.9%</b>	Number of employees	822	* <b>Expenditures</b>	<b>37.7</b>
<i>of households</i>	4.9%	<b>Activities</b>		* <b>Net Profit</b>	<b>-7.7</b>
<i>of nonfinancial corporations</i>	3.4%	<b>Assets</b>	<b>120.3</b>	*ROAA <sup>3</sup> (Return on average assets)	-5.8%
Foreign currency denominated deposits	135.5	<b>Loans</b>	<b>83.3</b>	*ROAE <sup>3</sup> (Return on average equity)	-16.7%
<b>Shareholder's Equity</b>	<b>398.7</b>	<i>to households</i>	53.6	* <b>Claims Paid /Written Premiums<sup>8</sup></b>	<b>46.0%</b>
Claims on non-residents	729.1	<i>to nonfinancial corporations</i>	29.6	*Capital/Assets	35.5%
Liabilities to non-residents	201.0	<b>Annual Growth Rate of Loans</b>	<b>12.5%</b>	<b>PENSION FUNDS</b>	
<b>Performance and Stability</b>		<i>of households</i>	10.2%	<b>Structure</b>	
<b>Income</b>	<b>19.2</b>	<i>of nonfinancial corporations</i>	16.9%	<b>Number of Pension Funds</b>	<b>2</b>
<i>Interest income</i>	14.7	<b>Interests Rate on Loans</b>	<b>24.0%</b>	Number of employees	31
<b>Expenditures</b>	<b>14.1</b>	Financial Lease	21.6	<b>Activities</b>	
<i>Interest expenditures</i>	1.7	*Claims on non-residents	0.8	* <b>Assets</b>	<b>1,237.3</b>
<i>General and administrative expenditures</i>	8.5	*Liabilities to non-residents	62.7	<i>Kosovo Pension Saving Trust (KPST)</i>	1,231.3
<b>Net Profit</b>	<b>5.0</b>	<b>Performance and Stability</b>		<i>Kosovo-Slovenian Pension Fund (KSPF)</i>	6.0
ROAA <sup>3</sup> (Return on average assets)	1.8%	<b>Income</b>	<b>1.9</b>	*Net Foreign Assets of Pension Funds	1,089.9
ROAE <sup>3</sup> (Return on average equity)	15.1%	<i>Interest income</i>	1.5	<b>Performance</b>	
Liquidity Ratio <sup>4</sup>	46.0%	<b>Expenditures</b>	<b>1.7</b>	KPST	
Loan to deposit ratio	75.1%	<i>Interest expenditures</i>	0.3	*Return on investment <sup>8</sup>	29.6
CAR <sup>5</sup>	19.4%	<i>Personnel expenditures and administration</i>	0.9	*New contributions <sup>8</sup>	137.5
NPL <sup>6</sup>	6.2%	<b>Net Profit</b>	<b>0.2</b>	<b>unit price per share<sup>9</sup></b>	<b>1.29€</b>
Loan Loss provisions to nonperforming loans	116.3%	ROAA <sup>3</sup> (Return on average assets)	1.8%	FSPF	
<b>Effective Interest Rates</b>		ROAE <sup>3</sup> (Return on average equity)	6.2%	*Return on investment <sup>8</sup> (thousands of euro)	158.7
<b>Interest Rate on Loans<sup>7</sup></b>	<b>7.7%</b>	*NPL <sup>6</sup>	4.2%	*New contributions <sup>8</sup> (thousands of euro)	461.4
<i>to households</i>	<b>8.6%</b>	*Loan Loss provisions to nonperforming loans	124.7%	<b>unit price per share<sup>9</sup></b>	<b>143.14€</b>
<i>of which consumer loans</i>	9.1%	<b>INSURANCE COMPANIES</b>			
<i>of which mortgage loans</i>	7.0%	<b>Structure</b>			
<i>to nonfinancial corporations</i>	<b>7.0%</b>	<b>Number of insurance companies</b>	<b>15</b>		
<i>of which agriculture loans</i>	9.1%	<i>'life'</i>	3		
		<i>'non-life'</i>	12		

\* Values calculated based on data of December 2015

<sup>1</sup> Assets of 3 largest institutions/total assets<sup>2</sup> Assets of foreign owned institutions/total assets<sup>3</sup> Annualized based on performance by January 2016<sup>4</sup> Liquid Assets (broad)/short-term liabilities<sup>5</sup> Regulatory capital /risk-weighted assets<sup>6</sup> Nonperforming loans/ total gross loans<sup>7</sup> Weighted average interest rate<sup>8</sup> Values are calculated for period January-December 2015<sup>9</sup> Base value of unit price: KPST =1; KSPF =100