



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

JANUARY 2017

*Values calculated for January 2017 (*if missing, December 2016)*

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS					
Structure		<i>of which industry loans</i>	6.9%	*Concentration Ratio¹	32.0
Number of Banks	10	<i>of which services loans</i>	7.6%	*Foreign Ownership²	62.2
<i>of which foreign owned</i>	8	Interest Rate on Deposits⁷	1.0%	*Number of employees	2,141
Number of offices	258	<i>of households</i>	1.0%	Activities	
Concentration Rate¹	63.8%	<i>of which transferrable deposits</i>	0.0%	*Assets	162.1
Foreign Ownership²	88.7%	<i>of which saving deposits</i>	0.3%	<i>‘life’</i>	16.4
Number of employees	3,341	<i>of which time deposits</i>	1.0%	<i>‘non-life’</i>	145.7
Activities		of nonfinancial corporations	1.3%	*Value of Written Premiums	83.5
Assets	3,633.2	<i>of which transferrable deposits</i>	0.0%	<i>of which ‘life’</i>	2.6
Loans	2,215.9	<i>of which saving deposits</i>	0.2%	<i>of which ‘non-life’</i>	80.9
<i>to households</i>	794.9	<i>of which time deposits</i>	1.3%	<i>Third party liability</i>	45.5
<i>to nonfinancial corporations</i>	1,416.1	Interest Rate Spread	6.7pp	<i>Non third party liability</i>	28.8
Annual Growth Rate of Loans	10.5%	MICROFINANCIAL INSTITUTIONS (MFI)		*Value of Claims Paid	38.6
<i>to households</i>	14.7%	Structure		<i>of which to third party</i>	21.3
<i>to nonfinancial corporations</i>	8.4%	Number of MFIs	16	Performance and Stability	
Foreign currency denominated loans	4.2	<i>of which foreign owned</i>	12	*Net Income	72.3
Deposits	2,895.1	Number of offices	117	*Claims Incurred	53.1
<i>of households</i>	2,108.1	Concentration Ratio¹	53.1%	*Expenditures	43.1
<i>of nonfinancial corporations</i>	647.3	Foreign Ownership²	93.5%	*Net Profit	-23.9
Annual Growth Rate of Deposits	8.4%	Number of employees	930	*ROAA³ (Return on average assets)	-15.2%
<i>of households</i>	6.7%	Activities		*ROAE³ (Return on average equity)	-58.1%
<i>of nonfinancial corporations</i>	18.0%	Assets	149.5	*Claims Paid /Written Premiums⁸	46.3%
Foreign currency denominated deposits	129.6	Loans	110.2	*Capital/Assets	19.8%
Shareholder’s Equity	428.0	<i>to households</i>	74.2	PENSION FUNDS	
*Claims on non-residents	753.7	<i>to nonfinancial corporations</i>	36.0	Structure	
*Liabilities to non-residents	199.7	Annual Growth Rate of Loans	32.3%	*Number of Pension Funds	2
Performance and Stability		<i>of households</i>	38.6%	*Number of employees	31
Income	23.1	<i>of nonfinancial corporations</i>	20.9%	Activities	
<i>Interest income</i>	16.8	Interests Rate on Loans	21.4%	*Assets	1,425.5
Expenditures	13.9	Financial Lease	22.5	<i>Kosovo Pension Saving Trust (KPST)</i>	1,418.6
<i>Interest expenditures</i>	1.9	*Claims on non-residents	0.7	<i>Kosovo-Slovenian Pension Fund (KSPF)</i>	6.8
<i>General and administrative expenditures</i>	8.8	*Liabilities to non-residents	95.5	*Net Foreign Assets of Pension Funds	1,310.0
Net Profit	9.2	Performance and Stability		Performance	
ROAA ³ (Return on average assets)	3.2%	Income	2.7	KPST	
ROAE ³ (Return on average equity)	26.8%	<i>Interest income</i>	1.9	*Return on investment⁸	64.6
Liquidity Ratio ⁴	41.5%	Expenditures	1.8	*New contributions⁸	151.5
Loan to deposit ratio	76.5%	<i>Interest expenditures</i>	0.5	Unit price per share⁹	1.38
CAR ⁵	17.9%	<i>Personnel expenditures and administration</i>	0.2	FSPF	
NPL ⁶	4.9%	Net Profit	0.8	*Return on investment⁸ (thousands of euro)	704.7
Loan Loss provisions to nonperforming loans	128.2	ROAA ³ (Return on average assets)	6.6%	*New contributions⁸ (thousands of euro)	496.5
Effective Interest Rates		ROAE ³ (Return on average equity)	23.9%	Unit price per share⁹	159.34
Interest Rate on Loans⁷	7.7%	*NPL ⁶	2.9%		
<i>to households</i>	8.0%	*Loan Loss provisions to nonperforming loans	200.2%		
<i>of which consumer loans</i>	8.5%	INSURANCE COMPANIES			
<i>of which mortgage loans</i>	7.0%	Structure			
<i>to nonfinancial corporations</i>	7.4%	*Number of insurance companies	15		
<i>of which agriculture loans</i>	8.8%	<i>‘life’</i>	3		
		<i>‘non-life’</i>	12		
		*of which foreign owned	9		
		*Number of offices	586		

* Values calculated based on data of December 2016

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions /total assets³ Annualized based on performance by January 2017⁴ Liquid Assets (broad)/short-term liabilities⁵ Regulatory capital /risk-weighted assets⁶ Nonperforming loans/ total gross loans⁷ Weighted average interest rate⁸ Values are calculated for period January-December 2016⁹ Base value of unit price: KPST =1; KSPF =100