



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

JULY 2016

*Values calculated for July 2016 (*if missing, June 2016)*

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS			MICROFINANCIAL INSTITUTIONS (MFI)			PENSION FUNDS		
Structure			Structure			Structure		
Number of Banks	10	Interest Rate on Deposits ⁷	Number of MFIs	18	*Number of Pension Funds	2		
<i>of which foreign owned</i>	8	<i>of households</i>	<i>of which foreign owned</i>	12	*Number of employees	31		
Number of offices	262	<i>of which transferrable deposits</i>	Number of offices	114	Activities			
Concentration Rate ¹	63.4%	<i>of which saving deposits</i>	Concentration Ratio ¹	51.3%	*Assets	1,330.7		
Foreign Ownership ²	89.6%	<i>of which time deposits</i>	Foreign Ownership ²	92.8%	<i>life</i>	1,324.5		
Number of employees	3,324	<i>of nonfinancial corporations</i>	Number of employees	881	<i>'non-life'</i>	6.3		
Activities		<i>of which transferrable deposits</i>	Activities		*Net Foreign Assets of Pension Funds	1,080.3		
Assets	3,451.4	<i>of which saving deposits</i>	Assets	137.5	Performance			
Loans	2,184.3	<i>of which time deposits</i>	Loans	100.0	*KPST			
<i>to households</i>	770.0	Interest Rate Spread	<i>to households</i>	67.1	*Return on investment ⁸	33.4		
<i>to nonfinancial corporations</i>	1,409.7		<i>to nonfinancial corporations</i>	32.9	*New contributions ⁸	74.1		
Annual Growth Rate of Loans	9.2%	MICROFINANCIAL INSTITUTIONS (MFI)	Annual Growth Rate of Loans	26.8%	unit price per share ⁹	1.38€		
<i>to households</i>	15.4%	Structure	<i>of households</i>	30.4%	FSPF			
<i>to nonfinancial corporations</i>	6.3%	Number of MFIs	<i>of nonfinancial corporations</i>	20.1%	*Return on investment ⁸ (thousands of euro)	183.0		
Foreign currency denominated loans	4.4	<i>of which transferrable deposits</i>	Interests Rate on Loans	21.9%	*New contributions ⁸ (thousands of euro)	228.5		
Deposits	2,709.9	<i>of which saving deposits</i>	Financial Lease	22.3	unit price per share ⁹	152.17€		
<i>of households</i>	2,005.2	<i>of which time deposits</i>	Claims on non-residents	0.6				
<i>of nonfinancial corporations</i>	574.3	Interest Rate on Deposits ⁷	Liabilities to non-residents	68.2				
Annual Growth Rate of Deposits	3.6%	<i>of households</i>	Performance and Stability					
<i>of households</i>	4.6%	<i>of nonfinancial corporations</i>	Income	13.7				
<i>of nonfinancial corporations</i>	5.3%	Foreign currency denominated deposits	<i>Interest income</i>	11.3				
Foreign currency denominated deposits	135.2	Shareholder's Equity	Expenditures	11.6				
Shareholder's Equity	411.6	Claims on non-residents	<i>Interest expenditures</i>	2.6				
Claims on non-residents	686.3	Liabilities to non-residents	<i>Personnel expenditures and administration</i>	6.6				
Liabilities to non-residents	201.1	Performance and Stability	Net Profit	2.1				
Performance and Stability		Income	ROAA ³ (Return on average assets)	2.6%				
Income	135.8	<i>Interest income</i>	ROAE ³ (Return on average equity)	9.7%				
<i>Interest income</i>	106.1	Expenditures	*NPL ⁶	4.3%				
Expenditures	89.1	<i>Interest expenditures</i>	*Loan Loss provisions to nonperforming loans	159.7%				
<i>Interest expenditures</i>	11.1	<i>Personnel expenditures and administration</i>						
<i>General and administrative expenditures</i>	56.2	Net Profit						
Net Profit	46.7	ROAA ³ (Return on average assets)						
ROAA ³ (Return on average assets)	2.6%	ROAE ³ (Return on average equity)						
ROAE ³ (Return on average equity)	21.8%	*NPL ⁶						
Liquidity Ratio ⁴	40.3%	*Loan Loss provisions to nonperforming loans						
Loan to deposit ratio	80.6%							
CAR ⁵	18.6%							
NPL ⁶	5.2%							
Loan Loss provisions to nonperforming loans	119.2%							
Effective Interest Rates								
Interest Rate on Loans ⁷	7.0%							
<i>to households</i>	7.9%							
<i>of which consumer loans</i>	8.2%							
<i>of which mortgage loans</i>	6.4%							
<i>to nonfinancial corporations</i>	6.3%							
<i>of which agriculture loans</i>	7.8%							

* Values calculated based on data of June 2016

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions/total assets³ Annualized based on performance by July 2016⁴ 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-June 2016⁹ Base value of unit price: KPST =1; KSPF =100