



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

AUGUST 2016

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

Values are in millions of Euro (unless stated otherwise)

COMMERCIAL BANKS					
Structure		<i>of which industry loans</i>	7.3%	*Concentration Ratio¹	33.3%
Number of Banks	10	<i>of which services loans</i>	6.7%	*Foreign Ownership²	64.1%
<i>of which foreign owned</i>	8	Interest Rate on Deposits⁷	1.3%	<i>*Number of employees</i>	1,614
Number of offices	262	<i>of households</i>	1.2%	Activities	
Concentration Rate¹	63.3%	<i>of which transferrable deposits</i>	0.0%	*Assets	163.6
Foreign Ownership²	89.4%	<i>of which saving deposits</i>	0.3%	<i>'life'</i>	15.7
Number of employees	3,334	<i>of which time deposits</i>	1.2%	<i>'non-life'</i>	147.9
Activities		of nonfinancial corporations	1.5%	*Value of Written Premiums	41.1
Assets	3,518.9	<i>of which transferrable deposits</i>	0.0%	<i>of which 'life'</i>	1.4
Loans	2,168.5	<i>of which saving deposits</i>	0.1%	<i>of which 'non-life'</i>	39.7
<i>to households</i>	773.9	<i>of which time deposits</i>	1.5%	<i>Third party liability</i>	22.6
<i>to nonfinancial corporations</i>	1,390.0	Interest Rate Spread	6.2pp	<i>Non third party liability</i>	15.2
Annual Growth Rate of Loans	9.2%	MICROFINANCIAL INSTITUTIONS (MFI)		*Value of Claims Paid	18.2
<i>to households</i>	15.4%	Structure		<i>of which to third party</i>	10.4
<i>to nonfinancial corporations</i>	6.3%	Number of MFIs	18	Performance and Stability	
Foreign currency denominated loans	4.3	<i>of which foreign owned</i>	12	*Net Income	34.9
Deposits	2,797.1	Number of offices	116	*Claims Incurred	25.0
<i>of households</i>	2,042.9	Concentration Ratio¹	51.3%	*Expenditures	21.4
<i>of nonfinancial corporations</i>	621.1	Foreign Ownership²	93.0%	*Net Profit	-11.5
Annual Growth Rate of Deposits	5.3%	Number of employees	886	*ROAA³ (Return on average assets)	-14.6%
<i>of households</i>	5.8%	Activities		*ROAE³ (Return on average equity)	-48.9%
<i>of nonfinancial corporations</i>	7.6%	Assets	140.0	*Claims Paid /Written Premiums⁸	44.3%
Foreign currency denominated deposits	140.5	Loans	101.2	*Capital/Assets	25.7%
Shareholder's Equity	400.3	<i>to households</i>	68.1	PENSION FUNDS	
Claims on non-residents	736.7	<i>to nonfinancial corporations</i>	33.1	Structure	
Liabilities to non-residents	215.1	Annual Growth Rate of Loans	28.3	*Number of Pension Funds	2
Performance and Stability		<i>of households</i>	31.9	<i>*Number of employees</i>	31
Income	154.9	<i>of nonfinancial corporations</i>	21.3	Activities	
<i>Interest income</i>	119.5	Interests Rate on Loans	22.2	*Assets	1,330.7
Expenditures	99.8	Financial Lease	22.4	<i>Kosovo Pension Saving Trust (KPST)</i>	1,324.5
<i>Interest expenditures</i>	11.6	Claims on non-residents	0.6	<i>Kosovo-Slovenian Pension Fund (KSPF)</i>	6.3
<i>General and administrative expenditures</i>	63.9	Liabilities to non-residents	68.2	*Net Foreign Assets of Pension Funds	1,080.3
Net Profit	55.1	Performance and Stability		Performance	
ROAA ³ (Return on average assets)	2.4%	Income	15.8	*KPST	
ROAE ³ (Return on average equity)	20.4%	<i>Interest income</i>	13.2	<i>*Return on investment⁸</i>	33.4
Liquidity Ratio ⁴	42.1%	Expenditures	13.2	<i>*New contributions⁸</i>	74.1
Loan to deposit ratio	77.5%	<i>Interest expenditures</i>	3.0	unit price per share⁹	1.37€
CAR ⁵	18.1%	<i>Personnel expenditures and administration</i>	7.6	<i>FSPF</i>	
NPL ⁶	5.1%	Net Profit	2.6	<i>*Return on investment⁸ (thousands of euro)</i>	183.0
Loan Loss provisions to nonperforming loans	121.1%	ROAA ³ (Return on average assets)	3.0%	<i>*New contributions⁸ (thousands of euro)</i>	228.5
Effective Interest Rates		ROAE ³ (Return on average equity)	11.0%	unit price per share⁹	152.90€
Interest Rate on Loans⁷	7.5%	*NPL ⁶	4.3%		
<i>to households</i>	8.1%	*Loan Loss provisions to nonperforming loans	159.7%		
<i>of which consumer loans</i>	8.4%	INSURANCE COMPANIES			
<i>of which mortgage loans</i>	6.5%	Structure			
<i>to nonfinancial corporations</i>	6.7%	*Number of insurance companies	15		
<i>of which agriculture loans</i>	5.8%	<i>'life'</i>	3		
		<i>'non-life'</i>	12		
		<i>*of which foreign owned</i>	9		
		*Number of offices	561		

* 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 August 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