



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

NOVEMBER 2016

*Values calculated for November 2016 (\*if missing, September 2016)*

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

COMMERCIAL BANKS			MICROFINANCIAL INSTITUTIONS (MFI)			PENSION FUNDS		
<b>Structure</b>			<b>Structure</b>			<b>Structure</b>		
Number of Banks	10	of which industry loans	Number of MFIs	18	Number of Pension Funds	2		
of which foreign owned	8	of which services loans	of which foreign owned	12	Number of employees	31		
Number of offices	262	Interest Rate on Deposits <sup>7</sup>	Number of offices	116	<b>Activities</b>			
Concentration Rate <sup>1</sup>	63.2%	of households	Concentration Ratio <sup>1</sup>	51.5%	Assets	1,385.4		
Foreign Ownership <sup>2</sup>	89.2%	of which transferrable deposits	Foreign Ownership <sup>2</sup>	93.3%	Kosovo Pension Saving Trust (KPST)	1,378.8		
Number of employees	3,358	of which saving deposits	Number of employees	907	Kosovo-Slovenian Pension Fund (KSPF)	6.5		
<b>Activities</b>		of which time deposits	<b>Activities</b>		Net Foreign Assets of Pension Funds	1,222.0		
Assets	3,518.4	of nonfinancial corporations	Assets	145.9	<b>Performance</b>			
Loans	2,212.3	of which transferrable deposits	Loans	106.8	KPST			
to households	791.4	of which saving deposits	to households	71.9	*Return on investment <sup>8</sup>	55.8		
to nonfinancial corporations	1,415.4	of which time deposits	to nonfinancial corporations	34.9	*New contributions <sup>8</sup>	113.3		
Annual Growth Rate of Loans	9.8%	Interest Rate Spread	Annual Growth Rate of Loans	31.5%	unit price per share <sup>9</sup>	1.36		
to households	17.5%	6.3pp	of households	35.9%	FSPF			
to nonfinancial corporations	6.0%	<b>MICROFINANCIAL INSTITUTIONS (MFI)</b>	of nonfinancial corporations	23.3%	*Return on investment <sup>8</sup> (thousands of euro)	447.0		
Foreign currency denominated loans	4.4	<b>Structure</b>	Interests Rate on Loans	22.0%	*New contributions <sup>8</sup> (thousands of euro)	359.4		
Deposits	2,786.0	Number of MFIs	Financial Lease	22.2	*unit price per share <sup>9</sup>	154.52		
of households	2,042.8	of which foreign owned	*Claims on non-residents	0.6				
of nonfinancial corporations	600.4	Concentration Ratio <sup>1</sup>	*Liabilities to non-residents	76.5				
Annual Growth Rate of Deposits	6.0%	Foreign Ownership <sup>2</sup>	<b>Performance and Stability</b>					
of households	5.9%	Number of employees	<b>Income</b>	22.4				
of nonfinancial corporations	7.8%	<b>Activities</b>	Interest income	18.7				
Foreign currency denominated deposits	128.8	Assets	Expenditures	18.1				
Shareholder's Equity	415.7	Loans	Interest expenditures	4.3				
Claims on non-residents	723.6	to households	Personnel expenditures and administration	10.7				
Liabilities to non-residents	204.1	to nonfinancial corporations	Net Profit	4.3				
<b>Performance and Stability</b>		Annual Growth Rate of Loans	ROAA <sup>3</sup> (Return on average assets)	3.5%				
<b>Income</b>	212.0	of households	ROAE <sup>3</sup> (Return on average equity)	12.7%				
Interest income	163.8	of nonfinancial corporations	*NPL <sup>6</sup>	3.8%				
Expenditures	141.1	Interests Rate on Loans	*Loan Loss provisions to nonperforming loans	169.8%				
Interest expenditures	16.6	Financial Lease						
General and administrative expenditures	89.7	*Claims on non-residents						
Net Profit	70.9	*Liabilities to non-residents						
ROAA <sup>3</sup> (Return on average assets)	2.4%	<b>Performance and Stability</b>						
ROAE <sup>3</sup> (Return on average equity)	20.2%	<b>Income</b>						
Liquidity Ratio <sup>4</sup>	38.9%	Interest income						
Loan to deposit ratio	79.4%	Expenditures						
CAR <sup>5</sup>	18.2%	Interest expenditures						
NPL <sup>6</sup>	4.8%	Personnel expenditures and administration						
Loan Loss provisions to nonperforming loans	131.1%	Net Profit						
<b>Effective Interest Rates</b>		ROAA <sup>3</sup> (Return on average assets)						
Interest Rate on Loans <sup>7</sup>	7.3%	ROAE <sup>3</sup> (Return on average equity)						
to households	7.8%	*NPL <sup>6</sup>						
of which consumer loans	8.2%	*Loan Loss provisions to nonperforming loans						
of which mortgage loans	6.3%							
to nonfinancial corporations	7.0%							
of which agriculture loans	7.1%							

\* Values calculated based on data of September 2016

\*\* Values calculated based on data of June 2016

<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 November 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-September 2016<sup>9</sup> Base value of unit price: KPST =1; KSPF =100