



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

OCTOBER 2016

*Values calculated for October 2016 (*if missing, September 2016)*

Values are in millions of Euro (unless stated otherwise)

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	116	Activities			
Concentration Rate ¹	63.2%	<i>of which saving deposits</i>	Concentration Ratio ¹	51.9%	Assets	1,385.4		
Foreign Ownership ²	89.3%	<i>of which time deposits</i>	Foreign Ownership ²	93.2%	<i>Kosovo Pension Saving Trust (KPST)</i>	1,378.8		
Number of employees	3,345	<i>of nonfinancial corporations</i>	Number of employees	883	<i>Kosovo-Slovenian Pension Fund (KSPF)</i>	6.5		
Activities		<i>of which transferrable deposits</i>	Activities		Net Foreign Assets of Pension Funds	1,222.0		
Assets	3,504.7	<i>of which saving deposits</i>	Assets	145.2	Performance			
Loans	2,197.4	<i>of which time deposits</i>	Loans	104.8	KPST			
<i>to households</i>	785.6	Interest Rate Spread	<i>to households</i>	70.7	*Return on investment ⁸	55.8		
<i>to nonfinancial corporations</i>	1,407.2		<i>to nonfinancial corporations</i>	34.2	*New contributions ⁸	113.3		
Annual Growth Rate of Loans	9.5%		Annual Growth Rate of Loans	30.4%	unit price per share ⁹	1.36		
<i>to households</i>	15.2%		<i>of households</i>	33.7%	FSPF			
<i>to nonfinancial corporations</i>	6.8%		<i>of nonfinancial corporations</i>	24.0%	*Return on investment ⁸ (thousands of euro)	447.0		
Foreign currency denominated loans	4.3		Interests Rate on Loans	21.7%	*New contributions ⁸ (thousands of euro)	359.4		
Deposits	2,774.6		Financial Lease	22.4	unit price per share ⁹	154.52		
<i>of households</i>	2,044.0		Claims on non-residents	0.6				
<i>of nonfinancial corporations</i>	589.3		Liabilities to non-residents	76.5				
Annual Growth Rate of Deposits	5.3%		Performance and Stability					
<i>of households</i>	6.1%		Income	20.2				
<i>of nonfinancial corporations</i>	4.9%		<i>Interest income</i>	16.8				
Foreign currency denominated deposits	134.9		Expenditures	16.4				
Shareholder's Equity	409.9		<i>Interest expenditures</i>	3.8				
*Claims on non-residents	743.9		<i>Personnel expenditures and administration</i>	9.7				
*Liabilities to non-residents	209.4		Net Profit	3.8				
Performance and Stability			ROAA ³ (Return on average assets)	3.5%				
Income	193.5		ROAE ³ (Return on average equity)	12.5%				
<i>Interest income</i>	149.1		*NPL ⁶	3.8%				
Expenditures	128.5		*Loan Loss provisions to nonperforming loans	169.8%				
<i>Interest expenditures</i>	15.2							
<i>General and administrative expenditures</i>	81.0							
Net Profit	65.0							
ROAA ³ (Return on average assets)	2.3%							
ROAE ³ (Return on average equity)	19.2%							
Liquidity Ratio ⁴	38.7%							
Loan to deposit ratio	79.2%							
CAR ⁵	18.2%							
NPL ⁶	5.0%							
Loan Loss provisions to nonperforming loans	126.6							
Effective Interest Rates								
Interest Rate on Loans ⁷	7.3%							
<i>to households</i>	7.7%							
<i>of which consumer loans</i>	8.2%							
<i>of which mortgage loans</i>	6.2%							
<i>to nonfinancial corporations</i>	6.9%							
<i>of which agriculture loans</i>	7.1%							

* Values calculated based on data of September 2016

** 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 October 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-September 2016⁹ Base value of unit price: KPST =1; KSPF =100