



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

MAY 2016

*Values calculated for May 2016 (*if missing, March 2016)*

Values are in millions of Euro (unless stated otherwise)

PUBLISHER © Central Bank of the Republic of Kosovo
Economic Analysis and Financial Stability Department
St. Garibaldi 33, 10000 Prishtinë, Republic of Kosovo
Tel: ++381 38 222 055 Fax: ++381 38 243 763
www.bqk-kos.org
economic.analysis@bqk-kos.org

COMMERCIAL BANKS		Interest Rate on Deposits ⁷		Activities	
Structure		<i>of households</i>		*Assets	
Number of Banks	10	<i>of which transferrable deposits</i>		<i>'life'</i>	
<i>of which foreign owned</i>	8	<i>of which saving deposits</i>		<i>'non-life'</i>	
Number of offices	263	<i>of which time deposits</i>		*Value of Written Premiums	
Concentration Rate¹	63.7%	<i>of nonfinancial corporations</i>		<i>of which 'life'</i>	
Foreign Ownership²	89.9%	<i>of which transferrable deposits</i>		<i>of which 'non-life'</i>	
Number of employees	3,321	<i>of which saving deposits</i>		<i>Third party liability</i>	
Activities		<i>of which time deposits</i>		<i>Non third party liability</i>	
Assets	3,422.4	Interest Rate Spread		*Value of Claims Paid	
Loans	2,143.2	6.8 pp		<i>of which to third party</i>	
<i>to households</i>	747.6	MICROFINANCIAL INSTITUTIONS (MFI)			
<i>to nonfinancial corporations</i>	1,390.7	Structure			
Annual Growth Rate of Loans	9.5%	Number of MFIs			
<i>to households</i>	15.6%	<i>of which foreign owned</i>			
<i>to nonfinancial corporations</i>	6.7%	Number of offices			
Foreign currency denominated loans	4.4	Concentration Ratio¹			
Deposits	2,674.9	Foreign Ownership²			
<i>of households</i>	1,993.7	Number of employees			
<i>of nonfinancial corporations</i>	548.8	Activities			
Annual Growth Rate of Deposits	3.9%	Assets			
<i>of households</i>	4.7%	Loans			
<i>of nonfinancial corporations</i>	2.8%	<i>to households</i>			
Foreign currency denominated deposits	131.4	<i>to nonfinancial corporations</i>			
Shareholder's Equity	415.2	Annual Growth Rate of Loans			
Claims on non-residents	723.8	<i>of households</i>			
Liabilities to non-residents	219.9	<i>of nonfinancial corporations</i>			
Performance and Stability		Interests Rate on Loans			
Income	94.7	Financial Lease			
<i>Interest income</i>	73.8	*Claims on non-residents			
Expenditures	64.2	*Liabilities to non-residents			
<i>Interest expenditures</i>	8.0	Performance and Stability			
<i>General and administrative expenditures</i>	39.9	Income			
Net Profit	30.5	<i>Interest income</i>			
ROAA ³ (Return on average assets)	2.4%	Expenditures			
ROAE ³ (Return on average equity)	20.0%	<i>Interest expenditures</i>			
Liquidity Ratio ⁴	42.4%	<i>Personnel expenditures and administration</i>			
Loan to deposit ratio	80.1%	Net Profit			
CAR ⁵	19.2%	ROAA ³ (Return on average assets)			
NPL ⁶	5.6%	ROAE ³ (Return on average equity)			
Loan Loss provisions to nonperforming loans	117.7%	*NPL ⁶			
Effective Interest Rates		*Loan Loss provisions to nonperforming loans			
Interest Rate on Loans⁷	7.6%	INSURANCE COMPANIES			
<i>to households</i>	7.8%	Structure			
<i>of which consumer loans</i>	7.9%	Number of insurance companies			
<i>of which mortgage loans</i>	6.5%	<i>'life'</i>			
<i>to nonfinancial corporations</i>	7.3%	<i>'non-life'</i>			
<i>of which agriculture loans</i>	8.7%	<i>of which foreign owned</i>			
<i>of which industry loans</i>	6.8%	*Number of offices			
<i>of which services loans</i>	7.7%	*Concentration Ratio¹			
		*Foreign Ownership²			
		*Number of employees			
		1,614			
		Performance and Stability			
		*Net Income			
		*Claims Incurred			
		*Expenditures			
		*Net Profit			
		*ROAA ³ (Return on average assets)			
		*ROAE ³ (Return on average equity)			
		*Claims Paid /Written Premiums⁸			
		*Capital/Assets			
		32.7%			
		PENSION FUNDS			
		Structure			
		Number of Pension Funds			
		Number of employees			
		Activities			
		*Assets			
		<i>Kosovo Pension Saving Trust (KPST)</i>			
		<i>Kosovo-Slovenian Pension Fund (KSPF)</i>			
		*Net Foreign Assets of Pension Funds			
		Performance			
		KPST			
		*Return on investment ⁸			
		*New contributions ⁸			
		Unit price per share⁹			
		FSPF			
		*Return on investment ⁸ (thousands of euro)			
		*New contributions ⁸ (thousands of euro)			
		Unit price per share⁹			
		148.17			

* Values calculated based on data of March 2016

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