



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

APRIL 2017

*Values calculated for April 2017 (*if missing, March 2017)*

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS			of which industry loans			6.5%			Concentration Ratio ¹			28.3%		
Structure			of which services loans			6.4%			Foreign Ownership²			56.3%		
Number of Banks	10		Interest Rate on Deposits⁷			0.9%			**Number of employees			2,141		
of which foreign owned	8		of households			0.8%			Activities					
Number of offices	257		of which transferrable deposits			0.0%			Assets			165.0		
Concentration Rate¹	62.5%		of which saving deposits			0.3%			'life'			16.7		
Foreign Ownership²	88.7%		of which time deposits			0.8%			'non-life'			148.3		
Number of employees	3,280		of nonfinancial corporations			1.1%			Value of Written Premiums			19.4		
Activities			Aktivititetet			of which transferrable deposits			of which 'life'			0.6		
Assets	3,682.8		of which saving deposits			0.3%			of which 'non-life'			18.7		
Loans	2,329.5		of which time deposits			1.1%			Third party liability			9.8		
to households	826.5		Interest Rate Spread			5.7%			Non third party liability			7.8		
to nonfinancial corporations	1,498.7		MICROFINANCIAL INSTITUTIONS (MFI)						Value of Claims Paid			11.3		
Annual Growth Rate of Loans	10.8%		Structure						of which to third party			6.3		
to households	13.6%		Number of MFIs			16			Performance and Stability					
to nonfinancial corporations	9.5%		of which foreign owned			12			Net Income			18.4		
Foreign currency denominated loans	4.0		Number of offices			119			Claims Incurred			8.0		
Deposits	2,912.0		Concentration Ratio¹			54.4%			Expenditures			8.9		
of households	2,111.9		Foreign Ownership²			94.2%			Net Profit			0.9		
of nonfinancial corporations	655.2		Number of employees			951			ROAA ³ (Return on average assets)			2.2%		
Annual Growth Rate of Deposits	9.8%		Activities						ROAE ³ (Return on average equity)			10.2%		
of households	6.5%		Assets			161.9			Claims Paid /Written Premiums⁸			61.4%		
of nonfinancial corporations	22.5%		Loans			121.9			Capital/Assets			21.6%		
Foreign currency denominated deposits	133.1		to households			79.5			PENSION FUNDS					
Shareholder's Equity	449.8		to nonfinancial corporations			42.4			Structure					
Claims on non-residents	725.3		Annual Growth Rate of Loans			33.6%			Number of Pension Funds			2		
Liabilities to non-residents	199.5		of households			33.3%			Number of employees			31		
Performance and Stability			of nonfinancial corporations			34.1%			Activities					
Income	77.0		Interests Rate on Loans			21.9%			Assets			1,501.9		
Interest income	57.2		Financial Lease			23.3			Kosovo Pension Saving Trust (KPST)			1,494.8		
Expenditures	47.3		Claims on non-residents			0.6			Kosovo-Slovenian Pension Fund (KSPF)			7.1		
Interest expenditures	5.8		Liabilities to non-residents			105.9			Net Foreign Assets of Pension Funds			1,500.4		
General and administrative expenditures	32.8		Performance and Stability						Performance					
Net Profit	29.7		Income			9.7			KPST					
ROAA ³ (Return on average assets)	2.4%		Interest income			8.0			*Return on investment ⁸			46.7		
ROAE ³ (Return on average equity)	20.3%		Expenditures			7.1			*New contributions ⁸			37.6		
Liquidity Ratio ⁴	37.5%		Interest expenditures			1.9			unit price per share⁹			1.43		
Loan to deposit ratio	80.0%		Personnel expenditures and administration			4.1			FSPF					
CAR ⁵	18.7%		Net Profit			2.5			*Return on investment ⁸ (thousands of euro)			268.0		
NPL ⁶	4.3%		ROAA ³ (Return on average assets)			4.9%			*New contributions ⁸ (thousands of euro)			129.8		
Loan Loss provisions to nonperforming loans	136.6%		ROAE ³ (Return on average equity)			19.3%			unit price per share⁹			163.85		
Effective Interest Rates			*NPL ⁶			2.9%			<p>* Values calculated based on data of March 2017</p> <p>¹ Assets of 3 largest institutions/total assets</p> <p>² Assets of foreign owned institutions /total assets</p> <p>³ Annualized based on performance by April 2017</p> <p>⁴ Liquid Assets (broad)/short-term liabilities</p> <p>⁵ Regulatory capital /risk-weighted assets</p> <p>⁶ Nonperforming loans/ total gross loans</p> <p>⁷ Weighted average interest rate</p> <p>⁸ Values are calculated for period January-March 2017</p> <p>⁹ Base value of unit price: KPST =1; KSPF =100</p>					
Interest Rate on Loans⁷	6.6%		*Loan Loss provisions to nonperforming loans			208.9%								
to households	6.9%		INSURANCE COMPANIES											
of which consumer loans	7.2%		Structure											
of which mortgage loans	5.8%		Number of insurance companies			15								
to nonfinancial corporations	6.3%		'life'			3								
*of which agriculture loans	6.2%		'non-life'			12								
			of which foreign owned			9								
			Number of offices			558								