



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

NOVEMBER 2017

*Values calculated for November 2017 (*if missing, September 2017)*

Values are in millions of Euro (unless stated otherwise)

COMMERCIAL BANKS			MICROFINANCIAL INSTITUTIONS (MFI)			PENSION FUNDS		
Structure			<i>of which industry loans</i>	6.6%	*Concentration Ratio¹			33.2%
Number of Banks	10		<i>of which services loans</i>	6.4%	*Foreign Ownership²			55.3%
<i>of which foreign owned</i>	8		Interest Rate on Deposits⁸	1.0%	*Number of employees			2,141
Number of offices	239		<i>of households</i>	1.0%	Activities			
Concentration Rate¹	60.7%		<i>of which transferrable deposits</i>	0.0%	*Assets			173.1
Foreign Ownership²	88.1%		<i>of which saving deposits</i>	0.2%	<i>'life'</i>			18.9
Number of employees	3,324		<i>of which time deposits</i>	1.0%	<i>'non-life'</i>			154.3
Activities			<i>of nonfinancial corporations</i>	1.5%	*Value of Written Premiums			65.9
Assets	3,787.5		<i>of which transferrable deposits</i>	0.0%	<i>of which 'life'</i>			1.9
Loans	2,460.1		<i>of which saving deposits</i>	0.4%	<i>of which 'non-life'</i>			64.0
<i>to households</i>	887.9		<i>of which time deposits</i>	1.5%	<i>Third party liability</i>			35.6
<i>to nonfinancial corporations</i>	1,566.7		Interest Rate Spread	5.7pp	<i>Non third party liability</i>			22.5
Annual Growth Rate of Loans	11.2%				*Value of Claims Paid			32.4
<i>to households</i>	12.2%				<i>of which to third party</i>			18.8
<i>to nonfinancial corporations</i>	10.7%		Structure		Performance and Stability			
Foreign currency denominated loans	5.2		Number of MFIs	18	*Net Income			57.2
Deposits	3,013.7		<i>of which foreign owned</i>	13	*Claims Incurred			23.0
<i>of households</i>	2,138.7		Number of offices	123	*Expenditures			31.0
<i>of nonfinancial corporations</i>	720.1		Concentration Ratio¹	55.6%	*Net Profit			3.2
Annual Growth Rate of Deposits	8.2%		Foreign Ownership²	94.1%	*ROAA³ (Return on average assets)			5.1%
<i>of households</i>	4.7%		Number of employees	985	*ROAE³ (Return on average equity)			20.7%
<i>of nonfinancial corporations</i>	19.9%		Activities		*Claims Paid /Written Premiums⁸			49.2%
Foreign currency denominated deposits	149.7		Assets	191.6	*Capital/Assets			23.5%
Shareholder's Equity	470.4		Loans	140.7				
Claims on non-residents	670.8		<i>to households</i>	90.7				
Liabilities to non-residents	217.1		<i>to nonfinancial corporations</i>	50.0				
Performance and Stability			Annual Growth Rate of Loans	31.7%				
Income	221.5		<i>of households</i>	26.1%				
<i>Interest income</i>	162.3		<i>of nonfinancial corporations</i>	43.1%				
Expenditures	139.4		Interests Rate on Loans	22.8%				
<i>Interest expenditures</i>	15.6		Financial Lease	26.5				
<i>General and administrative expenditures</i>	93.1		*Claims on non-residents	1.1				
Net Profit	82.0		*Liabilities to non-residents	124.8				
ROAA ³ (Return on average assets)	2.7%		Performance and Stability					
ROAE ³ (Return on average equity)	22.1%		Income	29.1				
Liquidity Ratio ⁴	36.3%		<i>Interest income</i>	24.7				
Loan to deposit ratio	81.6%		Expenditures	21.6				
CAR ⁵	18.2%		<i>Interest expenditures</i>	5.9				
NPL ⁶	3.4%		<i>Personnel expenditures and administration</i>	11.8				
Loan Loss provisions to nonperforming loans	143.3%		Net Profit	7.6				
			ROAA ³ (Return on average assets)	4.8%				
			ROAE ³ (Return on average equity)	18.7%				
			*NPL⁶	2.8%				
			*Loan Loss provisions to nonperforming loans	185.0%				
Effective Interest Rates								
Interest Rate on Loans⁷	6.7%		INSURANCE COMPANIES					
<i>to households</i>	7.6%		Structure					
<i>of which consumer loans</i>	8.0%		*Number of insurance companies	15				
<i>of which mortgage loans</i>	5.7%		<i>'life'</i>	3				
<i>to nonfinancial corporations</i>	6.3%		<i>'non-life'</i>	12				
<i>of which agriculture loans</i>	6.7%		<i>of which foreign owned</i>	8				
			*Number of offices	563				

* Values calculated based on data of September 2017

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions /total assets³ Annualized based on performance by November 2017⁴ Liquid Assets (broad)/short-term liabilities⁵ Regulatory capital /risk-weighted assets⁶ Nonperforming loans/ total gross loans⁷ Weighted average interest rate on new loans⁸ Weighted average interest rate on new deposits⁹ Values are calculated for period January-September 2017¹⁰ Base value of unit price: KPST =1; KSPF =100 (November 2017)