



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

DECEMBER 2017

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

Values are in millions of Euro (unless stated otherwise)

COMMERCIAL BANKS		
Structure		
Number of Banks	10	
<i>of which foreign owned</i>	8	
Number of offices	238	
Concentration Rate¹	61.1%	
Foreign Ownership²	88.1%	
Number of employees	3,320	
Activities		
Assets	3,877.5	
Loans	2,485.3	
<i>to households</i>	897.6	
<i>to nonfinancial corporations</i>	1,582.0	
Annual Growth Rate of Loans	11.5%	
<i>to households</i>	12.7%	
<i>to nonfinancial corporations</i>	10.7%	
Foreign currency denominated loans	5.3	
Deposits	3,092.5	
<i>of households</i>	2,166.8	
<i>of nonfinancial corporations</i>	761.7	
Annual Growth Rate of Deposits	6.7%	
<i>of households</i>	2.1%	
<i>of nonfinancial corporations</i>	13.8%	
Foreign currency denominated deposits	148.1	
Shareholder's Equity	471.6	
Claims on non-residents	541.5	
Liabilities to non-residents	231.3	
Performance and Stability		
Income	241.2	
<i>Interest income</i>	176.7	
Expenditures	155.9	
<i>Interest expenditures</i>	17.1	
<i>General and administrative expenditures</i>	104.2	
Net Profit	85.3	
ROAA (Return on average assets)	2.6%	
ROAE (Return on average equity)	21.3%	
Liquidity Ratio ³	38.2%	
Loan to deposit ratio	80.4%	
CAR ⁴	18.0%	
NPL ⁵	3.1%	
Loan Loss provisions to nonperforming loans	150.5%	
Effective Interest Rates		
Interest Rate on Loans⁶	6.8%	
<i>to households</i>	7.3%	
<i>of which consumer loans</i>	7.5%	
<i>of which mortgage loans</i>	5.8%	
<i>to nonfinancial corporations</i>	6.5%	
<i>of which agriculture loans</i>	6.6%	
		<i>of which industry loans</i> 6.2%
		<i>of which services loans</i> 6.4%
		Interest Rate on Deposits⁷ 1.3%
		<i>of households</i> 1.0%
		<i>of which transferrable deposits</i> 0.0%
		<i>of which saving deposits</i> 0.2%
		<i>of which time deposits</i> 1.0%
		<i>of nonfinancial corporations</i> 1.7%
		<i>of which transferrable deposits</i> 0.0%
		<i>of which saving deposits</i> 0.4%
		<i>of which time deposits</i> 1.7%
		Interest Rate Spread 5.5pp
		Concentration Ratio¹ 31.5%
		Foreign Ownership² 61.5%
		Number of employees
		Activities
		Assets 177.1
		'life' 21.6
		'non-life' 155.7
		Value of Written Premiums 86.7
		of which 'life' 2.5
		of which 'non-life' 84.2
		Third party liability 47.6
		Non third party liability 30.2
		Value of Claims Paid 46.0
		of which to third party 25.8
		Performance and Stability
		Net Income 78.9
		Claims Incurred 28.3
		Expenditures 43.8
		Net Profit 6.9
		ROAA (Return on average assets) 4.1%
		ROAE (Return on average equity) 17.7%
		Claims Paid /Written Premiums 53.0%
		Capital/Assets 26.9%
		MICROFINANCIAL INSTITUTIONS (MFI)
		Structure
		Number of MFIs 18
		<i>of which foreign owned</i> 13
		Number of offices 123
		Concentration Ratio¹ 55.1%
		Foreign Ownership² 94.3%
		Number of employees 979
		Activities
		Assets 193.5
		Loans 144.2
		<i>to households</i> 92.4
		<i>to nonfinancial corporations</i> 51.8
		Annual Growth Rate of Loans 32.4%
		<i>of households</i> 26.6%
		<i>of nonfinancial corporations</i> 44.2%
		Interests Rate on Loans⁶ 22.6%
		Financial Lease 26.6
		Claims on non-residents 1.0
		Liabilities to non-residents 130.2
		Performance and Stability
		Income 32.2
		<i>Interest income</i> 27.3
		Expenditures 24.3
		<i>Interest expenditures</i> 6.5
		<i>Personnel expenditures and administration</i> 13.3
		Net Profit 7.9
		ROAA (Return on average assets) 4.5%
		ROAE (Return on average equity) 17.6%
		NPL ⁵ 2.5%
		Loan Loss provisions to nonperforming loans 190.3%
		INSURANCE COMPANIES
		Structure
		Number of insurance companies 15
		'life' 3
		'non-life' 12
		of which foreign owned 8
		Number of offices 468

* Values calculated based on data of September 2017

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions /total assets³ Liquid Assets (broad)/short-term liabilities⁴ Regulatory capital /risk-weighted assets⁵ Nonperforming loans/ total gross loans⁶ Weighted average interest rate on new loans⁷ Weighted average interest rate on new deposits⁸ Values are calculated for period January-December 2017⁹ Base value of unit price: KPST =1; KSPF =100 (December 2017)