



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

AUGUST 2018

*Values calculated for August 2018 (\*if missing, June 2018)*

*Values are in millions of Euro (unless stated otherwise)*

<b>COMMERCIAL BANKS</b>					
<b>Structure</b>		<i>of which industry loans</i>	6.0%	<b>*Concentration Ratio<sup>1</sup></b>	<b>33.1%</b>
<b>Number of Banks</b>	<b>10</b>	<i>of which services loans</i>	5.6%	<b>*Foreign Ownership<sup>2</sup></b>	<b>52.9%</b>
<i>of which foreign owned</i>	8	<b>Interest Rate on Deposits<sup>8</sup></b>	1.5%	<b>*Number of employees</b>	<b>2,061</b>
Number of offices	233	<i>of households</i>	1.4%	<b>Activities</b>	
<b>Concentration Rate<sup>1</sup></b>	<b>58.8%</b>	<i>of which transferrable deposits</i>	0.0%	<b>*Assets</b>	<b>174.7</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>87.4%</b>	<i>of which saving deposits</i>	0.2%	<i>'life'</i>	15.9
Number of employees	3,387	<i>of which time deposits</i>	1.4%	<i>'non-life'</i>	158.9
<b>Activities</b>		<b>of nonfinancial corporations</b>	1.9%	<b>*Value of Written Premiums</b>	<b>44.2</b>
<b>Assets</b>	<b>4,027.1</b>	<i>of which transferrable deposits</i>	0.0%	<i>of which 'life'</i>	1.5
<b>Loans</b>	<b>2,666.5</b>	<i>of which saving deposits</i>	0.5%	<i>of which 'non-life'</i>	42.7
<i>to households</i>	967.1	<i>of which time deposits</i>	1.9%	<i>Third party liability</i>	23.5
<i>to nonfinancial corporations</i>	1,695.0	<b>Interest Rate Spread</b>	4.9pp	<i>Non third party liability</i>	17.6
<b>Annual Growth Rate of Loans</b>	<b>11.9%</b>	<b>MICROFINANCIAL INSTITUTIONS (MFI)<sup>11</sup></b>		<b>*Value of Claims Paid</b>	<b>22.3</b>
<i>to households</i>	11.3%	<b>Structure</b>		<i>of which to third party</i>	12.8
<i>to nonfinancial corporations</i>	12.3%	<b>Number of MFIs</b>	<b>22</b>	<b>Performance and Stability</b>	
Foreign currency denominated loans	4.1	<i>of which foreign owned</i>	14	<b>*Net Income</b>	<b>39.1</b>
<b>Deposits</b>	<b>3,232.3</b>	Number of offices	140	<b>*Claims Incurred</b>	<b>19.7</b>
<i>of households</i>	2,284.6	<b>Concentration Ratio<sup>1</sup></b>	<b>54.1%</b>	<b>*Expenditures</b>	<b>18.6</b>
<i>of nonfinancial corporations</i>	772.2	<b>Foreign Ownership<sup>2</sup></b>	<b>94.2%</b>	<b>*Net Profit</b>	<b>0.8</b>
<b>Annual Growth Rate of Deposits</b>	<b>6.4%</b>	Number of employees	1,165	<b>*ROAA<sup>3</sup> (Return on average assets)</b>	3.5%
<i>of households</i>	6.5%	<b>Activities</b>		<b>*ROAE<sup>3</sup> (Return on average equity)</b>	14.5%
<i>of nonfinancial corporations</i>	4.1%	<b>Assets</b>	<b>231.4</b>	<b>*Claims Paid /Written Premiums</b>	<b>48.6%</b>
Foreign currency denominated deposits	157.4	<b>Loans</b>	<b>171.3</b>	<b>*Capital/Assets</b>	<b>25.8%</b>
<b>Shareholder's Equity</b>	<b>463.9</b>	<i>to households</i>	112.0		
Claims on non-residents	489.1	<i>to nonfinancial corporations</i>	59.3	<b>Structure</b>	
Liabilities to non-residents	239.9	<b>Annual Growth Rate of Loans</b>	<b>28.4%</b>	<b>Number of Pension Funds</b>	<b>2</b>
<b>Performance and Stability</b>		<i>of households</i>	29.0%	Number of employees	32
<b>Income</b>	<b>162.1</b>	<i>of nonfinancial corporations</i>	27.3%	<b>Activities</b>	
<i>Interest income</i>	120.9	<b>Interests Rate on Loans<sup>7</sup></b>	<b>25.7%</b>	<b>*Assets</b>	<b>1,698.4</b>
<b>Expenditures</b>	<b>106.3</b>	Financial Lease	34.1	<i>Kosovo Pension Saving Trust (KPST)</i>	1,691.8
<i>Interest expenditures</i>	10.4	Claims on non-residents	0.0	<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	7.3
<i>General and administrative expenditures</i>	66.3	Liabilities to non-residents	157.9	<b>*Net Foreign Assets of Pension Funds</b>	<b>1,473.6</b>
<b>Net Profit</b>	<b>55.8</b>	<b>Performance and Stability</b>		<b>Performance</b>	
ROAA <sup>3</sup> (Return on average assets)	2.4%	<b>Income</b>	<b>27.1</b>	KPST	
ROAE <sup>3</sup> (Return on average equity)	19.3%	<i>Interest income</i>	23.9	<b>*Return on investment<sup>9</sup></b>	-13.2
Liquidity Ratio <sup>4</sup>	35.7%	<b>Expenditures</b>	<b>20.0</b>	<b>*New contributions<sup>9</sup></b>	83.5
Loan to deposit ratio	82.5%	<i>Interest expenditures</i>	5.3	<b>unit price per share<sup>10</sup></b>	<b>1.47€</b>
CAR <sup>5</sup>	16.1%	<i>Personnel expenditures and administration</i>	10.3	SKPF	
NPL <sup>6</sup>	2.8%	<b>Net Profit</b>	<b>7.1</b>	<b>*Return on investment<sup>9</sup> (thousands of euro)</b>	54.1
Loan Loss provisions to nonperforming loans	155.8%	ROAA <sup>3</sup> (Return on average assets)	5.0%	<b>*New contributions<sup>9</sup> (thousands of euro)</b>	250.9
<b>Effective Interest Rates</b>		ROAE <sup>3</sup> (Return on average equity)	19.7%	<b>unit price per share<sup>10</sup></b>	<b>167.64€</b>
<b>Interest Rate on Loans<sup>7</sup></b>	<b>6.3%</b>	*NPL <sup>6</sup>	2.5%		
<i>to households</i>	<b>7.5%</b>	<b>*Loan Loss provisions to nonperforming loans</b>	<b>202.2%</b>		
<i>of which consumer loans</i>	7.7%	<b>INSURANCE COMPANIES</b>			
<i>of which mortgage loans</i>	6.2%	<b>Structure</b>			
<i>to nonfinancial corporations</i>	<b>5.8%</b>	<b>*Number of insurance companies</b>	<b>15</b>		
<i>of which agriculture loans</i>	7.1%	<i>'life'</i>	3		
		<i>'non-life'</i>	12		
		<i>of which foreign owned</i>	8		
		<b>*Number of offices</b>	<b>487</b>		

\* Values calculated based on data of June 2018

<sup>1</sup> Assets of 3 largest institutions/total assets<sup>2</sup> Assets of foreign owned institutions /total assets<sup>3</sup> Annualized based on performance by August 2018<sup>4</sup> Liquid Assets (broad)/short-term liabilities<sup>5</sup> Regulatory capital /risk-weighted assets<sup>6</sup> Nonperforming loans/ total gross loans<sup>7</sup> Weighted average interest rate on new loans<sup>8</sup> Weighted average interest rate on new deposits<sup>9</sup> Values are calculated for period January-June 2018<sup>10</sup> Base value of unit price: KPST =1; SKPF =100<sup>11</sup> Non-banking Financial Institutions are included