FINANCIAL SYSTEM

MONTHLY INFORMATION

JULY 2019

Values calculated for July 2019 (*if missing, June 2019)
Values are in millions of Euro (unless stated otherwise)

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## COMMERCIAL BANKS

### Structure

**Number of Banks**
- 10
  - of which foreign owned: 8

**Number of offices**
- 217

**Concentration Rate**
- 57.6%

**Foreign Ownership**
- 86.7%

**Number of employees**
- 3,292

### Activities

**Assets**
- 4,362.6

**Loans**
- 2,955.1
  - to households: 1,067.0
  - to nonfinancial corporations: 1,882.9

**Deposits**
- 3,508.0
  - of households: 2,466.0
  - of nonfinancial corporations: 885.6

**Annual Growth Rate of Loans**
- 10.9%
  - to households: 10.5%
  - to nonfinancial corporations: 11.0%

**Foreign currency denominated loans**
- 4.2

**Shareholder’s Equity**
- 514.0

**Claims on non-residents**
- 475.9

**Liabilities to non-residents**
- 201.2

### Performance and Stability

**Income**
- 151.2

**Interest income**
- 115.6

**Expenditures**
- 102.4
  - Interest expenditures: 11.9
  - General and administrative expenditures: 59.1

**Net Profit**
- 48.8

**ROAA** (Return on average assets)
- 2.0%

**ROAE** (Return on average equity)
- 16.5%

**Liquidity Ratio**
- 35.0%

**Loan to deposit ratio**
- 84.2%

**CAR**
- 16.7%

**NPL**
- 2.4%

**Loan Loss provisions to nonperforming loans**
- 163.2%

### Interest Rate on Deposits

- 1.4%
  - of which transferrable deposits: 0.0%
  - of which saving deposits: 0.4%
  - of which time deposits: 1.4%

- 1.5%
  - of nonfinancial corporations: 0.0%
  - of which transferrable deposits: 1.3%
  - of which saving deposits: 1.5%

**Interest Rate Spread**
- 4.9pp

### Performance and Stability

**Income**
- 32.6

**Interest income**
- 29.6

**Expenditures**
- 26.7
  - Interest expenditures: 6.2
  - Personnel expenditures and administration: 12.1

**Net Profit**
- 5.9

**ROAA** (Return on average assets)
- 3.7%

**ROAE** (Return on average equity)
- 15.6%

**NPL**
- 3.4%

## MICROFINANCIAL INSTITUTIONS (MFI)

### Structure

**Number of MFIs**
- 23
  - of which foreign owned: 15

**Number of offices**
- 178

**Concentration Ratio**
- 51.2%

**Foreign Ownership**
- 94.1%

**Number of employees**
- 1,528

## PENSION FUNDS

### Structure

**Number of Pension Funds**
- 2

**Number of employees**
- 30

### Activities

**Assets**
- 1,571.1

**Kosovo Pension Saving Trust (KPST)**
- 1,863.3

**Slovenian-Kosovo Pension Fund (SKPF)**
- 7.8

**Net Foreign Assets of Pension Funds**
- 1,431.0

### Performance

**KPST**
- *Return on investment* (thousands of euro)
  - 115.5

**SKPF**
- *Return on investment* (thousands of euro)
  - 716.2

### Insurance Companies

**Number of insurance companies**
- 13

**Life’**
- 2

**‘Non-life’**
- 11

**Number of offices**
- 510

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*Values calculated based on data of June 2019*

1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions/total assets
3. Annualized based on performance by July 2019
4. Liquid Assets (broad)/short-term liabilities
5. Regulatory capital /risk-weighted assets
6. Nonperforming loans/total gross loans
7. Weighted average interest rate on new loans
8. Values are calculated for period January-June 2019
9. Base value of unit price: KPST =1; SKPF =100
10. Non-banking Financial Institutions are included