FINANCIAL SYSTEM
MONTHLY INFORMATION
JUNE 2019

Values calculated for June 2019 (*if missing, March 2019)
Values are in millions of Euro (unless stated otherwise)
### COMMERCIAL BANKS

#### Structure
- Number of Banks: 10
  - of which foreign owned: 8
- Number of offices: 217
- Concentration Rate1: 57.5%
- Foreign Ownership2: 86.7%
- Number of employees: 3,299

#### Activities
- Assets: 4,303.4
- Loans: 2,940.0
  - to households: 1,058.0
  - to nonfinancial corporations: 1,877.5
- Deposits of households: 3,425.3
  - of nonfinancial corporations: 2,416.0
  - to nonfinancial corporations: 850.6
- Shareholder’s Equity: 506.2
  - Claims on non-residents: 442.3
  - Liabilities to non-residents: 213.1

#### Performance and Stability
- Income: 128.0
  - Interest income: 98.3
- Net Profit: 40.3
- ROAA3 (Return on average assets): 1.9%
- ROAEb (Return on average equity): 16.4%
- Liquidity Ratio4: 35.1%
  - Loan to deposit ratio: 85.8%
  - CARa: 16.8%
  - NPLb: 2.5%
- Loan Loss provisions to nonperforming loans: 161.2%

#### Effective Interest Rates
- Interest Rate on Loans7
  - to households: 6.3%
    - of which consumer loans: 6.6%
    - of which mortgage loans: 6.7%
    - of which agriculture loans: 7.6%
  - of nonfinancial corporations: 6.1%
    - of which foreign owned: 7.6%

#### Rate on Loans8
- of households
  - of which transmissible deposits: 0.0%
  - of which saving deposits: 0.4%
  - of which time deposits: 1.2%
- of nonfinancial corporations
  - of which transmissible deposits: 0.0%
  - of which saving deposits: 0.5%
  - of which time deposits: 1.5%

#### Interest Rate Spread
5.1pp

### MICROFINANCIAL INSTITUTIONS (MFI)11

#### Structure
- Number of MFIs: 23
  - of which foreign owned: 15
- Number of offices: 175
- Concentration Ratio1: 51.4%
- Foreign Ownership2: 93.9%
- Number of employees: 1,474

#### Activities
- Assets: 285.1
- Loans: 205.6
  - to households: 138.7
  - to nonfinancial corporations: 66.9
- Annual Growth Rate of Loans
  - of households: 23.7%
  - of nonfinancial corporations: 27.9%
- Interests Rate on Loans7
  - of households: 20.1%
  - of nonfinancial corporations: 26.4%
- Financial Lease: 45.2
- Claims on non-residents: 0.0
- Liabilities to non-residents: 191.1

#### Performance and Stability
- Income: 27.4
  - Interest income: 23.8
- Expenditures: 22.8
  - Interest expenditures: 5.2
  - Personnel expenditures and administration: 10.2
- Net Profit: 4.6
  - ROAA3 (Return on average assets): 3.6
  - ROAEb (Return on average equity): 14.8
  - NPLb: 3.4%
- Loan Loss provisions to nonperforming loans: 184.0%

### PENSION FUNDS

#### Structure
- Number of Pension Funds: 2
- Number of employees: 30

#### Activities
- Assets: 1,871.1
  - 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 investment9: 115.5
  - New contributions9: 90.6
  - unit price per share10: 1.48€
- SKPF
  - Return on investment9 (thousands of euro): 716.2
  - New contributions9 (thousands of euro): 259.3
  - unit price per share10: 171.70€

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1. Values calculated based on data of March 2019
2. Assets of foreign owned institutions /total assets
3. Annualized based on performance by June 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