FINANCIAL SYSTEM
MONTHLY INFORMATION
MARCH 2019
Values calculated for March 2019 (*if missing, December 2018)
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: 218
- Concentration Rate: 57.2%
- Foreign Ownership: 86.8%
- Number of employees: 3,276

#### Activities
- Assets: 4,229.1
- Loans: 2,824.1
  - to households: 1,015.1
  - to nonfinancial corporations: 1,804.7
- Deposits: 3,383.7
  - of households: 2,387.6
  - of nonfinancial corporations: 825.5
- Annual Growth Rate of Loans: 11.4%
  - to households: 10.7%
  - to nonfinancial corporations: 12.0%
- Foreign currency denominated loans: 4.0
- Shareholder’s Equity: 517.9
  - Claims on non-residents: 489.2
  - Liabilities to non-residents: 199.1

#### Performance and Stability
- Interest income: 63.2
- Interest expense: 48.2
- General and administrative expenses: 25.6

#### Effective Interest Rates
- Interest Rate on Deposits: 1.3%
  - of households: 0.0%
  - of nonfinancial corporations: 2.1%
  - of which time deposits: 2.1%

#### Interest Rate Spread: 5.2pp

### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- Number of MFIs: 23
  - of which foreign owned: 15
- Number of offices: 159
- Concentration Ratio: 53.2%
- Foreign Ownership: 93.8%
- Number of employees: 1,339

#### Activities
- Assets: 267.8
- Loans: 194.5
  - to households: 129.4
  - to nonfinancial corporations: 65.1
- Deposits: 1,433.3
  - of households: 1,412.2
  - of nonfinancial corporations: 2.1

#### Performance and Stability
- Net income: 63.2
- Net profit: 19.1
- ROAA: (Return on average assets) 1.8%
- ROAE: (Return on average equity) 14.9%
- CAR: 17.1%
- NPL: 2.6%

#### Effective Interest Rates
- Interest Rate on Loans: 21.0%
  - to households: 11.1%
  - to nonfinancial corporations: 19.6%
  - of which foreign owned: 21.3%

#### Insurance Companies

#### Structure
- Number of insurance companies: 14
  - ‘life’: 2
  - ‘non-life’: 12
  - of which foreign owned: 8
- Number of offices: 502

### PENSION FUNDS

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

#### Activities
- Assets: 1,819.3
  - Kosovo Pension Saving Trust (KPST): 1,811.4
  - Slovenian-Kosovo Pension Fund (SKPF): 7.8
- Net foreign assets of Pension Funds: 1,433.3

#### Performance
- KPST
  - Return on investment: 57.5
  - New contributions (thousands of euro): 127.0
  - unit price per share (thousands of euro): 169.20

- SKPF
  - Return on investment: 95.9
  - New contributions: 44.4
  - unit price per share: 1.46€

### Notes
- *Values calculated based on data of December 2018
  1. Assets of 3 largest institutions/total assets
  2. Assets of foreign owned institutions/total assets
  3. Annualized based on performance by March 2019
  4. Liquid Assets (bank)/short-term liabilities
  5. Regulatory capital/risk-weighted assets
  6. Nonperforming loans/total gross loans
  7. Weighted average interest rate on new loans
  8. Weighted average interest rate on new deposits
  9. Values are calculated for period January-March 2019
  10. Base value of unit price: KPST =1; SKPF =100
  11. Non-banking Financial Institutions are included