FINANCIAL SYSTEM
MONTHLY INFORMATION
MARCH 2018

Values calculated for March 2018 (*if missing, December 2017)
Values are in millions of Euro (unless stated otherwise)

PUBLISHER © Central Bank of the Republic of Kosovo
Economic Analysis and Financial Stability Department
St. Garibaldi 33, 10000 Prishtinë, Republic of Kosovo
Tel: ++381 38 222 055 Fax: ++381 38 243 763
www.bqk-kos.org
economic.analysis@bqk-kos.org
## COMMERCIAL BANKS

### Structure
- Number of Banks: 10
  - of which foreign owned: 8
- Number of offices: 237
- Concentration Rate\(^1\): 60.3%
- Foreign Ownership\(^2\): 87.7%
- Number of employees: 3,301

### Activities
- Assets: 3,872.9
- Loans: 2,534.3
  - to households: 917.2
  - to nonfinancial corporations: 1,611.5
- Annual Growth Rate of Loans: 10.4%
  - to households: 12.8%
  - to nonfinancial corporations: 9.1%
- Foreign currency denominated loans: 5.0
- Deposits
  - of households: 3,074.2
    - of nonfinancial corporations: 689.0
  - Foreign Ownership\(^2\): 94.4%
- Number of employees: 1,061

### Performance and Stability
- Income: 57.6
  - Interest income: 44.0
  - General and administrative expenses: 25.6
- Expenditures: 39.7
  - Interest expenditures: 4.3
  - Non operating income: 5.4
- Net Profit: 17.9

### Effective Interest Rates
- Interest Rate on Deposits\(^8\)
  - of households: 1.1%
    - of which foreign owned: 0.0%
    - of which transfferable deposits: 0.3%
    - of which saving deposits: 1.1%
    - of which time deposits: 1.4%
  - of nonfinancial corporations: 1.4%
    - of which foreign owned: 0.0%
    - of which transfferable deposits: 0.4%
    - of which saving deposits: 1.4%
    - of which time deposits: 1.4%
- Interest Rate Spread: 5.6pp

## MICROFINANCIAL INSTITUTIONS (MFI)

### Structure
- Number of MFIs: 21
  - of which foreign owned: 14
- Number of offices: 129

### Activities
- Assets: 204.4
- Loans: 153.4
  - to households: 99.0
    - of which foreign owned: 45.4
  - to nonfinancial corporations: 54.5
- Annual Growth Rate of Loans: 29.4%
  - to households: 27.7%
  - to nonfinancial corporations: 32.4%
- Intrest Rate on Loans\(^7\)
  - of households: 22.7%
    - of which foreign owned: 28.0
    - of which nonperforming loans: 28.0
    - of which time deposits: 28.0
- Interest income: 8.1
- Personnel expenditures and administration: 3.7
- Expenditures: 6.8
- Net Profit: 2.4

### Performance and Stability
- Income: 9.2
- Return on investment\(^9\): -32.6
- New contributions\(^9\): 40.7
- unit price per share\(^10\): 1.43€
- SKPF
  - Return on investment\(^9\) (thousands of euro): 107.9
  - New contributions\(^9\) (thousands of euro): 120.5
  - unit price per share\(^10\): 162.06€

### INSURANCE COMPANIES

#### Structure
- Number of insurance companies: 15
  - of which foreign owned: 3
  - of which ‘life’: 7
  - of which ‘non-life’: 12
  - of which agriculture loans: 8
  - Number of offices: 472

### Activities
- Assets: 1,639.9
- Claims Paid /Written Premiums: 32.6%
- Net Foreign Assets of Pension Funds: 1,451.3

### Pension Funds
- Kosovo Pension Saving Trust (KPST)
- Slovenian-Kosovo Pension Fund (SKPF)

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\(^1\) Assets of 3 largest institutions/total assets
\(^2\) Assets of foreign owned institutions/total assets
\(^3\) Annualized based on performance by March 2018
\(^4\) Liquidity 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
\(^8\) Weighted average interest rate on new deposits
\(^9\) Values calculated for period January-March 2018
\(^10\) Base value of unit price: KPST = 1; SKPF = 100

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