FINANCIAL SYSTEM
MONTHLY INFORMATION
AUGUST 2019

Values calculated for August 2019 (*if missing, June 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 Rate\(^1\): 57.3%
- Foreign Ownership\(^2\): 86.8%
- Number of employees: 3,297

**Activities**
- Assets: 4,464.5
- Loans: 2,942.9
  - to households: 1,072.1
  - to nonfinancial corporations: 1,566.9
- Deposits
  - of households: 3,617.0
  - of nonfinancial corporations: 638.1
- Annual Growth Rate of Loans
  - to households: 10.4%
  - to nonfinancial corporations: 10.0%
- Foreign currency denominated loans: 4.2
- Concentration Ratio\(^1\): 51.4%
- Foreign Ownership\(^2\): 93.8%
- Number of employees: 1,513

**Interest Rate on Deposits\(^8\)**
- of households: 1.4%
  - of which industry loans: 6.0%
  - of which service loans: 6.1%
  - of which transferrable deposits: ...%
  - of which saving deposits: 0.4%
  - of which time deposits: 1.4%
- of nonfinancial corporations: 1.9%
  - of which industry loans: 0.0%
  - of which saving deposits: 0.6%
  - of which transferable deposits: 1.9%

**Interest Rate Spread**: 5.0pp

**MICROFINANCIAL INSTITUTIONS (MFI)\(^11\)**

**Structure**
- Number of MFIs: 23
  - of which foreign owned: 15
- Number of offices: 180
- Concentration Ratio\(^1\): 51.4%
- Foreign Ownership\(^2\): 93.8%
- Number of employees: 1,513

**Activities**
- Assets: 296.8
- Loans: 211.9
  - to households: 143.3
  - to nonfinancial corporations: 68.5
- Annual Growth Rate of Loans
  - to households: 23.6%
  - to nonfinancial corporations: 15.6%
- Interests Rate on Loans\(^7\)
  - of households: 21.1%
  - of nonfinancial corporations: 4.2%
- Financial Lease: 47.5
- Claims on non-residents: 0.0
- Liabilities to non-residents: 196.5

**Performance and Stability**
- Income: 176.2
  - Interest income: 133.6
- Net Profit: 58.5
- ROAA\(^3\) (Return on average assets): 2.1%
- ROAE\(^3\) (Return on average equity): 17.5%
- Liquidity Ratio\(^4\): 37.0%
- Loan to deposit ratio: 81.4%
- CAR\(^5\): 17.0%
- NPL\(^6\): 2.2%
- Loan Loss provisions to nonperforming loans: 163.9%

**Effective Interest Rates**
- Interest Rate on Loans\(^7\)
  - to households: 6.4%
    - of which consumer loans: 6.9%
    - of which mortgage loans: 5.7%
  - to nonfinancial corporations: 6.1%
    - of which agriculture loans: 6.0%

### 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 investment\(^9\): 115.5
  - New contributions\(^8\): 90.6
  - unit price per share\(^10\): 1.49€

- SKPF
  - Return on investment\(^9\) (thousands of euro): 716.2
  - New contributions\(^8\) (thousands of euro): 259.3
  - unit price per share\(^10\): 172.71€

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\(^1\) Concentration Ratio\(^1\):
\(^2\) Foreign Ownership\(^2\):
\(^3\) Number of employees
\(^4\) Number of offices
\(^5\) Number of insurance companies
\(^6\) Number of offices
\(^7\) Number of insurance companies
\(^8\) Number of offices

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Central Bank of the Republic of Kosovo