FINANCIAL SYSTEM
MONTHLY INFORMATION
DECEMBER 2018
Values calculated for December 2018 (*if missing, September 2018)
Values are in millions of Euro (unless stated otherwise)
### COMMERCIAL BANKS

#### Structure
- **Number of Banks**: 10
  - of which foreign owned: 8
- **Number of offices**: 222
- **Concentration Rate**: 57.3%
- **Foreign Ownership**: 86.8%
- **Number of employees**: 3,225

#### Activities
- **Assets**: 4,183.9
- **Loans**: 2,755.5
  - to households: 998.5
  - to nonfinancial corporations: 1,752.5
- **Annual Growth Rate of Loans**: 10.9%
  - to households: 11.2%
  - to nonfinancial corporations: 10.8%
- **Foreign currency denominated loans**: 872.4
- **Deposits**: 3,364.6
  - of households: 2,326.3
  - of nonfinancial corporations: 1,038.3
- **Annual Growth Rate of Deposits**: 8.7%
  - of households: 7.5%
  - of nonfinancial corporations: 14.5%
- **Foreign currency denominated deposits**: 170.9

#### Performance and Stability

<table>
<thead>
<tr>
<th></th>
<th>(2018)</th>
<th>(2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td>252.8</td>
<td>250.6</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td>165.8</td>
<td>162.4</td>
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<tr>
<td><strong>Net Profit</strong></td>
<td>87.0</td>
<td>88.2</td>
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</tbody>
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#### Effective Interest Rates
- **Interest Rate on Loans**: 1.5%
  - of which time deposits: 1.5%
    - to households: 0.0%
    - to nonfinancial corporations: 0.0%

#### INTEREST RATE ON DEPOSITS

<table>
<thead>
<tr>
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<th>(2017)</th>
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<tbody>
<tr>
<td><strong>Interest Rate on Deposits of households</strong>: 1.5%</td>
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#### Performance and Stability

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<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>Income</strong></td>
<td>42.7</td>
<td>40.9</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td>32.8</td>
<td>31.4</td>
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</tbody>
</table>

#### Activities
- **Assets**: 249.9
- **Loans**: 183.7
  - to households: 120.8
  - to nonfinancial corporations: 62.9
- **Annual Growth Rate of Loans**: 27.6%
  - of households: 31.2%
  - of nonfinancial corporations: 21.4%
- **Interest Rate on Loans**: 21.7%
  - Financial Lease: 38.0
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 168.2

#### Insurance Companies

<table>
<thead>
<tr>
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<th>(2018)</th>
<th>(2017)</th>
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</thead>
<tbody>
<tr>
<td><strong>Number of insurance companies</strong>: 14</td>
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<tr>
<td><strong>Number of offices</strong>: 490</td>
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**Central Bank of the Republic of Kosovo**