### COMMERCIAL BANKS

**Structure**
- **Number of Banks**: 10
  - of which foreign owned: 8
- **Number of offices**: 216
- **Concentration Rate**: 56.4%
- **Foreign Ownership**: 86.4%
- **Number of employees**: 3,380

**Activities**
- **Assets**: 4,772.4
- **Loans**: 3,071.9
  - to households: 1,120.2
  - to nonfinancial corporations: 1,938.8
- **Annual Growth Rate of Loans**
  - to households: 10.7%
  - to nonfinancial corporations: 9.9%
- **Foreign currency denominated loans**
  - of households: 3.2
  - of nonfinancial corporations: 655.3
- **Annual Growth Rate of Deposits**
  - of households: 16.3%
  - of nonfinancial corporations: 11.6%
- **Shareholder’s Equity**: 542.0
- **Liabilities to non-residents**: 682.4
- **Performance and Stability**
  - **Income**: 46.0
  - **Expenditures**: 34.6
  - **Net Profit**: 11.4

**Interest Rate on Deposits**
- of which industry loans: 6.0%
- of which services loans: 6.0%
- of which transfers: 1.5%
- of which saving deposits: 0.3%
- of which time deposits: 1.4%
- of nonfinancial corporations: 1.6%
- of which transfers: 0.0%
- of which saving deposits: 0.0%
- of which time deposits: 1.6%

**Interest Rate Spread**: 4.8pp

### MICROFINANCIAL INSTITUTIONS (MFI)

**Structure**
- **Number of MFIs**: 20
  - of which foreign owned: 12
- **Number of offices**: 155
  - of which foreign owned: 32
- **Concentration Rate**: 55.4%
- **Foreign Ownership**: 93.3%
- **Number of employees**: 1,370

**Activities**
- **Assets**: 314.4
- **Loans**: 217.9
  - to households: 144.6
  - to nonfinancial corporations: 73.3
- **Annual Growth Rate of Loans**
  - of households: 14.6%
  - of nonfinancial corporations: 14.9%
- **Interests Rate on Loans**
  - Financial Lease: 54.3
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 198.8

**Performance and Stability**
- **Income**: 8.3
  - **Expenditures**: 7.7
  - **Net Profit**: -1.1

### PENSION FUNDS

**Structure**
- **Number of Pension Funds**: 2
- **Number of employees**: 20

**Activities**
- **Assets**: 1,976.5
  - Kosova Pension Saving Trust (KPST): 1,968.2
  - Slovenian-Kosovo Pension Fund (SKPF): 8.3
- **Net Foreign Assets of Pension Funds**: 1,487.0

**Performance**
- **KPST**
  - Return on investment: 160.7
  - New contributions: 186.6
  - **Unit price per share**: 1.48€
- **SKPF**
  - Return on investment (thousands of euros): 1,205.7
  - New contributions (thousands of euros): 549.9
  - **Unit price per share**: 171.08€

*Values calculated based on data of December 2019*
- **Assets**: 1,976.5
- **Net Foreign Assets of Pension Funds**: 1,487.0
- **Unit price per share**: 1.48€
- **Return on investment**: 160.7
- **New contributions**: 186.6
- **Kosova Pension Saving Trust (KPST)**: 1,968.2
- **Slovenian-Kosovo Pension Fund (SKPF)**: 8.3