FINANCIAL SYSTEM
MONTHLY INFORMATION
JANUARY 2019

Values calculated for January 2019 (*if missing, December 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**: 57.5%
- **Foreign Ownership**: 86.8%
- **Number of employees**: 3,261

**Activities**
- **Assets**: 4,163.4
- **Loans**: 2,749.9
  - to households: 996.1
  - to nonfinancial corporations: 1,749.6
- **Annual Growth Rate of Loans**: 11.4%
  - to households: 11.2%
  - to nonfinancial corporations: 11.6%
- **Foreign currency denominated loans**: 3,347.8
  - of households: 2,361.5
  - of nonfinancial corporations: 821.0
- **Annual Growth Rate of Deposits**: 8.4%
  - of households: 8.1%
  - of nonfinancial corporations: 11.4%
- **Foreign currency denominated deposits**: 173.2
- **Shareholder’s Equity**: 504.9
  - Claims on non-residents: 492.6
  - Liabilities to non-residents: 187.7

**Performance and Stability**
- **Income**: 21.1
  - Interest income: 16.4
- **Expenditures**: 14.2
  - Interest expenditures: 1.7
  - General and administrative expenditures: 8.2
- **Net Profit**: 6.9
- **ROAA**: (Return on average assets) 2.2%
- **ROAE**: (Return on average equity) 18.4%
- **Liquidity Ratio**: 38.0%
- **Loan to deposit ratio**: 82.1%
- **CAR**: 17.2%
- **NPL**: 2.6%
- **Loan Loss provisions to nonperforming loans**: 157.9%

**Effective Interest Rates**
- **Interest Rate on Deposits**: 1.6%
  - of which industry loans: 0.0%
  - of which services loans: 0.3%
  - of which transferrable deposits: 1.4%
  - of which saving deposits: 0.4%
  - of which time deposits: 2.5%
- **Interest Rate on Loans**: 7.2%
  - to households: 6.3%
  - of which consumer loans: 5.8%
  - of which mortgage loans: 8.0%
- **Interest Rate Spread**: 5.1pp

### MICROFINANCIAL INSTITUTIONS (MFI)

**Structure**
- **Number of MFIs**: 22
  - of which foreign owned: 14
  - Number of offices: 145
- **Concentration Ratio**: 52.9%
- **Foreign Ownership**: 93.7%
- **Number of employees**: 1,235

**Activities**
- **Assets**: 254.2
- **Loans**: 186.7
  - to households: 123.5
  - to nonfinancial corporations: 63.2
- **Annual Growth Rate of Loans**: 27.3%
  - of households: 31.3%
  - of nonfinancial corporations: 20.0%
- **Interests Rate on Loans**: 22.0%
  - Financial Lease: 38.0
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 171.0

**Performance and Stability**
- **Income**: 5.0
  - Interest income: 4.1
- **Expenditures**: 4.4
  - Interest expenditures: 1.0
  - Personnel expenditures and administration: 2.1
- **Net Profit**: 0.7
  - ROAA: (Return on average assets) 12.2
  - ROAE: (Return on average equity) 37.2
  - *NPL: 2.4%
  - *Loan Loss provisions to nonperforming loans: 208.8%

### PENSION FUNDS

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

**Activities**
- **Assets**: 1,696.1
  - Kosovo Pension Saving Trust (KPST): 1,689.0
  - Slovenian-Kosovo Pension Fund (SKPF): 7.0
- **Net Foreign Assets of Pension Funds**: 1,353.7

**Performance**
- **KPST**
  - *Return on investment*: -847
  - *New contributions*: 172.7
  - unit price per share: 1.43€
- **SKPF**
  - *Return on investment* (thousands of euro): -221.0
  - *New contributions* (thousands of euro): 515.3
  - unit price per share: 163.49€

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**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 January 2019
4. Liquid 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 are calculated for period January-December 2018
10. Base value of unit price: KPST =1; SKPF =100
11. Non-banking Financial Institutions are included