FINANCIAL SYSTEM
MONTHLY INFORMATION
NOVEMBER 2019
Values calculated for November 2019 (*if missing, September 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**:
  - **of households**: 57.5%
  - **of which foreign owned**: 86.9%
- **Foreign Ownership**:
  - **Number of employees**: 3,322

#### Activities
- **Assets**: 4,608.0
- **Loans**: 3,013.3
  - **to households**: 1,093.2
  - **to nonfinancial corporations**: 1,905.7
- **Annual Growth Rate of Loans**:
  - **to households**: 10.2%
  - **to nonfinancial corporations**: 10.0%
- **Foreign currency denominated loans**:
  - **of households**: 2,561.3
  - **of nonfinancial corporations**: 674.7
- **Deposits**:
  - **of households**: 3,760.4
  - **of nonfinancial corporations**: 329.6
- **Annual Growth Rate of Deposits**:
  - **of households**: 15.9%
  - **of nonfinancial corporations**: 12.1%
- **Foreign currency denominated deposits**:
  - **of households**: 162.9
  - **of nonfinancial corporations**: 12.1%
- **Shareholder’s Equity**: 529.6
- **Claims on non-residents**: 623.4
- **Liabilities to non-residents**: 179.5

#### Performance and Stability
- **Income**: 242.3
  - **Interest income**: 183.5
- **Expenditures**:
  - **Interest expenditures**: 159.8
  - **General and administrative expenditures**: 95.6
- **Net Profit**: 82.4
- **ROA** (Return on average assets): 2.1%
- **ROAE** (Return on average equity): 17.6%
- **Liquidity Ratio**: 36.5%
- **Loan to deposit ratio**: 80.1%
- **CAR**: 16.6%
- **NPL**: 2.1%
- **Loan Loss provisions to nonperforming loans**: 166.1%

#### Interest Rate on Loans
- **Interest Rate on Deposits**: 1.5%
  - **of households**: 0.0%
  - **of which transferrable deposits**: 0.4%
  - **of which saving deposits**: 1.5%
  - **of which time deposits**: 0.0%
  - **of nonfinancial corporations**: 1.7%
  - **of which transferrable deposits**: 0.2%
  - **of which saving deposits**: 1.7%
- **Interest Rate Spread**: 4.9pp

### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- **Number of MFIs**: 23
  - **of which foreign owned**: 15
- **Number of offices**: 187
- **Concentration Ratio**:
  - **of households**: 51.2%
  - **of nonfinancial corporations**: 93.8%
- **Foreign Ownership**:
  - **Number of employees**: 1,537

#### Activities
- **Assets**: 302.3
- **Loans**:
  - **to households**: 219.7
  - **to nonfinancial corporations**: 149.5
- **Annual Growth Rate of Loans**:
  - **to households**: 21.0%
  - **to nonfinancial corporations**: 24.4%
- **Interests Rate on Loans**:
  - **Financial Lease**: 20.1%
  - **Claims Incurred**: 52.1
  - **Liabilities to non-residents**: 188.8

### PENSION FUNDS

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

#### Activities
- **Assets**: 1,915.1
- **Kosovo Pension Saving Trust (KPST)**: 1,907.0
- **Slovenian-Kosovo Pension Fund (SKPF)**: 8.0
- **Net Foreign Assets of Pension Funds**: 1,434.4

#### Performance
- **KPST**:
  - **Return on investment**: 137.3
  - **New contributions**: 136.5
  - **unit price per share**: 1.50€
- **SKPF**:
  - **Return on investment (thousands of euro)**: 936.7
  - **New contributions (thousands of euro)**: 396.8
  - **unit price per share**: 179.47€

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**Central Bank of the Republic of Kosovo**

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**NOTES**

1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions/total assets
3. Annualized based on performance by November 2019 (for insurance sector profit before tax is taken into account)
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. **Values calculated based on data of September 2019**
9. Assets of foreign owned institutions/total assets
10. Annualized based on performance by November 2019 (for insurance sector profit before tax is taken into account)
11. Liquid Assets (broad)/short-term liabilities
12. Regulatory capital/risk-weighted assets
13. Nonperforming loans/total gross loans
14. Weighted average interest rate on new loans
15. **Values calculated for period January-September 2019**
16. **Base values of unit price: KPST = 1, SKPF =100**
17. **Non-banking Financial Institutions are included**
18. This final data are those that are published on the CBK website, Time Series: