FINANCIAL SYSTEM
MONTHLY INFORMATION
OCTOBER 2018
Values calculated for October 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**: 226
- **Concentration Rate**: 58.4%
- **Foreign Ownership**: 87.0%
- **Number of employees**: 3,276

#### Activities
- **Assets**: 4,018.9
- **Loans**: 2,712.4
  - to households: 981.5
  - to nonfinancial corporations: 1,726.4
- **Annual Growth Rate of Loans**: 11.6%
  - to households: 11.4%
  - to nonfinancial corporations: 11.8%
- **Foreign currency denominated loans**: 4.2
- **Concentration Ratio**: 53.7%
- **Foreign Ownership**: 94.3%
- **Number of employees**: 1,184

#### Performance and Stability
- **Interest Rate on Deposits**: 1.4%
  - of which households: 1.3%
    - of which transmissible deposits: 0.0%
    - of which saving deposits: 0.4%
    - of which time deposits: 1.3%
  - of nonfinancial corporations: 1.9%
    - of which transmissible deposits: 0.0%
    - of which saving deposits: 0.5%
    - of which time deposits: 1.9%
- **Interest Rate Spread**: 5.2pp

#### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- **Number of MFIs**: 22
  - of which foreign owned: 14
- **Number of offices**: 144
- **Concentration Ratio**: 53.7%
- **Foreign Ownership**: 94.3%
- **Number of employees**: 1,184

#### Activities
- **Assets**: 243.3
- **Loans**: 177.7
  - to households: 117.1
  - to nonfinancial corporations: 60.6
- **Annual Growth Rate of Loans**: 29.1%
  - of households: 31.1%
  - of nonfinancial corporations: 25.9%
- **Interest Rate on Loans**: 29.1%
  - Financial Lease: 35.9
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 166.3

#### Performance and Stability
- **Income**: 199.4
  - Interest income: 150.6
- **Expenditures**: 131.4
  - General and administrative expenditures: 81.3
- **Net Profit**: 68.1
- **ROAA**: 3.0%
- **ROAE**: 3.0%
- **Liquidity Ratio**: 36.5%
- **CAR**: 16.1%
- **NPL**: 2.7%
- **Loan Loss provisions to nonperforming loans**: 154.2%

#### Effective Interest Rates
- **Interest Rate on Loans**: 6.6%
  - to households: 7.3%
    - of which consumer loans: 7.5%
    - of which mortgage loans: 6.2%
  - to nonfinancial corporations: 6.2%
    - of which foreign owned: 7.5%

### INSURANCE COMPANIES

#### Structure
- **Number of insurance companies**: 14
  - of which ‘life’: 2
  - of which ‘non-life’: 12
  - of which foreign owned: 8
- **Number of offices**: 488

### PENSION FUNDS

#### Structure
- **Number of Pension Funds**: 2
- **Number of employees**: 32

#### Activities
- **Assets**: 1,760.7
  - *Kosovo Pension Saving Trust (KPST)*: 1,753.3
  - *Slovenian-Kosovo Pension Fund (SKPF)*: 7.5
- **Net Foreign Assets of Pension Funds**: 1,503.8

#### Performance
- **KPST**
  - *Return on investment*: 22.4
  - *New contributions*: 126.8
  - unit price per share**: 1.43€
- **SKPF**
  - *Return on investment (thousands of euro)*: 225.9
  - *New contributions (thousands of euro)*: 377.0
  - unit price per share**: 162.41€

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*Values calculated based on data of September 2018*

**Values calculated based on data of December 2017**

1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions/total assets
3. Annualized based on performance by October 2018
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-September 2018
10. Base value of unit price: KPST =1; SKPF =100
11. Non-banking Financial Institutions are included