FINANCIAL SYSTEM

MONTHLY INFORMATION

APRIL 2020

Values calculated for April 2020
Values are in millions of Euro (unless stated otherwise)
## COMMERCIAL BANKS

### Structure
- **Number of Banks**: 10
  - of which foreign owned: 8
- **Number of offices**: 216
- **Concentration Rate**: 57.1%
- **Foreign Ownership**: 86.6%
- **Number of employees**: 3,346

### Activities
- **Assets**: 4,729.8
  - of which transfers to households: 1,107.1
  - of which transfers to nonfinancial corporations: 1,962.8
  - to other financial corporations: 5.9
- **Loans**: 3,080.5
  - to households: 1,107.1
  - to nonfinancial corporations: 1,962.8
  - to other financial corporations: 5.9
- **Deposits**: 3,844.1
  - of households: 2,630.9
  - of nonfinancial corporations: 618.1
  - to other financial corporations: 296.4
- **Annual Growth Rate of Loans**: 8.0%
  - to households: 7.9%
  - to nonfinancial corporations: 8.2%
  - to other financial corporations: -12.7%
- **Foreign currency denominated loans**: 2.8
- **Claims on nonfinancial corporations**: 55.3%
- **Foreign Ownership**: 93.3%

### Performance and Stability
- **Income**: 92.5
  - **Interest income**: 70.0
- **Expenditures**: 65.0
  - **Interest expenditures**: 7.7
  - **General and administrative expenditures**: 35.9
- **Net Profit**: 27.5
- **ROAE**: 2.0%
- **ROAE**: 17.6%
- **Liquidity Ratio**: 35.8%
- **Loan to deposit ratio**: 80.1%
- **CAR**: 16.6%
- **NPL**: 2.5%
- **Loan loss provisions to NPL**: 134.2%

### Effective Interest Rates
- **Interest Rate on Loans**: 6.1%
  - to households: 7.0%
    - of which consumer loans: 7.2%
    - of which mortgage loans: 6.7%
  - of which foreign owned: 7%

### Microfinacial Institutions (MFI)

#### Structure
- **Number of MFIs**: 20
  - of which foreign owned: 12
- **Number of offices**: 146

#### Performance and Stability
- **Income**: 15.6
  - **Interest income**: 14.5
- **Expenditures**: 18.8
  - **Interest expenditures**: 2.9
  - **Personnel expenditures and administration**: 6.0
- **Net Profit**: -3.2
- **ROAE**: -3.1%
- **ROAE**: -13.6%
- **NPL**: 3.1%
- **Loan loss provisions to NPL**: 205.1%

### Insurance Companies
- **Number of insurance companies**: 13
  - of which life: 2
  - of which non-life: 11
  - of which foreign owned: 7
- **Number of offices**: 471

### Pensions Funds

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

#### Performance
- **KPST**: -90.4
- **SKPF**: 46.0
- **Net Foreign Assets of Pension Funds**: 1,370.2

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*Values calculated based on data of March 2020*
1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions/total assets
3. Annualized based on performance by April 2020
4. Liquid Assets (broad)/short-term liabilities
5. Regulatory capital/risks 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-March 2020
10. Base value of unit price: KPST =1; SKPF =100
11. Non-banking Financial Institutions are included

This publication includes the data available as of 31st May, 2020. In case of eventual revisions, the final data are those published on the CBK website, Time Series: https://cbk-kos.org/statistics/time-series?lang=en