FINANCIAL SYSTEM
MONTHLY INFORMATION
JANUARY 2020
Values calculated for January 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 Rate¹**: 56.6%
- **Foreign Ownership²**: 86.6%
- **Number of employees**: 3,322

#### Activities
- **Assets**: 4,759.3
- **Loans**: 3,030.2
  - to households: 1,108.2
  - to nonfinancial corporations: 1,910.2
  - Annual Growth Rate of Loans: 10.2%
    - to households: 11.3%
    - to nonfinancial corporations: 9.6%
  - Foreign currency denominated loans: 3.2
    - of households: 2,641.7
    - of nonfinancial corporations: 704.1
  - Annual Growth Rate of Deposits: 16.6%
    - of households: 11.6%
    - of nonfinancial corporations: 20.7%
  - Shareholder’s Equity: 529.4
- **Performance and Stability**
  - **Income**: 24.1
  - **Expenditures**: 15.4
    - Interest income: 17.6
  - **Interest Rate on Deposits**
    - of households: 1.6%
      - of which time deposits: 1.5%
      - of which saving deposits: 0.3%
      - of which transferrable deposits: 0.0%
    - of nonfinancial corporations: 2.0%
      - of which time deposits: 2.0%
      - of which saving deposits: 0.0%
      - of which transferrable deposits: 0.0%
  - **Interest Rate Spread**: 4.9pp

#### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- **Number of MFIs**: 20
  - of which foreign owned: 12
- **Number of offices**: 155
- **Foreign Ownership²**: 93.2%
- **Number of employees**: 1,541

#### Activities
- **Assets**: 308.9
- **Loans**: 218.1
  - to households: 145.8
  - to nonfinancial corporations: 72.3
  - Annual Growth Rate of Loans: 16.8%
    - of households: 17.8%
    - of nonfinancial corporations: 14.9%
  - Interests Rate on Loans
    - Financial Lease: 53.4
    - Claims on non-residents: 0.0
    - Liabilities to non-residents: 197.2
  - **Performance and Stability**
    - **Income**: 4.3
      - Interest income: 4.0
    - **Expenditures**: 5.0
      - Personnel expenditures and administration: 1.7
    - **Net Profit**: -0.7
      - ROAA³ (Return on average assets): -2.7%
      - ROAE³ (Return on average equity): -11.5%
      - NPL⁴: 2.7%
      - Loan Loss provisions to nonperforming loans: 214.4%

### PENSION FUNDS

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

#### Activities
- **Assets**: 1,976.5
  - Kosovo Pension Saving Trust (KPST): 1,968.2
  - Slovenian-Kosovo Pension Fund (SKPF): 8.25
- **Net Foreign Assets of Pension Funds**: 1,487.0

#### Performance
- **KPST**
  - *Return on investment⁹*: 160.7
  - *New contributions⁸*: 186.6
  - Unit price per share¹⁰: 1,52€
- **SKPF**
  - *Return on investment⁹* (thousands of euro): 1,205.7
  - *New contributions⁸* (thousands of euro): 549.9
  - Unit price per share¹⁰: 177.84€

### INSURANCE COMPANIES

#### Structure
- **Number of insurance companies**: 13
- **Number of offices**: 473
- **Concentration Rate¹**: 33.1%

### JANUARY 2020

- **Effective Interest Rates**
  - to households: 6.5%
    - of which consumer loans: 6.9%
      - of which mortgage loans: 5.6%
    - of which nonfinancial corporations: 6.2%
      - of which agriculture loans: 7.5%
  - of which industry loans: 6.2%
  - of which services loans: 6.1%

- **Interests Rate on Loans**
  - of households: 1.6%
    - of which time deposits: 1.5%
    - of which saving deposits: 0.3%
    - of which transferrable deposits: 0.0%
  - of nonfinancial corporations: 2.0%
    - of which time deposits: 2.0%
    - of which saving deposits: 0.0%
    - of which transferrable deposits: 0.0%

- **Value of Written Premiums**
  - of ‘life’: 99.2%
  - of ‘non-life’: 95.7%

- **Claims Paid**
  - of third to party: 55.1
  - of non: 29.5

This publication includes the data available as of 28th February, 2020. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: https://bqk.kos.org/statistics/time-series?lang=en.

1. Values calculated based on data of December 2019
2. Assets of 3 largest institutions/total assets
3. Annualized based on performance by January 2020
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 2019
10. Non-banking Financial Institutions are included