FINANCIAL SYSTEM
MONTHLY INFORMATION
DECEMBER 2020
Values calculated for December 2020
Values are in millions of Euro (unless stated otherwise)
## COMMERCIAL BANKS

### Structure
- **Number of Banks**: 11
  - of which foreign owned: 9
- **Number of offices**: 211
- **Concentration Rate**\(^1\): 55.8%
- **Foreign Ownership**\(^2\): 86.5%
- **Number of employees**: 3,391

### Activities
- **Assets**: 5,353.1
  - Loans: 3,346.4
    - to households: 1,179.9
    - to nonfinancial corporations: 2,054.6
    - to other financial corporations: 7.7
  - Deposits: 4,358.8
    - of households: 2,937.0
    - of nonfinancial corporations: 825.7
    - of other financial corporations: 263.3
- **Annual Growth Rate of Loans**: 7.1%
  - to households: 12.9%
  - to nonfinancial corporations: 10.9%
  - to other financial corporations: -10.1%
- **Foreign currency denominated loans**: 2.3
- **Shareholder’s Equity**: 611.0
- **Claims on non-residents**: 882.2
- **Liabilities to non-residents**: 271.4

### Performance and Stability
- **Income**: 279.3
  - Interest income: 212.2
- **Expenditures**: 199.4
  - Interest expenditures: 20.9
  - General and administrative expenditures: 108.1
- **Performance and Stability**
  - **Net Profit**: 79.9
  - ROAA (Return on average assets): 1.6%
  - ROAE (Return on average equity): 14.0%
  - Liquidity Ratio\(^3\): 39.8%
  - Loan to deposit ratio: 74.5%
  - CAR\(^4\): 16.5%
  - NPL\(^5\): 2.7%
  - Loan loss provisions to NPL: 141.4%

## MICROFINANCIAL INSTITUTIONS (MFI)

### Structure
- **Number of MFIs**: 19
  - of which foreign owned: 11
- **Number of offices**: 148
- **Concentration Rate**\(^1\): 56.1%
- **Foreign Ownership**\(^2\): 93.0%
- **Number of employees**: 1,298

### Activities
- **Assets**: 316.2
  - Loans: 205.0
    - to households: 134.4
    - to nonfinancial corporations: 70.6
  - Concentration Rate**\(^1\): -6.8%
  - Annual Growth Rate of Loans**\(^1\): 11.5%
  - of households: 12.9%
  - of nonfinancial corporations: 10.9%
  - of other financial corporations: -10.1%
  - Foreign currency denominated loans: 2.3
- **Interests Rate on Loans**\(^6\)
  - Financial Lease: 57.3
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 197.2

### Performance and Stability
- **Income**: 45.6
  - Interest income: 22.2
- **Expenditures**: 45.3
  - Interest expenditures: 8.8
  - Personnel expenditures and administration: 17.9
- **Net Profit**: 0.3
- ROAA (Return on average assets): 0.1%
- ROAE (Return on average equity): 0.4%
- NPL\(^5\): 3.0%
- Loan loss provisions to NPL: 142.2%

## INSURANCE COMPANIES

### Structure
- **Number of insurance companies**: 13
  - ‘life’: 2
  - ‘non-life’: 11
- **Number of offices**: 476

## PENSION FUNDS

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

### Activities
- **Assets**: 1,999.2
  - Kosovar Pension Saving Trust (KPST): 1,990.7
  - Slovenian-Kosovo Pension Fund (SKPF): 8.5
- **Net Foreign Assets of Pension Funds**: 1,360.8

### Performance
- **KPST**
  - Return on investment\(^8\): 71.9
  - New contributions\(^8\): 194.4
  - Unit price per share\(^9\): 1.56€
- **SKPF**
  - Return on investment\(^8\) (thousands of euro): 388.8
  - New contributions\(^8\) (thousands of euro): 554.1
  - Unit price per share\(^9\): 184.38€

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\(^1\) Assets of 3 largest institutions/total assets
\(^2\) Assets of foreign owned institutions / total assets
\(^3\) Liquid Assets (broad)/short-term liabilities
\(^4\) Regulatory capital / risk-weighted assets
\(^5\) Nonperforming loans/ total gross loans
\(^6\) Weighted average interest rate on new loans
\(^7\) Weighted average interest rate on new deposits
\(^8\) Values are calculated for period January-December 2020
\(^9\) Base value of unit price: KPST = 1; SKPF = 100
\(^10\) Non-banking Financial Institutions are included

This publication includes the data available as of 31st of December, 2020. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: