FINANCIAL SYSTEM

MONTHLY INFORMATION

APRIL 2021

Values calculated for April 2021
Values are in millions of Euro (unless stated otherwise)
### COMMERCIAL BANKS

**Structure**
- **Number of Banks:** 11
  - of which foreign owned: 9
- **Concentration Rate**
  - of which mortgage loans: 5.3%
  - of which agriculture loans: 6.1%
  - of which industry loans: 9.3%
  - of which services loans: 5.8%
- **Foreign Ownership**
  - of which foreign owned: 6.2%
- **Number of offices:** 203
- **Asset to nonfinancial corporations:** 17.8%
- **Number of employees:** 3,367

**Activities**
- **Assets:** 5,424.0
  - to households: 1,214.0
  - to nonfinancial corporations: 2,130.9
  - to other financial corporations: 6.7
- **Loans:** 3,883.0
  - to households: 1,241.0
  - to nonfinancial corporations: 2,130.9
  - to other financial corporations: 6.7
- **Annual Change in Loans:** 9.8%
  - to households: 12.1%
  - to nonfinancial corporations: 8.6%
  - to other financial corporations: 13.6%
- **Foreign currency denominated loans:** 2.2
- **Deposits:** 4,391.6
  - of households: 3,050.3
  - of nonfinancial corporations: 772.3
  - of other financial corporations: 243.2
- **Annual Change in Deposits:** 14.2%
  - of households: 15.9%
  - of nonfinancial corporations: 25.6%
  - of other financial corporations: 8.6%
- **Foreign currency denominated deposits:** 216.6

**Shareholder's Equity**
- **Claims on non-residents:** 657.9
- **Liabilities to non-residents:** 245.3

**Performance and Stability**
- **Income:** 93.2
  - Interest income: 68.1
  - Expenditures: 58.2
  - General and administrative expenditures: 36.5
- **Net Profit:** 35.0
  - ROAA: 2.3%
  - ROAE: 19.5%
  - Liquidity Ratio: 36.5%
  - Loan to deposit ratio: 77.0%
  - CAR: 17.8%
  - NPL: 2.5%
  - Loan loss provisions to NPL: 148.6%

**Effective Interest Rates**
- **Interest Rate on Loans**
  - to households: 6.0%
    - of which consumer loans: 6.1%
- **Interest Rate on Deposits**
  - of households:
    - of which transferrable deposits: 0.0%
    - of which saving deposits: 0.4%
    - of which time deposits: 1.3%
  - of nonfinancial corporations:
    - of which transferrable deposits: 0.0%
    - of which saving deposits: 0.2%
    - of which time deposits: 1.8%
- **Interest Rate Spread:** 4.6pp

### MICROFINANCIAL INSTITUTIONS (MFI)**

**Structure**
- **Number of MFIs:** 19
  - of which foreign owned: 11
- **Concentration Rate**
  - of which foreign owned: 92.9%
- **Foreign Ownership**
  - of which foreign owned: 1,291
- **Activities**
  - **Assets:** 316.4
    - Loans: 211.2
    - to households: 139.0
    - to nonfinancial corporations: 72.2
  - **Annual Change in Loans:** -0.5%
    - of households: -0.7%
    - of nonfinancial corporations: -0.1%
  - **Interest Rate on Loans**
    - of households:
      - of which consumer loans: 30€
      - of which household lending: 9
      - of which 'life': 9
      - of which 'non-life': 10
    - of nonfinancial corporations:
      - of which to third party: 9
      - of which to other financial corporations: 6
      - of which to nonfinancial corporations: 5
  - **Interest Rate Spread:** 20.0%

### PENSION FUNDS

**Structure**
- **Number of Pension Funds:** 2
  - Number of employees: 30
- **Activities**
  - **Assets:** 2,055.3
    - Kosovo Pension Saving Trust (KPST): 2,046.5
    - Slovenian-Kosovo Pension Fund (SKPF): 8.8
  - **Claims Paid /Written Premiums**
  - **Net Foreign Assets of Pension Funds**

**Performance**
- **KPST**
  - *Return on investment*:
    - of which to third party: 31.7
    - of which to other financial corporations: 51.9
  - **Unit price per share**:
    - New contributions: 1.60€

**SKPF**
- *Return on investment* (thousands of euro):
  - New contributions: 402.9
  - **Unit price per share**:
    - New contributions: 193.6€

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**Note:**

- Values calculated based on data of March 2021
- *Number of offices
- *Concentration Rate
- *Foreign Ownership
- *Value of Written Premiums
- *Value of Claims Paid
- *Net Income
- *Claims Incurred
- *Expenditures
- *Net Profit
- *ROAA (Return on average assets)
- *ROAE (Return on average equity)
- *Claims Paid /Written Premiums
- *Net Foreign Assets of Pension Funds
- **Performance**
- *Return on investment* (thousands of euro)
- **Unit price per share**

This publication includes the data available as of 20th of May, 2021. In case of eventual revisions, the final data are those that are published on the CBK website. Time Series:

https://cbkkos.org/statistics/time-series/