FINANCIAL SYSTEM
MONTHLY INFORMATION
MARCH 2021

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

### Structure
- Number of Banks: 11
  - of which foreign owned: 9
- Number of offices: 209
- Concentration Rate: 55.9%
- Foreign Ownership: 86.4%
- Number of employees: 3,375

### Activities
- Assets: 5,449.2
  - to households: 1,217.8
  - to nonfinancial corporations: 2,091.6
  - to other financial corporations: 7.0
- Loans: 3,320.8
  - to households: 1,127.8
  - to nonfinancial corporations: 2,091.6
  - to other financial corporations: 7.0
- Annual Change in Loans: 7.7%
  - to households: 8.4%
  - to nonfinancial corporations: 7.3%
  - to other financial corporations: 19.5%
- Foreign currency denominated loans: 2.2
- Deposits: 4,422.9
  - of households: 3,030.3
  - of nonfinancial corporations: 792.0
  - of other financial corporations: 269.9
- Annual Change in Deposits: 15.0%
  - of households: 16.4%
  - of nonfinancial corporations: 20.6%
  - of other financial corporations: -9.0%
- Foreign currency denominated deposits: 216.0
- Shareholder’s Equity: 641.8
- Claims on non-residents: 978.7
- Liabilities to non-residents: 260.8

### Performance and Stability
- Income: 73.3
  - Interest income: 53.6
- Expenditures: 47.7
  - General and administrative expenditures: 27.5
- Net Profit: 25.6
- ROAA\(^3\) (Return on average assets): 2.2%
- ROAE\(^3\) (Return on average equity): 19.2%
- Liquidity Ratio\(^4\): 38.3%
- Loan to deposit ratio: 75.1%
- CAR\(^5\): 17.1%
- NPL\(^6\): 2.7%
- Loan loss provisions to NPL: 140.5%

### Effective Interest Rates
- Interest on Loans\(^7\)
  - to households: 6.1%
    - of which consumer loans: 6.2%
    - of which mortgage loans: 5.4%
  - to nonfinancial corporations: 6.3%
    - of which agriculture loans: 6.3%
    - of which industry loans: 6.2%
    - of which services loans: 6.1%
- Interest Rate on Deposits\(^8\)
  - of households: 1.4%
    - of which transferable deposits: 0.0%
    - of which saving deposits: 0.4%
    - of which time deposits: 1.3%
  - of nonfinancial corporations: 1.7%
    - of which transferable deposits: 0.0%
    - of which saving deposits: 0.2%
    - of which time deposits: 1.7%
- Interest Rate Spread: 4.7pp

### Microfinancial Institutions (MFI)\(^11\)

### PENSION FUNDS

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

### Activities
- Assets: 2,055.3
- ROAA\(^3\) (Return on average assets): -0.5%
- ROAE\(^3\) (Return on average equity): -2.0%
- Claims Paid/Written Premiums: 62.0%
- Capital/Assets: 26.2%

### Performance and Stability
- Net Income: 21.9
- ROAA\(^3\) (Return on average assets): 13.4
- Expenditures: 8.6
- Net Profit: -0.6
- ROAE\(^3\) (Return on average equity): 21.4
- Claims Paid/Written Premiums: 24.1
- Capital/Assets: 9.8
- Performance on Investment\(^9\): 31.7
- New contributions\(^9\): 51.9
- Unit price per share\(^10\): 1.58€

### Performance
- KPST
- Return on investment\(^9\): 402.9
- New contributions\(^9\): 124.3
- Unit price per share\(^10\): 193.1€

---

\(^1\) Assets of 3 largest institutions/total assets
\(^2\) Assets of foreign owned institutions / total assets
\(^3\) Annualized based on performance by March 2021
\(^4\) 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-March 2021
\(^10\) Base value of unit price: KPST =1; SKPF =100
\(^11\) Non-banking Financial Institutions are included

This publication includes the data available as of 30th of April, 2021. In case of eventual revisions, the final data are those that are published on the CBK website. Time Series: 