



BANKA QENDRORE E REPUBLIKËS SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVA
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

FINANCIAL SYSTEM

MONTHLY INFORMATION

MAY 2021

Values calculated for May 2021

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS

Structure	
Number of Banks	11
<i>of which foreign owned</i>	9
Number of offices	203
Concentration Rate¹	55.5%
Foreign Ownership²	85.9%
Number of employees	3,420
Activities	
Assets	5,479.3
Loans	3,431.4
<i>to households</i>	1,263.3
<i>to nonfinancial corporations</i>	2,155.7
<i>to other financial corporations</i>	7.9
Annual Change in Loans	11.1%
<i>to households</i>	14.3%
<i>to nonfinancial corporations</i>	9.3%
<i>to other financial corporations</i>	41.8%
Foreign currency denominated loans	2.2
Deposits	4,435.9
<i>of households</i>	3,051.4
<i>of nonfinancial corporations</i>	809.7
<i>of other financial corporations</i>	245.3
Annual Change in Deposits	15.1%
<i>of households</i>	22.1%
<i>of nonfinancial corporations</i>	27.7%
<i>of other financial corporations</i>	-5.4%
Foreign currency denominated deposits	227.1
Shareholder's Equity	662.0
Claims on non-residents	900.5
Liabilities to non-residents	254.3
Performance and Stability	
Income	123.3
<i>Interest income</i>	91.6
Expenditures	79.5
<i>Interest expenditures</i>	8.7
<i>General and administrative expenditures</i>	46.6
Net Profit	43.9
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	19.2%
Liquidity Ratio ⁴	36.7%
Loan to deposit ratio	77.4%
CAR ⁵	17.4%
NPL ⁶	2.6%
Loan loss provisions to NPL	142.8%
Effective Interest Rates	
Interest Rate on Loans⁷	5.9%
<i>to households</i>	6.0%
<i>of which consumer loans</i>	6.2%
<i>of which mortgage loans</i>	5.1%

to nonfinancial corporations

<i>of which agriculture loans</i>	10.3%
<i>of which industry loans</i>	6.3%
<i>of which services loans</i>	5.8%
Interest Rate on Deposits⁸	1.3%
<i>of households</i>	1.3%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.4%
<i>of which time deposits</i>	1.3%
<i>of nonfinancial corporations</i>	1.6%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	1.6%
Interest Rate Spread	4.6pp

MICROFINANCIAL INSTITUTIONS (MFI)¹¹

Structure	
Number of MFIs	20
<i>of which foreign owned</i>	11
Number of offices	148
Concentration Rate¹	56.1%
Foreign Ownership²	92.9%
Number of employees	1,272
Activities	
Assets	319.5
Loans	214.1
<i>to households</i>	140.8
<i>to nonfinancial corporations</i>	73.3
Annual Change in Loans	2.7%
<i>of households</i>	2.4%
<i>of nonfinancial corporations</i>	3.4%
Interests Rate on Loans⁶	19.8%
Financial Lease	58.4
Claims on non-residents	0.0
Liabilities to non-residents	200.0

Performance and Stability

Income	18.8
<i>Interest income</i>	17.2
Expenditures	14.1
<i>Interest expenditures</i>	3.3
<i>Personnel expenditures and administration</i>	7.3
Net Profit	4.7
ROAA ³ (Return on average assets)	3.8%
ROAE ³ (Return on average equity)	16.6%
NPL ⁶	3.3%
Loan loss provisions to NPL	134.9%

INSURANCE COMPANIES

Structure	
Number of insurance companies	13
<i>'life'</i>	2
<i>'non-life'</i>	11
of which foreign owned	7
*Number of offices	477

*Concentration Rate¹	32.1%
*Foreign Ownership²	49.3%
Activities	
*Assets	224.5
<i>'life'</i>	19.3
<i>'non-life'</i>	205.3
*Value of Written Premiums	25.1
of which 'life'	1.0
of which 'non-life'	24.1
<i>Third party liability</i>	13.7
<i>Non third party liability</i>	9.8
*Value of Claims Paid	15.6
<i>of which to third party</i>	9.9
Performance and Stability	
*Net Income	21.9
*Claims Incurred	13.4
*Expenditures	8.6
*Net Profit	-0.6
*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%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	30
Activities	
*Assets	2,055.3
<i>Kosovo Pension Saving Trust (KPST)</i>	2,046.5
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	8.8
*Net Foreign Assets of Pension Funds	1,464.1
Performance	
KPST	
*Return on investment ⁹	31.7
*New contributions ⁹	51.9
Unit price per share¹⁰	1.61€
SKPF	
*Return on investment ⁹ (thousands of euro)	402.9
*New contributions ⁹ (thousands of euro)	124.3
Unit price per share¹⁰	194.23€

* Values calculated based on data of March 2021

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions / total assets³ Annualized based on performance by May 2021⁴ Liquid Assets (broad)/short-term liabilities⁵ Regulatory capital /risk-weighted assets⁶ Nonperforming loans/ total gross loans⁷ Weighted average interest rate on new loans⁸ Weighted average interest rate on new deposits⁹ Values are calculated for period January-March 2021¹⁰ Base value of unit price: KPST =1; SKPF =100¹¹ Non-banking Financial Institutions are includedThis publication includes the data available as of 25th of June, 2021. 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>