FINANCIAL SYSTEM

MONTHLY INFORMATION

JUNE 2020

Values calculated for June 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 Rate**: 56.5%
- **Foreign Ownership**: 86.7%
- **Number of employees**: 3,370

#### Activities
- **Assets**: 4,849.0
  - Loans: 3,127.4
    - to households: 1,128.8
    - to nonfinancial corporations: 1,988.4
    - to other financial corporations: 5.7
  - Deposits: 3,903.2
    - of households: 2,648.9
    - of nonfinancial corporations: 650.2
    - of other financial corporations: 318.3
- **Annual Growth Rate of Loans**: 6.4%
  - to households: 6.8%
  - to nonfinancial corporations: 6.3%
  - to other financial corporations: -14.0%
- **Foreign currency denominated loans**: 2.6
- **Foreign currency denominated deposits**: 171.0
- **Shareholder’s Equity**: 570.0
  - Claims on non-residents: 612.9
  - Liabilities to non-residents: 256.3

#### Performance and Stability
- **Income**: 136.2
  - Interest income: 104.2
- **Expenditures**: 96.6
  - Interest expenditures: 11.8
  - General and administrative expenditures: 53.5
- **Net Profit**: 39.6
- **ROAA**: (Return on average assets) 1.9%
- **ROAE**: (Return on average equity) 16.6%
- **Liquidity Ratio**: 36.1%
- **Loan to deposit ratio**: 80.1%
- **CAR**: 16.7%
- **NPL**: 2.6%
- **Loan loss provisions to NPL**: 134.8%

### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- **Number of MFIs**: 20
  - of which foreign owned: 12
- **Number of offices**: 146
- **Concentration Rate**: 54.4%
- **Foreign Ownership**: 93.3%
- **Number of employees**: 1,340

#### Activities
- **Assets**: 313.4
  - Loans: 208.9
    - to households: 138.3
    - to nonfinancial corporations: 70.6
- **Annual Growth Rate of Loans**: 1.6%
  - of households: -0.3%
  - of nonfinancial corporations: 5.4%
- **Interest Rate on Loans**: 19.1%
  - Financial Lease: 54.7
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 202.4

### PENSION FUNDS

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

#### Activities
- **Assets**: 2,013.9
  - Kosovo Pension Saving Trust (KPST): 2,005.9
  - Slovenian-Kosovo Pension Fund (SKPF): 8.0
- **Net Foreign Assets of Pension Funds**: 1,397.7

#### Performance
- **KPSF**:
  - *Return on investment*: -0.2%
  - *New contributions*: 88.3
  - *Unit price per share*: 1.49€
- **SKPF**:
  - *Return on investment* (thousands of euro): -232.9
  - *New contributions* (thousands of euro): 258.4
  - *Unit price per share*: 171.80€

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1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions / total assets
3. Annualized based on performance by June 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 deposits
8. Values are calculated for period January–June 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 July, 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/Kosovo](https://bqk-kos.org/statistics/time-series/Kosovo)