FINANCIAL SYSTEM
MONTHLY INFORMATION
JULY 2020
Values calculated for July 2020
Values are in millions of Euro (unless stated otherwise)

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### COMMERCIAL BANKS

#### Structure
- **Number of Banks**: 10
  - of which foreign owned: 8
- **Number of offices**: 216
- **Concentration Rate**: 56.7%
- **Foreign Ownership**: 86.6%
- **Number of employees**: 3,382

#### Activities
- **Assets**: 4,901.5
  - to households: 1,138.6
  - to nonfinancial corporations: 2,002.5
  - to other financial corporations: 647.1
- **Loans**: 3,151.8
  - to households: 1,138.6
  - to nonfinancial corporations: 1,167.9
  - to other financial corporations: 845.3
- **Annual Growth Rate of Loans**: 6.7%
  - to households: 8.6%
  - to nonfinancial corporations: 6.7%
  - to other financial corporations: -15.4%
- **Foreign currency denominated loans**: 2.5
  - of households: 2,669.2
  - of nonfinancial corporations: 647.1
  - of other financial corporations: 310.7
- **Deposits**: 3,951.8
  - of households: 2,269.2
  - of nonfinancial corporations: 647.1
  - of other financial corporations: 310.7
- **Annual Growth Rate of Deposits**: 12.7%
  - to households: 8.2%
  - to nonfinancial corporations: 7.4%
  - to other financial corporations: 41.4%
- **Foreign currency denominated deposits**: 173.6
- **Shareholder’s Equity**: 575.1
- **Claims on non-residents**: 747.0
- **Liabilities to non-residents**: 276.2

#### Performance and Stability
- **Income**: 159.2
  - Interest income: 121.6
- **Expenditures**: 114.5
  - Interest expenditures: 13.8
  - General and administrative expenditures: 62.2
- **Net Profit**: 44.7
- **ROA**: 1.8%
- **ROAE**: 15.9%
- **Liquidity Ratio**: 35.7%
- **Loan to deposit ratio**: 79.8%
- **CAR**: 16.3%
- **NPL**: 2.5%
- **Loan loss provisions to NPL**: 141.2%

#### Effective Interest Rates
- **Interest Rate on Loans**: 6.1%
  - to households: 6.4%
    - of which consumer loans: 6.6%
    - of which mortgage loans: 5.7%
  - of which foreign owned: 6.1%

#### Interest Rate on Deposits
- **Interest Rate on Deposits**: 1.4%
  - of households: 1.4%
  - of which transfferable deposits: 0.0%
  - of which saving deposits: 0.2%
  - of which time deposits: 1.4%
  - of nonfinancial corporations: 1.4%
  - of which transfferable deposits: 0.0%
  - of which saving deposits: 0.2%
  - of which time deposits: 1.4%

#### Performance and Stability
- **Net Income**: 40.2
- **Claims Incurred**: 16.5
- **Expenditures**: 18.8
- **Net Profit**: 4.9
- **ROA**: 4.9%
- **ROAE**: 14.9%
- **Claims Paid /Written Premiums**: 51.5%
- **Capital/Assets**: 27.1%

### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- **Number of MFIs**: 20
  - of which foreign owned: 12
- **Number of offices**: 146
- **Concentration Rate**: 54.9%
- **Foreign Ownership**: 93.2%
- **Number of employees**: 1,331

#### Activities
- **Assets**: 315.4
  - to households: 136.9
  - to nonfinancial corporations: 70.0
- **Loans**: 206.9
  - to households: 136.9
  - to nonfinancial corporations: 70.0
- **Annual Growth Rate of Loans**: -1.4%
  - to households: -3.5%
  - of nonfinancial corporations: 3.0%
- **Interests Rate on Loans**: 19.2%
  - of which interest on deposits: 23.1
  - of which administration: 7.9
- **Financial Lease**: 55.9
- **Claims on non-residents**: 0.0
- **Liabilities to non-residents**: 203.1

### 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
- **KPST**: -20.2
- **New contributions**: 88.3
- **Unit price per share**: 1.51€
- **SKPF**: -232.9
- **New contributions**: 258.4
- **Unit price per share**: 171.55€

*Values calculated based on data of June 2020

1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions / total assets
3. Annualized based on performance by July 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 price of unit price: KPST = 1; SKPF = 100
10. Non-banking Financial Institutions are included

This publication includes the data available as of 31st August, 2020. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: https://bqk-csb.org/statistics/time-series/?base=en