FINANCIAL SYSTEM
MONTHLY INFORMATION
AUGUST 2020
Values calculated for August 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**\(^1\): 56.7%
- **Foreign Ownership**\(^2\): 86.7%
- **Number of employees**: 3,370

**Activities**
- **Assets**: 4,963.6
  - **Loans**: 3,146.4
    - to households: 1,142.5
    - to nonfinancial corporations: 1,991.7
    - to other financial corporations: 7.8
- **Annual Growth Rate of Loans**: 7.1%
  - to households: 6.7%
  - to nonfinancial corporations: 7.4%
  - to other financial corporations: -15.2%
- **Foreign currency denominated loans**: 2.6
- **Deposits**: 4,018.9
  - of households: 2,691.0
  - of nonfinancial corporations: 679.8
  - of other financial corporations: 313.2
- **Annual Growth Rate of Deposits**: 10.6%
  - of households: 7.8%
  - of nonfinancial corporations: 2.7%
  - of other financial corporations: 34.6%
- **Foreign currency denominated deposits**: 177.1

**Shareholder’s Equity**
- **582.6**
- **Claims on non-residents**: 775.7
- **Liabilities to non-residents**: 266.4

**Performance and Stability**
- **Net Income**: 183.3
- **Interest income**: 139.9
- **Interest expenses**: 131.9
  - **Interest charges on loans**: 87.8
  - **Interest charges on deposits**: 20.2
- **Net Foreign Assets of Pension Funds**
  - of which 'life': 51.3%
  - of which 'non-life': 18.5
  - **ROAA**\(^3\): 1.901
  - **ROAE**\(^4\): 1.56
- **Net profit**: 44.5
- **Annual Growth Rate of Loans**: 7.1%
  - to households: 6.7%
  - to nonfinancial corporations: 7.4%
  - to other financial corporations: -15.2%
- **Foreign currency denominated loans**: 2.6
- **Deposits**: 4,018.9
  - of households: 2,691.0
  - of nonfinancial corporations: 679.8
  - of other financial corporations: 313.2
  - **Annual Growth Rate of Deposits**: 10.6%
  - of households: 7.8%
  - of nonfinancial corporations: 2.7%
  - of other financial corporations: 34.6%
- **Foreign currency denominated deposits**: 177.1

### MICROFINANCIAL INSTITUTIONS (MFI)\(^11\)

**Structure**
- **Number of MFIs**: 20
  - **of which foreign owned**: 12
  - **Number of offices**: 121
- **Concentration Rate**\(^1\): 54.8%
- **Foreign Ownership**\(^2\): 93.2%
- **Number of employees**: 1,072

**Activities**
- **Assets**: 318.2
  - **Loans**: 205.0
    - to households: 135.5
    - to nonfinancial corporations: 69.5
- **Annual Growth Rate of Loans**: -3.2%
  - of households: -5.5%
  - of nonfinancial corporations: 1.4%
- **Interests Rate on Loans**\(^6\)
  - **Financial Lease**: 56.7
  - **Claims on non-residents**: 0.0
  - **Liabilities to non-residents**: 208.2

### 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**
  - **ROAA**\(^3\): -20.2
  - **ROAE**\(^4\): -88.3
  - **Unit price per share**\(^10\): 1.52€
- **SKPF**
  - **ROAA**\(^3\): -232.9
  - **ROAE**\(^4\): -258.4
  - **Unit price per share**\(^10\): 175.60€

### INSURANCE COMPANIES

**Structure**
- **Number of insurance companies**: 13
  - **Number of offices**: 468

---

**Notes:**
1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions / total assets
3. Annualized based on performance by August 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 30th September, 2020. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: [https://bqk.gov.kos.org/statistics/time-series/?lang=en](https://bqk.gov.kos.org/statistics/time-series/?lang=en)