FINANCIAL SYSTEM
MONTHLY INFORMATION
OCTOBER 2020
Values calculated for October 2020
Values are in millions of Euro (unless stated otherwise)
**COMMERCIAL BANKS**

**Structure**
- Number of Banks: 11
  - of which foreign owned: 9
- Number of offices: 214
- Concentration Rate: 56.4%
- Foreign Ownership: 86.4%
- Number of employees: 3,381

**Activities**
- Assets: 5,049.2
  - to households: 3,192.5
    - to nonfinancial corporations: 2,007.6
    - to other financial corporations: 71.1
- Loans: 4,076.6
  - to households: 2,721.1
  - to nonfinancial corporations: 724.8
  - to other financial corporations: 308.3
- Annual Growth Rate of Loans: 7.0%
  - to households: 8.0%
  - to nonfinancial corporations: 6.5%
  - to other financial corporations: 12.9%
- Foreign currency denominated loans: 2.7
- Liabilities to non-financial corporations: 156.4%
- Interest Rate on Deposits:
  - of households: 1.3%
    - 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: 4.9pp

**MICROFINANCIAL INSTITUTIONS (MFI)**

**Structure**
- Number of MFIs: 20
  - of which foreign owned: 12
- Number of offices: 147
- Concentration Rate: 55.6%
- Foreign Ownership: 93.1%
- Number of employees: 1,305

**Activities**
- Assets: 316.4
- Loans: 206.2
  - to households: 136.0
  - to nonfinancial corporations: 70.1
- Annual Growth Rate of Loans: -5.0%
  - to households: -7.6%
  - to nonfinancial corporations: 0.5%
- Interests Rate on Loans:
  - of households: 20.0%
  - of nonfinancial corporations: 12.5%
  - Financial Lease: 57.0
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 199.7

**PENSION FUNDS**

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

**Activities**
- Assets: 2,078.1
  - Kosovo Pension Saving Trust (KPST): 2,069.9
  - Slovenian-Kosovo Pension Fund (SKPF): 8.2
- *Net Foreign Assets of Pension Funds: 1,414.8

**Performance and Stability**
- KPST
  - Return on investment: 12.5
  - New contributions: 135.7
  - Unit price per share: 1.50€
- SKPF
  - Return on investment (thousands of euro): -61.0
  - New contributions (thousands of euro): 392.1
  - Unit price per share: 172.99€

*Values calculated based on data of September 2020*

1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions/total assets
3. Annualized based on performance by October 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-September 2020
9. Base value of unit price: KPST = 1; SKPF = 100
10. Non-banking Financial Institutions are included