FINANCIAL SYSTEM

MONTHLY INFORMATION

AUGUST 2021

Values calculated for August 2021
Values are in millions of Euro (unless stated otherwise)
### COMMERCIAL BANKS

#### Structure
- **Number of Banks**: 11
  - of which foreign owned: 9
- **Number of offices**: 198
- **Concentration Rate**: 54.9%
- **Foreign Ownership**: 85.7%
- **Number of employees**: 3,452

#### Activities
- **Assets**: 5,748.2
- **Loans**: 3,524.3
  - to households: 1,323.4
  - to nonfinancial corporations: 2,190.2
  - to other financial corporations: 6.1
- **Annual Change in Loans**: 12.0%
  - to households: 15.8%
  - to nonfinancial corporations: 10.0%
  - to other financial corporations: -21.7%
- **Deposits**: 4,655.8
  - of households: 3,164.3
  - of nonfinancial corporations: 922.1
  - of other financial corporations: 207.5
- **Annual Change in Deposits**: 15.8%
  - to households: 17.6%
  - to nonfinancial corporations: 35.6%
  - to other financial corporations: -33.7%
- **Foreign currency denominated loans**: 2.2
- **Foreign currency denominated deposits**: 224.7
- **Shareholder’s Equity**: 699.8
  - Claims on non-residents: 996.8
  - Liabilities to non-residents: 262.7

#### Performance and Stability
- **Income**: 210.5
  - Interest income: 150.6
- **Expenditures**: 130.1
  - Interest expenditures: 16.6
  - General and administrative expenditures: 76.5
- **Net Profit**: 80.4
- **ROAA³ (Return on average assets)**: 2.5%
- **ROAE³ (Return on average equity)**: 21.0%
- **Liquidity Ratio⁴**: 41.1%
- **Loan to deposit ratio**: 75.7%
- **CAR⁵**: 17.5%
- **NPL⁶**: 2.5%
- **Loan loss provisions to NPL**: 142.0%

#### Effective Interest Rates
- **Interest Rate on Loans⁷**: 5.7%
  - to households: 6.0%
    - of which consumer loans: 6.5%
    - of which mortgage loans: 4.8%
    - of which foreign owned: 7
- **Interest Rate on Deposits⁸**: 1.2%
  - to households: 1.1%
    - of which transferable deposits: 0.0%
    - of which saving deposits: 0.4%
    - of which time deposits: 1.1%
    - of which nonfinancial corporations: 0.3%
    - of which foreign owned: 1.6%
- **Interest Rate Spread**: 4.6pp

#### PERFORMANCE AND STABILITY

### MICROFINANCIAL INSTITUTIONS (MFI)¹¹

#### Structure
- **Number of MFIs**: 20
  - of which foreign owned: 11
- **Number of offices**: 152

#### Activities
- **Assets**: 333.0
- **Loans**: 228.7
  - to households: 151.7
  - to nonfinancial corporations: 77.0
- **Annual Change in Loans**: 11.6%
  - to households: 12.0%
  - to nonfinancial corporations: 10.8%
- **Interests Rate on Loans⁸**: 18.8%
  - Financial Lease: 62.5
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 205.2

### PENSION FUNDS

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

#### Activities
- **Assets**: 2,164.4
  - Kosovo Pension Saving Trust (KPST): 2,155.3
  - Slovenian-Kosovo Pension Fund (SKPF): 9.1
- **Net Foreign Assets of Pension Funds**: 1,567.3

#### Performance
- **KPST**
  - *Return on investment⁹*: 108.1
  - *New contributions⁸*: 104.0
  - **Unit price per share¹⁰**: 1.67€
- **SKPF**
  - *Return on investment⁹ (thousands of euro)*: 673.1
  - *New contributions⁸ (thousands of euro)*: 247.8
  - **Unit price per share¹⁰**: 201.63€

*Values calculated based on data of June 2021
¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by August 2021
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 2021**
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 27th of September, 2021. In case of eventual revisions, the final data are those that are published on the CBR website, Time Series: [link](https://cbk-kos.org/statistics/time-series?|name=en)