FINANCIAL SYSTEM
MONTHLY INFORMATION
OCTOBER 2021

Values calculated for October 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**: 54.6%
- **Foreign Ownership**: 86.2%
- **Number of employees**: 3,506

**Activities**
- **Assets**: 5,754.1
  - Loans: 3,621.6
    - to households: 1,360.3
    - to nonfinancial corporations: 2,250.5
    - to other financial corporations: 6.1
- **Annual Change in Loans**: 13.4%
  - to households: 15.9%
  - to nonfinancial corporations: 12.1%
  - to other financial corporations: -13.2%
- **Foreign currency denominated loans**: 2.3
- **Deposits**: 4,630.2
  - of households: 3,208.5
  - of nonfinancial corporations: 872.7
  - of other financial corporations: 201.7
- **Annual Change in Deposits**: 13.6%
  - of households: 17.9%
  - of nonfinancial corporations: 21.0%
  - of other financial corporations: -35.3%
- **Foreign currency denominated deposits**: 219.4
- **Shareholder’s Equity**: 717.8
  - Claims on non-residents: 965.5
  - Liabilities to non-residents: 262.6

**Performance and Stability**
- **Income**: 265.1
  - Interest income: 185.9
- **Expenditures**: 165.0
  - Interest expenditures: 20.6
  - General and administrative expenditures: 96.3
- **Net Profit**: 100.1
  - ROAA\(^3\) (Return on average assets): 2.4%
  - ROAE\(^3\) (Return on average equity): 20.3%
  - Liquidity Ratio\(^4\): 38.4%
  - Loan to deposit ratio: 78.2%
  - CAR\(^5\): 17.5%
  - NPL\(^6\): 2.4%
  - Loan loss provisions to NPL: 147.8%
- **Effective Interest Rates**
  - Interest Rate on Loans\(^7\)
    - to households: 6.0%
      - of which consumer loans: 6.4%
      - of which mortgage loans: 4.6%
    - of which industry loans: 5.9%
    - of which services loans: 5.6%
  - Interest Rate on Deposits\(^8\)
    - of households: 1.2%
      - of which transferrable deposits: 0.0%
      - of which saving deposits: 0.1%
      - of which time deposits: 1.0%
    - of nonfinancial corporations: 1.7%
      - of which transferrable deposits: 0.0%
      - of which saving deposits: 0.1%
      - of which time deposits: 1.7%

### MICROFINANCIAL INSTITUTIONS (MFI)

**Structure**
- **Number of MFIs**: 30
  - of which foreign owned: 12
- **Number of offices**: 158
- **Concentration Rate**: 57.1%
- **Foreign Ownership**: 92.3%
- **Number of employees**: 1,284

**Activities**
- **Assets**: 342.9
  - Loans: 233.1
    - to households: 154.1
    - to nonfinancial corporations: 79.0
- **Annual Change in Loans**: 13.1%
  - of households: 13.3%
  - of nonfinancial corporations: 12.7%
- **Interests Rate on Loans\(^8\)**
  - Financial Lease: 63.5
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 213.0

### PENSION FUNDS

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

**Activities**
- **Assets**: 2,225.6
  - Kosovo Pension Saving Trust (KPST): 2,216.6
  - Slovenian-Kosovo Pension Fund (SKPF): 9.1
- **Net Foreign Assets of Pension Funds**: 1,660.0

### INSURANCE COMPANIES

**Structure**
- **Number of insurance companies**: 13
  - ‘life’: 2
  - ‘non-life’: 11
  - of which foreign owned: 7
  - **Number of offices**: 481

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See the final data are those that are published on the CBK website, Time Series. This publication includes the data as of 20th of November, 2021. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series.