FINANCIAL SYSTEM
MONTHLY INFORMATION
MARCH 2022

Values calculated for March 2022
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: 52.9%
- Foreign Ownership: 85.2%
- Number of employees: 3,584

**Activities**
- Assets: 5,824.2
  - Loans: 3,930.5
    - to households: 1,458.4
    - to nonfinancial corporations: 2,448.6
    - to other financial corporations: 8.3
  - Deposits: 4,745.7
    - of households: 3,345.1
    - of nonfinancial corporations: 895.5
    - of other financial corporations: 202.6
- Annual Change in Loans: 18.4%
  - to households: 19.8%
  - to nonfinancial corporations: 17.1%
  - to other financial corporations: 18.3%
- Foreign currency denominated loans: 12.9
- Foreign currency denominated deposits: 221.5
- Shareholder’s Equity: 659.5
  - Claims on non-residents: 713.7
  - Liabilities to non-residents: 274.8

**Performance and Stability**
- Income: 82.1
  - Interest income: 59.2
- Expenditures: 51.5
  - Interest expenditures: 5.6
  - General and administrative expenditures: 30.6
- Net Profit: 30.7
  - ROAA³ (Return on average assets): 2.4%
  - ROAE³ (Return on average equity): 20.3%
  - Liquidity Ratio: 31.9%
  - Loan to deposit ratio: 82.8%
- CAR⁴: 15.1%
  - NPL⁴: 2.1%
- Loan loss provisions to NPL: 152.9%

**Effective Interest Rates**
- Interest Rate on Loans: 1.2%
  - of which ‘life’: 1.1%
  - of which ‘non-life’: 1.1%
  - to nonfinancial corporations: 1.1%
  - of which transferrable deposits: 0.0%
  - of which saving deposits: 0.1%
  - of which time deposits: 1.1%
- Interest Rate Spread: 4.6pp

### MICROFINANCIAL INSTITUTIONS (MFI)¹¹

**Structure**
- Number of MFIs: 30
  - of which foreign owned: 13
- Number of offices: 146

**Activities**
- Assets: 355.1
  - Loans: 248.7
    - to households: 161.2
    - to nonfinancial corporations: 87.5
- Annual Change in Loans: 19.0%
  - of households: 17.2%
  - of nonfinancial corporations: 22.5%
- Interests Rate on Loans: 18.9%
  - Financial Lease: 66.5
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 217.3

### PENSION FUNDS

**Structure**
- Number of Pension Funds: 2
- Number of employees: 31

**Activities**
- Assets: 2,343.8
  - Kosovo Pension Saving Trust (KPST): 2,334.7
  - Slovenian-Kosovo Pension Fund (SKPF): 9.0
- Net Foreign Assets of Pension Funds: 1,741.3

**Performance**
- KPST: Return on investment: -60.5
  - New contributions: 56.0
  - Unit price per share: 1.68€
- SKPF: Return on investment (thousands of euro): -295.8
  - New contributions (thousands of euro): 148.3
  - Unit price per share: 195.18€

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1. Assets of 3 largest institutions/total assets
2. Assets of foreign owned institutions / total assets
3. Annualized based on performance by March 2022
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 loans
8. Weighted average interest rate on new deposits
9. Values are calculated for period January-March 2022
10. Base value of unit price: KPST =1; SKPF =100
11. Non-banking Financial Institutions are included