FINANCIAL SYSTEM

MONTHLY INFORMATION

FEBRUARY 2022

Values calculated for February 2022
Values are in millions of Euro (unless stated otherwise)

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### COMMERCIAL BANKS

#### Structure
- **Number of Banks**: 11  
  - of which foreign owned: 9
- **Number of branches**: 199
- **Concentration Rate**: 53.1%
- **Foreign Ownership**: 85.5%
- **Number of Employees**: 3,547

#### Activities
- **Assets**: 5,806.5
  - to households: 1,424.4
  - to nonfinancial corporations: 2,356.2
  - to other financial corporations: 9.7
- **Loans**: 3,805.6
  - to households: 1,424.4
  - to nonfinancial corporations: 2,356.2
  - to other financial corporations: 9.7
- **Deposits**: 4,764.8
  - of households: 3,378.9
  - of nonfinancial corporations: 891.4
  - of other financial corporations: 199.3
- **Annual Change in Loans**: 16.7%
  - to households: 18.9%
  - to nonfinancial corporations: 14.9%
  - to other financial corporations: 13.7%
- **Foreign currency denominated loans**: 12.8
- **Foreign currency denominated deposits**: 226.1
- **Shareholder’s Equity**: 651.1
  - Claims on non-residents: 768.8
  - Liabilities to non-residents: 242.8

#### Performance and Stability
- **Income**: 54.4
  - Interest income: 38.5
- **Expenditures**: 33.3
  - Interest expenses: 3.3
  - General and administrative expenses: 19.9

#### Effective Interest Rates
- **Interest Rate on Loans**: 5.8%
  - to households: 6.0%
    - of which consumer loans: 6.5%
    - of which mortgage loans: 4.7%
  - to nonfinancial corporations: 5.7%
    - of which agriculture loans: 18.2%
    - of which industry loans: 5.2%
    - of which services loans: 5.9%

### MICROFINANCIAL INSTITUTIONS (MFI)

#### Structure
- **Number of MFIs**: 30
  - of which foreign owned: 13
- **Number of branches**: 145
- **Concentration Rate**: 56.2%
- **Foreign Ownership**: 92.0%
- **Number of employees**: 1,328

#### Activities
- **Assets**: 346.1
  - Loans: 244.4
    - to households: 159.1
    - to nonfinancial corporations: 85.4
- **Annual Change in Loans**: 18.4%
  - of households: 16.9%
    - of nonfinancial corporations: 21.1%
- **Interest Rates on Loans**: 19.4%
  - Financial lease: 65.1
  - Claims on non-residents: 0.0
  - Liabilities to non-residents: 210.7

### PENSION FUNDS

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

#### Activities
- **Assets**: 2,363.4
  - Kosovo Pension Saving Trust (KPST): 2,353.9
  - Slovenian-Kosovo Pension Fund (SKPF): 9.5
- **Net Foreign Assets of Pension Funds**: 1,816.8

### INSURANCE COMPANIES

#### Structure
- **Number of insurance companies**: 12
  - ‘life’: 2
  - ‘non-life’: 10
  - of which foreign owned: 7
  - Number of offices: 459

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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 February 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 deposits
8. Values are calculated for period January–December 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 31st March, 2022. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: https://bqk.x kos.org/statistics/time-series?lang=en