FINANCIAL SYSTEM
MONTHLY INFORMATION
JULY 2022

Values calculated for July 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 offices**: 197
- **Concentration Rate¹**: 53.1%
- **Foreign Ownership²**: 85.9%
- **Number of employees**: 3,636

#### Interest Rate on Deposits

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>of households</td>
<td>1.8%</td>
</tr>
<tr>
<td>of nonfinancial corporations</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

#### Activities
- **Assets**: 6,184.6
- **Loans**: 4,164.4
  - to households: 1,548.4
  - to nonfinancial corporations: 2,589.3
- **Deposits**: 5,006.3
  - of households: 3,451.0
  - of nonfinancial corporations: 957.6
- **Annual Change in Loans**: 18.0%
- **Foreign currency denominated loans**: 14.0
- **Conversion Rate¹**: 56.9%
- **Foreign Ownership²**: 92.1%
- **Number of employees**: 1,338

#### Interest Rate Spread

<table>
<thead>
<tr>
<th>Category</th>
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<tr>
<td>of households</td>
<td>4.3pp</td>
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<td>of nonfinancial corporations</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

### MICROFINANCIAL INSTITUTIONS (MFI)¹¹

#### Structure
- **Number of MFIs**: 30
- **of which foreign owned**: 13
- **Number of offices**: 147
- **Concentration Rate¹**: 56.9%
- **Foreign Ownership²**: 92.1%
- **Number of employees**: 1,338

#### Activities
- **Assets**: 379.0
- **Loans**: 265.1
  - to households: 172.7
  - to nonfinancial corporations: 92.4
- **Annual Change in Loans**: 19.4%
- **of households**: 18.4%
- **of nonfinancial corporations**: 21.3%
- **Interests Rate on Loans⁶**: 18.8%
- **Financial Lease**: 71.5
- **Claims on non-residents**: 0.0
- **Liabilities to non-residents**: 232.5

### PENSION FUNDS

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

#### Activities
- **Assets**: 2,283.0
  - **Kosovo Pension Saving Trust (KPST)**: 2,274.5
  - **Slovenian-Kosovo Pension Fund (SKPF)**: 8.5
- **Net Foreign Assets of Pension Funds**: 1,613.5

#### Performance
- **KPST**
  - **Return on investment⁹**: -161.6
  - **New contributions⁸**: 116.2
  - **Unit price per share¹⁰**: 1.66€
- **SKPF**
  - **Return on investment⁹ (thousands of euro)**: -801.6
  - **New contributions⁸ (thousands of euro)**: 294.9
  - **Unit price per share¹⁰**: 191.88€

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1. Values calculated based on data of June 2022
2. Assets of 3 largest institutions/total assets
3. Assets of foreign owned institutions/total assets
4. Annualized based on performance by July 2022
5. Liquid Assets (broad)/short-term liabilities
6. Regulatory capital /risk-weighted assets
7. Nonperforming loans/total gross loans
8. Weighted average interest rate on new deposits
9. Values are calculated for period January-June 2022
10. Base value of unit price: KPST =1; SKPF =100
11. Non-banking Financial Institutions are included

This publication includes the data available as of 20th of August, 2022. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: https://bqk.kosovo/statistics/time-series/?lang=en