



BANKA QENDRORE E REPUBLIKËS SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVA
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

FINANCIAL SYSTEM

MONTHLY INFORMATION

NOVEMBER 2022

Values calculated for November 2022

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS

Structure	
Number of Banks	12
<i>of which foreign owned</i>	9
Number of offices	201
Concentration Rate ¹	51.9%
Foreign Ownership ²	85.0%
Number of employees	3,760
Activities	
Assets	6,481.9
Loans	4,307.6
<i>to households</i>	1,613.4
<i>to nonfinancial corporations</i>	2,668.5
<i>to other financial corporations</i>	13.9
Annual Change in Loans	16.5%
<i>to households</i>	16.5%
<i>to nonfinancial corporations</i>	16.0%
<i>to other financial corporations</i>	35.1%
Foreign currency denominated loans	13.9
Deposits	5,311.8
<i>of households</i>	3,579.6
<i>of nonfinancial corporations</i>	1,063.8
<i>of other financial corporations</i>	277.7
Annual Change in Deposits	13.7%
<i>of households</i>	10.0%
<i>of nonfinancial corporations</i>	21.4%
<i>of other financial corporations</i>	32.9%
Foreign currency denominated deposits	294.1
Shareholder's Equity	681.0
Claims on non-residents	862.8
Liabilities to non-residents	296.0
Performance and Stability	
Income	335.4
<i>Interest income</i>	238.5
Expenditures	203.6
<i>Interest expenditures</i>	23.7
<i>General and administrative expenditures</i>	117.5
Net Profit	131.9
ROAA ³ (Return on average assets)	2.6%
ROAE ³ (Return on average equity)	21.0%
Liquidity Ratio ⁴	34.1%
Loan to deposit ratio	81.1%
CAR ⁵	14.9%
NPL ⁶	2.0%
Loan loss provisions to NPL	153.3%
Effective Interest Rates	
Interest Rate on Loans ⁷	6.3%
<i>to households</i>	6.1%
<i>of which consumer loans</i>	6.4%
<i>of which mortgage loans</i>	5.6%

to nonfinancial corporations

<i>of which agriculture loans¹²</i>	5.6%
<i>of which industry loans</i>	6.0%
<i>of which services loans</i>	6.6%
Interest Rate on Deposits ⁸	1.9%
<i>of households</i>	1.6%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	1.6%
<i>of nonfinancial corporations</i>	2.1%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	2.1%
Interest Rate Spread	4.3pp

MICROFINANCIAL INSTITUTIONS (MFI)¹¹

Structure	
Number of MFIs	30
<i>of which foreign owned</i>	13
Number of offices	150
Concentration Rate ¹	56.3%
Foreign Ownership ²	92.2%
Number of employees	1,222
Activities	
Assets	391.0
Loans	281.2
<i>to households</i>	180.0
<i>to nonfinancial corporations</i>	101.2
Annual Change in Loans	17.9%
<i>of households</i>	14.3%
<i>of nonfinancial corporations</i>	24.9%
Interests Rate on Loans ⁶	19.4%
Financial Lease	72.7
Claims on non-residents	0.0
Liabilities to non-residents	239.5

Performance and Stability

Income	51.2
<i>Interest income</i>	45.9
Expenditures	35.0
<i>Interest expenditures</i>	7.7
<i>Personnel expenditures and administration</i>	21.0
Net Profit	16.2
ROAA ³ (Return on average assets)	5.1%
ROAE ³ (Return on average equity)	17.3%
NPL ⁶	2.1%
Loan loss provisions to NPL	143.6%

INSURANCE COMPANIES

Structure	
Number of insurance companies	12
<i>'life'</i>	2
<i>'non-life'</i>	10
of which foreign owned	7
*Number of offices	494

*Concentration Rate ¹	35.1%
*Foreign Ownership ²	52.1%
Activities	
*Assets	259.0
<i>'life'</i>	22.3
<i>'non-life'</i>	236.6
*Value of Written Premiums	98.2
of which 'life'	4.9
of which 'non-life'	93.3
<i>Third party liability</i>	49.9
<i>Non third party liability</i>	36.8
*Value of Claims Paid	46.6
<i>of which to third party</i>	22.9
Performance and Stability	
*Net Income	79.7
*Claims Incurred	46.2
*Expenditures	28.8
*Net Profit	3.1
*ROAA ³ (Return on average assets)	1.7%
*ROAE ³ (Return on average equity)	6.6%
*Claims Paid /Written Premiums	47.4%
*Capital/Assets	24.7%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	31
Activities	
*Assets	2,319.5
<i>Kosovo Pension Saving Trust (KPST)</i>	2,311.0
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	8.5
*Net Foreign Assets of Pension Funds	1,600.0
Performance	
KPST	
*Return on investment ⁹	-170.5
*New contributions ⁹	177.1
Unit price per share ¹⁰	1.66€
SKPF	
*Return on investment ⁹ (thousands of euro)	-895.3
*New contributions ⁹ (thousands of euro)	442.6
Unit price per share ¹⁰	188.23€

* Values calculated based on data of September 2022

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions / total assets³ Annualized based on performance by November 2022⁴ Liquid Assets (broad)/short-term liabilities⁵ Regulatory capital /risk-weighted assets⁶ Nonperforming loans/ total gross loans⁷ Weighted average interest rate on new loans⁸ Weighted average interest rate on new deposits⁹ Values are calculated for period January-September 2022¹⁰ Base value of unit price: KPST =1; SKPF =100¹¹ Non-banking Financial Institutions are included¹² Average interest rate for the period January-September 2022, due to missing data for October 2022This publication includes the data available as of 26th of December, 2022. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series:
<https://bqk-kos.org/statistics/time-series/?lang=en>