

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

FINANCIAL SYSTEM

MONTHLY INFORMATION

NOVEMBER 2020

Values calculated for November 2020 Values are in millions of Euro (unless stated otherwise)

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Loan to deposit ratio77.8%CAR516.7%NPL62.7%Loan loss provisions to NPL139.5%Effective Interest RatesInterest Rate on Loans76.1%to households6.3%of which consumer loans6.7%		
CAR516.7%NPL62.7%Loan loss provisions to NPL139.5%Effective Interest Rates139.5%Interest Rate on Loans76.1%to households6.3%of which consumer loans6.7%		
NPL62.7%Loan loss provisions to NPL139.5%Effective Interest Rates6.1%Interest Rate on Loans76.1%to households6.3%of which consumer loans6.7%	-	
Loan loss provisions to NPL139.5%Effective Interest RatesInterest Rate on Loans76.1%to households6.3%of which consumer loans6.7%		
Effective Interest RatesInterest Rate on Loans76.1%to households6.3%of which consumer loans6.7%		
Interest Rate on Loans76.1%to households6.3%of which consumer loans6.7%	-	
to households6.3%of which consumer loans6.7%		6.1%
of which consumer loans 6.7%		
	of which mortgage loans	5.3%

NOVEMBER 2020		
to nonfinancial corporations	6.0%	*Cor
of which agriculture loans	•••	*For
of which industry loans	6.0%	Acti
of which services loans	5.9%	*Ass
Interest Rate on Deposits ⁸	1.9%	
of households	1.5%	******
of which transferrable deposits	0.0%	*Val
of which saving deposits	0.4%	
of which time deposits	1.5%	
of nonfinancial corporations	2.3%	
of which transferrable deposits	0.0%	
of which saving deposits	0.2%	*Val
of which time deposits	2.3%	
Interest Rate Spread	4.2pp	Perf
-		*Net
MICROFINANCIAL INSTITUTIONS (M	[F1) ¹¹	*Cla *Evr
Structure		*Exp *N
Number of MFIs	20	*Net
of which foreign owned	12	*ROA *ROA
Number of offices	147	*Cla
Concentration Rate ¹	55.8%	*Cap
Foreign Ownership ²	93.0%	Cap
Number of employees	1,254	
Activities Assets	315.9	Stru
Loans	205.0	Num
to households	135.0	Num
to nonfinancial corporations	70.0	Acti
Annual Growth Rate of Loans	-6.7%	*Ass
of households	-9.7%	
of nonfinancial corporations	-0.3%	*Net
Interests Rate on Loans ⁶	19.7%	Perf
Financial Lease	57.3	KPS'
Claims on non-residents	0.0	
Liabilities to non-residents	197.5	
Performance and Stability		
Income	41.7	SKPI
Interest income	38.7	
Expenditures	42.9	
Interest expenditures	8.1	
Personnel expenditures and administration Net Profit	16.2 -1.1	* Valu
ROAA ³ (Return on average assets)	-0.4%	
ROAE ³ (Return on average equity)	-1.7%	² Asset
NPL ⁶	2.8%	³ Annu ⁴ Liqui
Loan loss provisions to NPL	162.9%	⁵ Regu
INSURANCE COMPANIES	104.770	⁶ Nong ⁷ Weig
		⁸ Weig
Structure	10	⁹ Value ¹⁰ Base
*Number of insurance companies	13	¹¹ Non-
ʻlife' ʻnon-life'	2 11	This pub data are
of which foreign owned	$\frac{11}{7}$	https://bo
*Number of offices	469	

oncentration Rate ¹	33.0%
oreign Ownership ²	50.3%
tivities	
ssets	214.3
'life'	18.7
'non-life'	195.5
alue of Written Premiums	72.3
of which 'life'	2.7
of which 'non-life'	69.6
	41.2
Third party liability	
Non third party liability	27.5
alue of Claims Paid	36.9
of which to third party	21.7
rformance and Stability	C1 9
et Income	61.2
aims Incurred	28.4
xpenditures	27.8
et Profit	4.9
DAA ³ (Return on average assets)	3.2%
DAE ³ (Return on average equity)	12.3%
aims Paid /Written Premiums	51.1%
apital/Assets	26.8%
PENSION FUNDS	
ructure	
mber of Pension Funds	2
mber of employees	30
tivities	
ssets	2,078.1
Kosovo Pension Saving Trust (KPST)	2,069.9
Slovenian-Kosovo Pension Fund (SKPF)	8.2
et Foreign Assets of Pension Funds	1,414.8
rformance	
ST	
*Return on investment ⁹	12.5
*New contributions ⁹	135.7
Unit price per share ¹⁰	1.56€
PF	01.0
*Return on investment ⁹ (thousands of euro)	-61.0
*New contributions ⁹ (thousands of euro) Unit price per share ¹⁰	392.1 181.88€
Unit price per share.	101.000
alues calculated based on data of September 2020	
sets of 3 largest institutions/total assets	
sets of foreign owned institutions / total assets	
nualized based on performance by November 2020 quid Assets (broad)/short-term liabilities	
gulatory capital /risk-weighted assets	
onperforming loans/ total gross loans eighted average interest rate on new loans	
eighted average interest rate on new loans	
lues are calculated for period January-September 2020	
ase value of unit price: KPST =1; SKPF =100 on-banking Financial Institutions are included	
publication includes the data available as of 21 st January, 2021. In case of eventual	revisions, the final
are those that are published on the CBK website, Time Series: ://bqk-kos.org/statistics/time-series/?lang=en	