

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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Net Profit70.8ROAA3 (Return on average assets) $1.6\%$ ROAE3 (Return on average equity) $14.1\%$ Liquidity Ratio4 $37.0\%$ Loan to deposit ratio $77.8\%$ CAR5 $16.7\%$ NPL6 $2.7\%$ Loan loss provisions to NPL $139.5\%$ Effective Interest RatesInterest Rate on Loans7 $6.1\%$ to households $6.3\%$ of which consumer loans $6.7\%$	_	
ROAA3 (Return on average assets)1.6%ROAE3 (Return on average equity)14.1%Liquidity Ratio437.0%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%		
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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%		
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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 <sup>8</sup>	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	<b>[F1)</b> <sup>11</sup>	*Cla *Evr
Structure		*Exp *N
Number of MFIs	20	*Net
of which foreign owned	12	*ROA *ROA
Number of offices	147	*Cla
Concentration Rate <sup>1</sup>	55.8%	*Cap
Foreign Ownership <sup>2</sup>	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 <sup>6</sup>	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 <sup>3</sup> (Return on average assets)	-0.4%	
ROAE <sup>3</sup> (Return on average equity)	-1.7%	<sup>2</sup> Asset
NPL <sup>6</sup>	2.8%	<sup>3</sup> Annu <sup>4</sup> Liqui
Loan loss provisions to NPL	162.9%	<sup>5</sup> Regu
INSURANCE COMPANIES	104.770	<sup>6</sup> Nong <sup>7</sup> Weig
		<sup>8</sup> Weig
Structure	10	<sup>9</sup> Value <sup>10</sup> Base
*Number of insurance companies	13	<sup>11</sup> 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 <sup>1</sup>	33.0%
oreign Ownership <sup>2</sup>	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 <sup>3</sup> (Return on average assets)	3.2%
DAE <sup>3</sup> (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 <sup>9</sup>	12.5
*New contributions <sup>9</sup>	135.7
Unit price per share <sup>10</sup>	1.56€
PF	01.0
*Return on investment <sup>9</sup> (thousands of euro)	-61.0
*New contributions <sup>9</sup> (thousands of euro) <b>Unit price per share</b> <sup>10</sup>	392.1 <b>181.88€</b>
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 <sup>st</sup> 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	