

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

FINANCIAL SYSTEM

MONTHLY INFORMATION

JANUARY 2022

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

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Expenditures17.0Interest expenditures2.0General and administrative expenditures9.7Net Profit10.9ROAA³ (Return on average assets)2.6%ROAE³ (Return on average equity)21.8%Liquidity Ratio435.7%Loan to deposit ratio77.6%CAR ⁵ 15.2%NPL ⁶ 2.3%Loan loss provisions to NPL150.9%Effective Interest RatesStructureInterest Rate on Loans ⁷ 5.7%of which consumer loans6.5%of which consumer loans6.5%interest Rate116%			Liabilities to non-resid
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Loan loss provisions to NPL150.9%INSUEffective Interest RatesStructureInterest Rate on Loans75.7%Number of insuranceto households5.7%1ife'of which consumer loans6.5%'non-life'			
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Interest Rate on Loans75.7%Structureto households5.7%Number of insuranceof which consumer loans6.5%'non-life'	-	100.370	INSURA
to households5.7%'life'of which consumer loans6.5%'non-life'		E 170/	
of which consumer loans 6.5% 'non-life'			Number of insurance of
of which f	of which consumer loans	0.0%	of which for

JANUARY 2022		
of which mortgage loans	4.7%	Numb
to nonfinancial corporations	5.8%	*Conce
of which agriculture loans	5.3%	*Forei
of which industry loans	6.0%	Activi
of which services loans	5.7%	*Asset
nterest Rate on Deposits ⁸	1.4%	Ĩ
of households	1.4%	í
of which transferrable deposits	0.0%	*Value
of which saving deposits	0.1%	0
of which time deposits	1.4%	0
of nonfinancial corporations	1.3%	
of which transferrable deposits	0.0%	
-	0.0%	*Value
of which saving deposits		0
of which time deposits	1.3%	Perfor
nterest Rate Spread	4.4pp	*Net I
MICROFINANCIAL INSTITUTIONS (MF	T) ¹¹	*Clain
Structure		*Expe
Number of MFIs	30	*Net F
		*ROAA
<i>of which foreign owned</i> Number of offices	<i>13</i>	*ROA
	150	*Clain
Concentration Rate ¹	56.2%	*Capit
Foreign Ownership ²	92.0%	1
Number of employees	1,319	
Activities		Struct
Assets	341.3	Numb
Loans	241.4	Numb
to households	157.6	Activi
to nonfinancial corporations	83.8	*Asset
Annual Change in Loans	18.0%	h in the second se
of households	17.3%	S
of nonfinancial corporations	19.3%	*Net F
nterests Rate on Loans ⁶	19.9%	Perfor
Financial Lease	64.9	
Claims on non-residents	0.0	KPST
Liabilities to non-residents	205.7	*
Performance and Stability		Ŭ
ncome	4.4	SKPF
Interest income	4.4 <i>4.1</i>	*
Expenditures		*
-	3.1	τ
Interest expenditures	0.5	
Personnel expenditures and administration	<i>1.9</i>	* Values
Net Profit	1.3	¹ Assets
ROAA ³ (Return on average assets)	4.9%	² Assets
ROAE ³ (Return on average equity)	19.1%	³ Annua
NPL ⁶	2.4%	⁴ Liquid ⁵ Regula
Loan loss provisions to NPL	144.9%	⁶ Nonper
INSURANCE COMPANIES		⁷ Weight ⁸ Weight
Structure		⁹ Values
Number of insurance companies	12	¹⁰ Base v ¹¹ Non-ba
<i>'life'</i>	$\frac{12}{2}$	This public
'non-life'	2 10	final data a
of which foreign owned	10	https://bqk-
	,	

of which foreign owned Central Bank of the Republic of Kosovo

mboy of offices	450
mber of offices	459
oncentration Rate ¹	33.1%
oreign Ownership ²	49.8%
tivities	
ssets	238.9
'life'	20.9
'non-life'	218.0
alue of Written Premiums	117.4
of which 'life'	4.9
of which 'non-life'	112.6
Third party liability	64.5
Non third party liability	42.6
alue of Claims Paid	61.0
of which to third party	30.1
rformance and Stability	
et Income	100.5
aims Incurred	54.9
kpenditures	35.9
et Profit	8.7
OAA ³ (Return on average assets)	4.6%
OAE^{3} (Return on average equity)	4.0% 17.1%
aims Paid /Written Premiums	52.0%
apital/Assets	27.3%
PENSION FUNDS	
ucture mbox of Dongion Funda	9
mber of Pension Funds	2
mber of employees	31
tivities	
ssets	2,363.4
Kosovo Pension Saving Trust (KPST)	2,353.9
Slovenian-Kosovo Pension Fund (SKPF)	9.5
et Foreign Assets of Pension Funds	1,816.8
rformance	
ST	
*Return on investment ⁹	227.3
*New contributions 9	213.5
Unit price per share ¹⁰	1.68€
PF	
*Return on investment ⁹ (thousands of euro)	1,090.0
*New contributions ⁹ (thousands of euro)	546.4
Unit price per share ¹⁰	198.48€
alues calculated based on data of December 2021	
sets of 3 largest institutions/total assets	
sets of foreign owned institutions / total assets	
nualized based on performance by January 2022	
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 deposits lues are calculated for period January-December 2021	
ase value of unit price: KPST =1; SKPF =100	
on-banking Financial Institutions are included	
publication includes the data available as of 28 th of February, 2022. In case of event	ual revisions, the
data are those that are published on the CBK website, Time Series: ://bqk-kos.org/statistics/time-series/?lang=en	