

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

FINANCIAL SYSTEM

MONTHLY INFORMATION

MAY 2022

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

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COMMERCIAL BANKS		of whi
Structure		to nonfina
Number of Banks	11	of whit
of which foreign owned	9	of whi
Number of offices	197	of whi
Concentration Rate ¹	$\mathbf{53.1\%}$	Interest Rate o
Foreign Ownership ²	85.8%	of househo
Number of employees	3,612	of whi
Activities		of whi
Assets	5,921.2	of whi
Loans	4,034.8	of nonfina
to households	1,496.6	of whi
to nonfinancial corporations	2,513.8	of whi
to other financial corporations	9.0	of whi
Annual Change in Loans	17.6%	Interest Rate S
to households	18.5%	MICROFIN
to nonfinancial corporations	16.6%	Structure
to other financial corporations	14.0%	Number of MF
Foreign currency denominated loans	13.4	of which for
Deposits	4,795.7	Number of office
of households	3,386.8	Concentration
of nonfinancial corporations	88 9 .8	Foreign Owner
of other financial corporations	212.3	Number of emplo
Annual Change in Deposits	8.1%	Activities Assets
of households	11.0%	Loans
of nonfinancial corporations	9.9%	to household
of other financial corporations	-13.5%	to nonfinan
Foreign currency denominated deposits	199.8	Annual Change
Shareholder's Equity	679.7	of household
Claims on non-residents	690.8	of nonfinan
Liabilities to non-residents	282.2	Interests Rate Financial Lease
Performance and Stability		Claims on non-re
Income	139.3	Liabilities to non
Interest income	101.5	Performance
Expenditures	82.9	Income
Interest expenditures	7.7	Interest income
General and administrative expenditures	51.1	Expenditures
Net Profit	56.4	Interest exp
ROAA ³ (Return on average assets)	2.6%	Personnel e.
ROAE ³ (Return on average equity)	22.1%	Net Profit
Liquidity Ratio ⁴	31.9%	ROAA ³ (Return o
Loan to deposit ratio	84.1%	ROAE ³ (Return o
CAR ⁵	15.4%	NPL^6
NPL ⁶		Loan loss provisi
Loan loss provisions to NPL	145.2%	INS
Effective Interest Rates	5.9%	Structure
Interest Rate on Loans ⁷ to households	5.9% 5.8%	Number of insu
of which consumer loans	5. 8%	ʻlife' ʻnon-life'
οι ωπιστι σοπεαιτικά τοαπε	0.470	of which

MAY 2022		
of which mortgage loans	4.6%	*Numb
to nonfinancial corporations	5.9%	*Conc
of which agriculture loans	6.1%	*Forei
of which industry loans	5.7%	Activi
of which services loans	5.9%	*Asset
nterest Rate on Deposits ⁸	1.6%	li
of households	1.6%	'n
		*Value
of which transferrable deposits	0.0%	of
of which saving deposits	0.1%	of
of which time deposits	1.6%	
of nonfinancial corporations	1.1%	
of which transferrable deposits	0.0%	*Value
of which saving deposits	0.2%	v aruc of
of which time deposits	1.1%	Perfo
nterest Rate Spread	4.3pp	*Net I
-	T , 11	*Clain
MICROFINANCIAL INSTITUTIONS (M	F 1) ¹¹	*Expe
Structure		*Net P
Number of MFIs	30	*ROAA
of which foreign owned	13	*ROAE
Number of offices	147	*Clain
Concentration Rate ¹	56.9%	*Capit
Foreign Ownership ²	92.1%	Capita
Number of employees	1,341	
Activities		Struc
Assets	368.1	Numb
loans	256.2	Numbe
to households	167.0	Activi
to nonfinancial corporations	89.2	*Asset
Annual Change in Loans	19.7%	K
of households	18.6%	S
of nonfinancial corporations	21.8%	*Net F
nterests Rate on Loans ⁶	19.2%	Perfo
Sinancial Lease	68.1	KPST
Claims on non-residents	0.0	*]
iabilities to non-residents	225.9	*]
Performance and Stability		U
ncome	23.0	SKPF
Interest income	20.1	*]
Expenditures	15.3	*]
Interest expenditures	3.3	U
Personnel expenditures and administration	9.7	
Net Profit	7.7	* Values
ROAA ³ (Return on average assets)	5.7%	1 Assets of
ROAE ³ (Return on average equity)	21.3%	² Assets of ³ Annual
$1\mathrm{b}\Gamma_{e}$	2.3%	⁴ Liquid .
loan loss provisions to NPL	145.8%	⁵ Regulat ⁶ Nonper
INSURANCE COMPANIES		⁷ Weighte
		⁸ Weighte ⁹ Values
structure	10	¹⁰ Base va
Number of insurance companies Ital	12	¹¹ Non-ba
ʻlife' ʻnon-life'	$2 \\ 10$	This publica data are tho
10010-0010	10	https://bqk-l

umber of offices	491
oncentration Rate ¹	34.4%
oreign Ownership ²	51.3%
tivities	
ssets	249.0
'life'	21.4
'non-life'	227.5
alue of Written Premiums	29.7
of which 'life'	1.9
of which 'non-life'	27.8
Third party liability	14.6
Non third party liability	12.3
alue of Claims Paid	14.7
of which to third party	6.9
rformance and Stability	0.0
et Income	24.4
laims Incurred	15.7
xpenditures	8.4
et Profit	0.4
OAA ³ (Return on average assets)	1.4%
OAE^{3} (Return on average equity)	5.6%
laims Paid /Written Premiums	49.5%
apital/Assets	25.2%
PENSION FUNDS	
ructure mber of Pension Funds	2
	_
mber of employees tivities	31
ssets	0 9 4 9 0
	2,343.8
Kosovo Pension Saving Trust (KPST) Slovenian-Kosovo Pension Fund (SKPF)	2,334.7 9.0
et Foreign Assets of Pension Funds	1,741.3
rformance	1,711.0
ST	
*Return on investment ⁹	-60.5
$New \text{ contributions}^9$	56.0
Unit price per share ¹⁰	1.67€
PF	
*Return on investment ⁹ (thousands of euro)	-295.8
*New contributions ⁹ (thousands of euro)	148.3
Unit price per share ¹⁰	189.62€
alues calculated based on data of March 2022	
sets of 3 largest institutions/total assets	
sets of foreign owned institutions / total assets	
inualized based on performance by May 2022	

sets of foreign owned institutions / total assets nualized based on performance by May 2022 uid Assets (broad)/short-term liabilities gulatory capital /risk-weighted assets nperforming loans/ total gross loans ighted average interest rate on new loans ighted average interest rate on new deposits ues are calculated for period January-March 2022 se value of unit price: KPST =1; SKPF =100 on-banking Financial Institutions are included

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This publication includes the data available as of 25th of June, 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