



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)

COMMERCIAL BANKS

Structure	
Number of Banks	11
<i>of which foreign owned</i>	9
Number of offices	197
Concentration Rate¹	53.1%
Foreign Ownership²	85.8%
Number of employees	3,612
Activities	
Assets	5,921.2
Loans	4,034.8
<i>to households</i>	1,496.6
<i>to nonfinancial corporations</i>	2,513.8
<i>to other financial corporations</i>	9.0
Annual Change in Loans	17.6%
<i>to households</i>	18.5%
<i>to nonfinancial corporations</i>	16.6%
<i>to other financial corporations</i>	14.0%
Foreign currency denominated loans	13.4
Deposits	4,795.7
<i>of households</i>	3,386.8
<i>of nonfinancial corporations</i>	889.8
<i>of other financial corporations</i>	212.3
Annual Change in Deposits	8.1%
<i>of households</i>	11.0%
<i>of nonfinancial corporations</i>	9.9%
<i>of other financial corporations</i>	-13.5%
Foreign currency denominated deposits	199.8
Shareholder's Equity	679.7
Claims on non-residents	690.8
Liabilities to non-residents	282.2
Performance and Stability	
Income	139.3
<i>Interest income</i>	101.5
Expenditures	82.9
<i>Interest expenditures</i>	7.7
<i>General and administrative expenditures</i>	51.1
Net Profit	56.4
ROAA ³ (Return on average assets)	2.6%
ROAE ³ (Return on average equity)	22.1%
Liquidity Ratio ⁴	31.9%
Loan to deposit ratio	84.1%
CAR ⁵	15.4%
NPL ⁶	2.2%
Loan loss provisions to NPL	145.2%
Effective Interest Rates	
Interest Rate on Loans⁷	5.9%
<i>to households</i>	5.8%
<i>of which consumer loans</i>	6.2%

<i>of which mortgage loans</i>	4.6%
<i>to nonfinancial corporations</i>	5.9%
<i>of which agriculture loans</i>	6.1%
<i>of which industry loans</i>	5.7%
<i>of which services loans</i>	5.9%
Interest Rate on Deposits⁸	1.6%
<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>	1.1%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	1.1%
Interest Rate Spread	4.3pp

MICROFINANCIAL INSTITUTIONS (MFI)¹¹

Structure	
Number of MFIs	30
<i>of which foreign owned</i>	13
Number of offices	147
Concentration Rate¹	56.9%
Foreign Ownership²	92.1%
Number of employees	1,341
Activities	
Assets	368.1
Loans	256.2
<i>to households</i>	167.0
<i>to nonfinancial corporations</i>	89.2
Annual Change in Loans	19.7%
<i>of households</i>	18.6%
<i>of nonfinancial corporations</i>	21.8%
Interests Rate on Loans⁶	19.2%
Financial Lease	68.1
Claims on non-residents	0.0
Liabilities to non-residents	225.9

Performance and Stability	
Income	23.0
<i>Interest income</i>	20.1
Expenditures	15.3
<i>Interest expenditures</i>	3.3
<i>Personnel expenditures and administration</i>	9.7
Net Profit	7.7
ROAA ³ (Return on average assets)	5.7%
ROAE ³ (Return on average equity)	21.3%
NPL ⁶	2.3%
Loan loss provisions to NPL	145.8%

INSURANCE COMPANIES

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

*Number of offices	491
*Concentration Rate¹	34.4%
*Foreign Ownership²	51.3%
Activities	
*Assets	249.0
<i>'life'</i>	21.4
<i>'non-life'</i>	227.5
*Value of Written Premiums	29.7
<i>of which 'life'</i>	1.9
<i>of which 'non-life'</i>	27.8
<i>Third party liability</i>	14.6
<i>Non third party liability</i>	12.3
*Value of Claims Paid	14.7
<i>of which to third party</i>	6.9
Performance and Stability	
*Net Income	24.4
*Claims Incurred	15.7
*Expenditures	8.4
*Net Profit	0.4
*ROAA ³ (Return on average assets)	1.4%
*ROAE ³ (Return on average equity)	5.6%
*Claims Paid /Written Premiums	49.5%
*Capital/Assets	25.2%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	31
Activities	
*Assets	2,343.8
<i>Kosovo Pension Saving Trust (KPST)</i>	2,334.7
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	9.0
*Net Foreign Assets of Pension Funds	1,741.3
Performance	
KPST	
*Return on investment ⁹	-60.5
*New contributions ⁹	56.0
Unit price per share¹⁰	1.67€
SKPF	
*Return on investment ⁹ (<i>thousands of euro</i>)	-295.8
*New contributions ⁹ (<i>thousands of euro</i>)	148.3
Unit price per share¹⁰	189.62€

* Values calculated based on data of March 2022

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions / total assets³ Annualized based on performance by May 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-March 2022¹⁰ Base value of unit price: KPST =1; SKPF =100¹¹ Non-banking Financial Institutions are includedThis 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>