



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

**MAY 2024**

*Values calculated for May 2024*

*Values are in millions of Euro (unless stated otherwise)*

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## COMMERCIAL BANKS

<b>Structure</b>	
<b>Number of Banks</b>	<b>11</b>
<i>of which foreign owned</i>	8
Number of offices	217
<b>Concentration Rate<sup>1</sup></b>	<b>52.2%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>83.3%</b>
Number of employees	4,103
<b>Activities</b>	
<b>Assets</b>	<b>7,404.0</b>
<b>Loans</b>	<b>5,222.1</b>
<i>to households</i>	2,086.9
<i>to nonfinancial corporations</i>	3,104.2
<i>to other financial corporations</i>	23.8
<b>Annual Change in Loans</b>	<b>12.5%</b>
<i>to households</i>	19.4%
<i>to nonfinancial corporations</i>	8.4%
<i>to other financial corporations</i>	52.3%
Foreign currency denominated loans	0.1
<b>Deposits</b>	<b>6,066.6</b>
<i>of households</i>	4,104.2
<i>of nonfinancial corporations</i>	1,216.8
<i>of other financial corporations</i>	339.4
<b>Annual Change in Deposits</b>	<b>8.2%</b>
<i>of households</i>	8.6%
<i>of nonfinancial corporations</i>	11.8%
<i>of other financial corporations</i>	10.4%
Foreign currency denominated deposits	218.7
<b>Shareholder's Equity</b>	<b>890.3</b>
Claims on non-residents	980.6
Liabilities to non-residents	272.1
<b>Performance and Stability</b>	
<b>Income</b>	<b>198.5</b>
<i>Interest income</i>	153.3
<b>Expenditures</b>	<b>124.9</b>
<i>Interest expenditures</i>	21.7
<i>General and administrative expenditures</i>	71.6
<b>Net Profit</b>	<b>73.6</b>
ROAA <sup>3</sup> (Return on average assets)	2.5%
ROAE <sup>3</sup> (Return on average equity)	19.3%
Liquidity Ratio <sup>4</sup>	29.3%
Loan to deposit ratio	86.1%
CAR <sup>5</sup>	16.2%
NPL <sup>6</sup>	2.1%
Loan loss provisions to NPL	133.2%
<b>Effective Interest Rates</b>	
<b>Interest Rate on Loans<sup>7</sup></b>	<b>6.1%</b>
<i>to households</i>	<b>5.9%</b>
<i>of which consumer loans</i>	6.0%

<i>of which mortgage loans</i>	5.2%	<i>'non-life'</i>	10
<i>to nonfinancial corporations</i>	6.5%	of which foreign owned	7
<i>of which agriculture loans</i>	9.6%	Number of offices	482
<i>of which industry loans</i>	6.7%	<b>Concentration Rate<sup>1</sup></b>	<b>37.8%</b>
<i>of which services loans</i>	6.2%	<b>Foreign Ownership<sup>2</sup></b>	<b>54.3%</b>
<b>Interest Rate on Deposits<sup>8</sup></b>	<b>2.5%</b>	<b>Activities</b>	
<i>of households</i>	<b>2.6%</b>	<b>Assets</b>	<b>316.0</b>
<i>of which transferrable deposits</i>	0.0%	<i>'life'</i>	26.2
<i>of which saving deposits</i>	0.3%	<i>'non-life'</i>	289.8
<i>of which time deposits</i>	2.6%	<b>Value of Written Premiums</b>	<b>41.6</b>
<i>of nonfinancial corporations</i>	1.4%	of which 'life'	2.0
<i>of which transferrable deposits</i>	0.0%	of which 'non-life'	39.6
<i>of which saving deposits</i>	0.1%	<i>Third party liability</i>	17.6
<i>of which time deposits</i>	1.4%	<i>Non third party liability</i>	19.6
<b>Interest Rate Spread</b>	<b>3.7pp</b>	<b>Value of Claims Paid</b>	<b>17.7</b>
		<i>of which to third party</i>	8.3

## MICROFINANCIAL INSTITUTIONS (MFI) AND NON-BANKING FINANCIAL INSTITUTIONS (NBFI)

<b>Structure</b>	
<b>Number of MFIs</b>	<b>9</b>
<i>of which foreign owned</i>	6
<b>Number of NBFIs</b>	<b>23</b>
<i>of which foreign owned</i>	8
Number of offices	340
<b>Concentration Rate<sup>1</sup></b>	<b>52.1%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>74.5%</b>
Number of employees	1,567
<b>Activities</b>	
<b>Assets</b>	<b>583.7</b>
<b>Loans and Lease Financing</b>	<b>488.6</b>
<i>to households</i>	264.2
<i>to nonfinancial corporations</i>	224.4
<b>Annual Change in Loans and Lease Financing</b>	<b>24.4%</b>
<i>of households</i>	16.7%
<i>of nonfinancial corporations</i>	34.9%
<b>Interests Rate on Loans and Lease Financing<sup>7</sup></b>	<b>19.0%</b>
Claims on non-residents	0.0
Liabilities to non-residents	359.8
<b>Performance and Stability</b>	
<b>Income</b>	<b>35.2</b>
<i>Interest income</i>	29.5
<b>Expenditures</b>	<b>26.9</b>
<i>Interest expenditures</i>	8.8
<i>Personnel expenditures and administration</i>	12.3
<b>Net Profit</b>	<b>8.2</b>
ROAA <sup>3</sup> (Return on average assets)	4.0%
ROAE <sup>3</sup> (Return on average equity)	14.5%
NPL <sup>6</sup>	2.0%
Loan loss provisions to NPL	141.2%

## PENSION FUNDS

<b>Structure</b>	
<b>Number of Pension Funds</b>	<b>2</b>
Number of employees	33
<b>Activities</b>	
<b>Assets</b>	<b>2,874.2</b>
<i>Kosovo Pension Saving Trust (KPST)</i>	2,864.3
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.0
Net Foreign Assets of Pension Funds	2,271.8
<b>Performance</b>	
KPST	
Return on investment <sup>9</sup>	108.3
New contributions <sup>9</sup>	75.8
<b>Unit price per share<sup>10</sup></b>	<b>1.74€</b>
SKPF	
Return on investment <sup>9</sup> ( <i>thousands of euro</i> )	518.8
New contributions <sup>9</sup> ( <i>thousands of euro</i> )	163.2
<b>Unit price per share<sup>10</sup></b>	<b>207.11€</b>

\* Values calculated based on data of March 2024

<sup>1</sup> Assets of 3 largest institutions/total assets<sup>2</sup> Assets of foreign owned institutions / total assets<sup>3</sup> Annualized based on performance by May 2024<sup>4</sup> Liquid Assets (broad)/short-term liabilities<sup>5</sup> Regulatory capital /risk-weighted assets<sup>6</sup> Nonperforming loans/ total gross loans<sup>7</sup> Weighted average interest rates on new loans<sup>8</sup> Weighted average interest rates on new deposits<sup>9</sup> Values are calculated for period January-March 2024<sup>10</sup> Base value of unit price: KPST =1; SKPF =100This publication includes the data available as of 26<sup>th</sup> of July, 2024. 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>