



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

AUGUST 2022

Values calculated for August 2022

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS

Structure	
Number of Banks	11
<i>of which foreign owned</i>	9
Number of offices	197
Concentration Rate ¹	52.7%
Foreign Ownership ²	84.9%
Number of employees	3,636
Activities	
Assets	6,387.5
Loans	4,178.8
<i>to households</i>	1,561.9
<i>to nonfinancial corporations</i>	2,588.3
<i>to other financial corporations</i>	11.8
Annual Change in Loans	18.6%
<i>to households</i>	18.0%
<i>to nonfinancial corporations</i>	18.2%
<i>to other financial corporations</i>	92.7%
Foreign currency denominated loans	14.1
Deposits	5,206.1
<i>of households</i>	3,524.7
<i>of nonfinancial corporations</i>	1,048.5
<i>of other financial corporations</i>	262.1
Annual Change in Deposits	11.8%
<i>of households</i>	11.4%
<i>of nonfinancial corporations</i>	13.7%
<i>of other financial corporations</i>	26.3%
Foreign currency denominated deposits	179.0
Shareholder's Equity	695.0
Claims on non-residents	898.9
Liabilities to non-residents	321.3
Performance and Stability	
Income	240.1
<i>Interest income</i>	168.7
Expenditures	143.1
<i>Interest expenditures</i>	16.3
<i>General and administrative expenditures</i>	83.4
Net Profit	97.0
ROAA ³ (Return on average assets)	2.7%
ROAE ³ (Return on average equity)	23.9%
Liquidity Ratio ⁴	35.7%
Loan to deposit ratio	80.3%
CAR ⁵	16.1%
NPL ⁶	2.1%
Loan loss provisions to NPL	147.5%
Effective Interest Rates	
Interest Rate on Loans ⁷	6.0%
<i>to households</i>	5.9%
<i>of which consumer loans</i>	6.3%
<i>of which mortgage loans</i>	4.8%

to nonfinancial corporations

<i>of which agriculture loans</i>	6.0%
<i>of which industry loans</i>	6.1%
<i>of which services loans</i>	5.9%
Interest Rate on Deposits ⁸	1.8%
<i>of households</i>	1.8%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	1.8%
<i>of nonfinancial corporations</i>	2.0%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	2.0%
Interest Rate Spread	4.2pp

MICROFINANCIAL INSTITUTIONS (MFI)¹¹

Structure	
Number of MFIs	30
<i>of which foreign owned</i>	13
Number of offices	148
Concentration Rate ¹	56.3%
Foreign Ownership ²	92.5%
Number of employees	1,332
Activities	
Assets	380.9
Loans	267.3
<i>to households</i>	174.1
<i>to nonfinancial corporations</i>	93.2
Annual Change in Loans	16.7%
<i>of households</i>	14.6%
<i>of nonfinancial corporations</i>	21.0%
Interests Rate on Loans ⁶	19.4%
Financial Lease	72.2
Claims on non-residents	0.0
Liabilities to non-residents	232.8

Performance and Stability

Income	36.8
<i>Interest income</i>	32.8
Expenditures	24.1
<i>Interest expenditures</i>	5.4
<i>Personnel expenditures and administration</i>	14.5
Net Profit	12.0
ROAA ³ (Return on average assets)	5.4%
ROAE ³ (Return on average equity)	19.7%
NPL ⁶	2.1%
Loan loss provisions to NPL	146.1%

INSURANCE COMPANIES

Structure	
Number of insurance companies	12
<i>'life'</i>	2
<i>'non-life'</i>	10
of which foreign owned	7
*Number of offices	491

*Concentration Rate ¹	34.6%
*Foreign Ownership ²	51.6%
Activities	
*Assets	253.6
<i>'life'</i>	22.2
<i>'non-life'</i>	231.5
*Value of Written Premiums	61.4
of which 'life'	3.4
of which 'non-life'	58.0
<i>Third party liability</i>	30.8
<i>Non third party liability</i>	24.7
*Value of Claims Paid	30.9
<i>of which to third party</i>	15.0
Performance and Stability	
*Net Income	50.7
*Claims Incurred	30.0
*Expenditures	17.2
*Net Profit	2.5
*ROAA ³ (Return on average assets)	2.9%
*ROAE ³ (Return on average equity)	11.6%
*Claims Paid /Written Premiums	50.3%
*Capital/Assets	25.3%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	31
Activities	
*Assets	2,283.0
<i>Kosovo Pension Saving Trust (KPST)</i>	2,274.5
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	8.5
*Net Foreign Assets of Pension Funds	1,613.5
Performance	
KPST	
*Return on investment ⁹	-161.6
*New contributions ⁹	116.2
Unit price per share ¹⁰	1.65€
SKPF	
*Return on investment ⁹ (thousands of euro)	-801.6
*New contributions ⁹ (thousands of euro)	294.9
Unit price per share ¹⁰	188.10€

* Values calculated based on data of June 2022

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

This publication includes the data available as of 26th of September, 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>