



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

JULY 2022

Values calculated for July 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 Rate¹	53.1%
Foreign Ownership²	85.9%
Number of employees	3,636
Activities	
Assets	6,184.6
Loans	4,164.4
<i>to households</i>	1,548.4
<i>to nonfinancial corporations</i>	2,589.3
<i>to other financial corporations</i>	10.4
Annual Change in Loans	18.0%
<i>to households</i>	17.1%
<i>to nonfinancial corporations</i>	17.9%
<i>to other financial corporations</i>	68.6%
Foreign currency denominated loans	14.0
Deposits	5,006.3
<i>of households</i>	3,451.0
<i>of nonfinancial corporations</i>	957.6
<i>of other financial corporations</i>	260.9
Annual Change in Deposits	10.6%
<i>of households</i>	11.2%
<i>of nonfinancial corporations</i>	12.2%
<i>of other financial corporations</i>	25.5%
Foreign currency denominated deposits	185.9
Shareholder's Equity	699.2
Claims on non-residents	784.9
Liabilities to non-residents	331.4
Performance and Stability	
Income	206.7
<i>Interest income</i>	148.0
Expenditures	123.6
<i>Interest expenditures</i>	16.0
<i>General and administrative expenditures</i>	72.1
Net Profit	83.1
ROAA ³ (Return on average assets)	2.7%
ROAE ³ (Return on average equity)	23.3%
Liquidity Ratio ⁴	32.5%
Loan to deposit ratio	83.2%
CAR ⁵	15.8%
NPL ⁶	2.1%
Loan loss provisions to NPL	147.4%
Effective Interest Rates	
Interest Rate on Loans⁷	6.1%
<i>to households</i>	5.9%
<i>of which consumer loans</i>	6.3%
<i>of which mortgage loans</i>	4.8%

<i>to nonfinancial corporations</i>	6.2%
<i>of which agriculture loans</i>	6.0%
<i>of which industry loans</i>	6.3%
<i>of which services loans</i>	6.1%
Interest Rate on Deposits⁸	1.8%
<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>	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	4.3pp

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	1,338
Activities	
Assets	379.0
Loans	265.1
<i>to households</i>	172.7
<i>to nonfinancial corporations</i>	92.4
Annual Change in Loans	19.4%
<i>of households</i>	18.4%
<i>of nonfinancial corporations</i>	21.3%
Interests Rate on Loans⁶	18.8%
Financial Lease	71.5
Claims on non-residents	0.0
Liabilities to non-residents	232.5
Performance and Stability	
Income	32.1
<i>Interest income</i>	28.5
Expenditures	21.8
<i>Interest expenditures</i>	4.7
<i>Personnel expenditures and administration</i>	12.7
Net Profit	10.3
ROAA ³ (Return on average assets)	5.3%
ROAE ³ (Return on average equity)	19.6%
NPL ⁶	2.3%
Loan loss provisions to NPL	143.3%

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 Rate¹	34.6%
*Foreign Ownership²	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 <i>'life'</i>	3.4
of which <i>'non-life'</i>	58.0
<i>Third party liability</i>	30.8
<i>Non third party liability</i>	24.7
*Value of Claims Paid	30.9
of which <i>to third party</i>	15.0
Performance and Stability	
*Net Income	50.7
*Claims Incurred	30.0
*Expenditures	17.2
*Net Profit	2.5
*ROAA³ (Return on average assets)	2.9%
*ROAE³ (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 share¹⁰	1.66€
SKPF	
*Return on investment ⁹ (<i>thousands of euro</i>)	-801.6
*New contributions ⁹ (<i>thousands of euro</i>)	294.9
Unit price per share¹⁰	191.88€

*** Values calculated based on data of June 2022**

¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by July 2022
⁴ Liquid Assets (broad)/short-term liabilities
⁵ Regulatory capital /risk-weighted assets
⁶ Nonperforming loans/ total gross loans
⁷ Weighted average interest rate on new loans
⁸ Weighted average interest rate on new deposits
⁹ Values are calculated for period January-June 2022
¹⁰ Base value of unit price: KPST =1; SKPF =100
¹¹ Non-banking Financial Institutions are included

This publication includes the data available as of 25th of August, 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>