

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

## FINANCIAL SYSTEM

## **MONTHLY INFORMATION**

## **JUNE 2022**

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

PUBLISHER © Central Bank of the Republic of Kosovo Economic Analysis and Financial Stability Department St. Garibaldi 33, 10000 Prishtinë, Republic of Kosovo Tel: +383 38 222 055 Fax: +383 38 243 763 www.bqk-kos.org <u>economic.analysis@bqk-kos.org</u>

| COMMERCIAL BANKSStructureNumber of Banks11of which foreign owned9Number of offices199Concentration Rate'52.8%Foreign Ownership285.7%Number of employees3,635Activities4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to other financial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households10.8%of nonfinancial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.4Interest income120.3Expenditures11.4General and administrative expenditures61.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan loss 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| Concentration Rate452.8%Foreign Ownership285.7%Number of employees3,635Activities4Assets6,005.9Loans4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations216.2Annual Change in Deposits8.9%of households10.8%of nonfinancial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.8General and administrative expenditures11.8General and administrative expenditures2.6%ROAA <sup>3</sup> (Return on average assets)2.6%CAR <sup>5</sup> 15.1%NPL62.1%Liquidity Ratio432.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1%NPL62.1%Liquidity Ratio432.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1% </td <td>of which foreign owned</td> <td>9</td>   
   
   
  | of which foreign owned   | 9       |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Foreign Ownership²85.7%<br>Number of employeesNumber of employees3,635Activities4Assets6,005.9Loans4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations216.2Annual Change in Deposits89.49of other financial corporations216.2Annual Change in Deposits80.%of households10.8%of nonfinancial corporations13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.8Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA³ (Return on average assets)2.6%CAR⁵15.1%NPL⁵2.1%Loan loss provisions to NPL145.7%Liquidity Ratio432.0%Loan loss provisions to NPL145.7%Liquidity Ratio42.1%Loan loss provisions to NPL145.7% <t< td=""><td>Number of offices</td><td>199</td></t<>  
   
   
  | Number of offices  | 199     |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Number of employees3,635ActivitiesAssets6,005.9Loans4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations216.2Annual Change in Deposits8.0%of households10.8%of nonfinancial corporations216.2Annual Change in Deposits80.9of nonfinancial corporations13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability101.4Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%CAR <sup>5</sup> 15.1%NPL <sup>5</sup> 2.1%Liaan loss provisions to NPL145.7%Effective Interest Rates2.1%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%  
   
   
  | Concentration Rate <sup>1</sup>  | 52.8%   |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| ActivitiesAssets6,005.9Loans4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations894.9of other financial corporations216.2Annual Change in Deposits8.0%of households10.8%of households10.8%of nonfinancial corporations87.6of other financial corporations13.7Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.8Income168.9Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average assets)2.6%Loan loss provisions to NPL145.7%Effective Interest Rates15.1%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%   
   
   
  | Foreign Ownership <sup>2</sup>   | 85.7%   |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Assets6,005.9Loans4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations18.7Deposits4,834.1of households3,400.0of nonfinancial corporations216.2Annual Change in Deposits894.9of other financial corporations216.2Annual Change in Deposits8.0%of households10.8%of nonfinancial corporations8.7%of other financial corporations8.7%of other financial corporations8.7%of other financial corporations13.7Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.8Income168.9Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%NoAA <sup>3</sup> (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Liquidity Ratio <sup>4</sup> 32.0%Liquidity Ratio <sup>4</sup> 5.2%CAR <sup>5</sup> 15.1%NPL <sup>6</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates1.4%Inte  
   
   
  | Number of employees  | 3,635   |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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| Loans4,119.6to households1,522.7to nonfinancial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations894.9of other financial corporations216.2Annual Change in Deposits8.0%of households10.8%of nonfinancial corporations8.7%of other financial corporations8.7%of nonfinancial corporations13.7Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.8Income168.9Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5NoLa <sup>8</sup> (Return on average assets)2.6%ROAA <sup>8</sup> (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan loss provisions to NPL145.7%Effective Interest Rates15.1%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%   
   
   
  | Activities   |         |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| to households1,522.7to nonfinancial corporations2,571.9to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations894.9of other financial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations8.7%of nother financial corporations8.7%of notifinancial corporations8.7%of nother financial corporations8.7%of nonfinancial corporations8.7%of nonfinancial corporations13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.4Interest income120.3Expenditures11.4General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%CAR <sup>3</sup> 15.1%NPL <sup>6</sup> 2.1%Liquidity Ratio <sup>4</sup> 32.0%Loan loss provisions to NPL145.7%Effective Interest Rates1.1%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%  
   
   
  | Assets   | 6,005.9 |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| to nonfinancial corporations 2,571.9<br>to other financial corporations 8.9<br>Annual Change in Loans 17.4%<br>to households 17.5%<br>to nonfinancial corporations 16.7%<br>to other financial corporations 39.3%<br>Foreign currency denominated loans 13.7<br>Deposits 4,834.1<br>of households 3,400.0<br>of nonfinancial corporations 894.9<br>of other financial corporations 216.2<br>Annual Change in Deposits 80%<br>of households 10.8%<br>of nonfinancial corporations 8.7%<br>of other financial corporations 8.7%<br>of other financial corporations 8.7%<br>of other financial corporations 10.8%<br>of nonfinancial corporations 8.7%<br>of other financial corporations 8.7%<br>of other financial corporations 10.8%<br>of nonfinancial corporations 10.8%<br>of nonfinancial corporations 8.7%<br>contexpondents 102.8<br>Shareholder's Equity 687.5<br>Claims on non-residents 679.6<br>Liabilities to non-residents 290.9<br>Performance and Stability<br>Income 168.9<br>Interest income 120.3<br>Expenditures 101.4<br>Interest expenditures 61.5<br>Net Profit 67.5<br>ROAA <sup>3</sup> (Return on average assets) 2.6%<br>ROAE <sup>3</sup> (Return on average assets) 2.6%<br>ROAE <sup>3</sup> (Return on average equity) 22.3%<br>Liquidity Ratio <sup>4</sup> 32.0%<br>Loan to deposit ratio 85.2%<br>CAR <sup>5</sup> 15.1%<br>NPL <sup>6</sup> 2.1%<br>Loan loss provisions to NPL 145.7%<br>Effective Interest Rates<br>Interest Rate on Loans <sup>7</sup> 6.0%<br>to households 5.9%<br>of which consumer loans 6.2%  
   
   
  | Loans  | 4,119.6 |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| to other financial corporations8.9Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations894.9of other financial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations2.13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability120.3Interest income120.3Expenditures11.4Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average quity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1%NPL <sup>6</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates5.9%of which consumer loans6.2%of which consumer loans6.2%   
   
   
  | to households  | 1,522.7 |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| Annual Change in Loans17.4%to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations894.9of other financial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations216.2Annual Change in Deposits8.0%of nonfinancial corporations-13.7%Foreign currency denominated deposits192.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability101.4Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average quity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan to deposit ratio85.2%CAR <sup>3</sup> (Deturn on average quity)22.3%Liquidity Ratio <sup>4</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates10%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%  
   
   
  |  | 2       |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| to households17.5%to nonfinancial corporations16.7%to other financial corporations39.3%Foreign currency denominated loans13.7Deposits4,834.1of households3,400.0of nonfinancial corporations894.9of other financial corporations216.2Annual Change in Deposits8.0%of households10.8%of nonfinancial corporations8.7%of other financial corporations12.8Shareholder's Equity687.5Claims on non-residents290.9Performance and Stability11.4Interest income120.3Expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1%NPL <sup>6</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates145.7%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%  
   
   
  |  |         |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  |  |  |   
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| Liabilities to non-residents290.9Performance and Stability168.9Income168.9Interest income120.3Expenditures101.4Interest expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA³ (Return on average assets)2.6%ROAE³ (Return on average equity)22.3%Liquidity Ratio432.0%Loan to deposit ratio85.2%CAR515.1%NPL62.1%Loan loss provisions to NPL145.7%Effective Interest Rates5.9%Interest Rate on Loans76.0%to households5.9%of which consumer loans6.2%   
   
   
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| Performance and StabilityIncome168.9Interest income120.3Expenditures101.4Interest expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA³ (Return on average assets)2.6%ROAE³ (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1%NPL <sup>6</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates5.9%Interest Rate on Loans <sup>7</sup> 6.0%to households5.9%of which consumer loans6.2%   
   
   
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| Income168.9Interest income120.3Expenditures101.4Interest expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1%NPL <sup>6</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates6.0%to households5.9%of which consumer loans6.2%  
   
   
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| Expenditures101.4Interest expenditures11.8General and administrative expenditures61.5Net Profit67.5ROAA <sup>3</sup> (Return on average assets)2.6%ROAE <sup>3</sup> (Return on average equity)22.3%Liquidity Ratio <sup>4</sup> 32.0%Loan to deposit ratio85.2%CAR <sup>5</sup> 15.1%NPL <sup>6</sup> 2.1%Loan loss provisions to NPL145.7%Effective Interest Rates6.0%Interest Rate on Loans <sup>7</sup> 6.0%of which consumer loans6.2%  
   
   
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| Net Profit67.5ROAA³ (Return on average assets)2.6%ROAE³ (Return on average equity)22.3%Liquidity Ratio432.0%Loan to deposit ratio85.2%CAR515.1%NPL62.1%Loan loss provisions to NPL145.7%Effective Interest RatesInterest Rate on Loans76.0%to households5.9%of which consumer loans6.2%  
   
   
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| ROAA3 (Return on average assets) $2.6\%$ ROAE3 (Return on average equity) $22.3\%$ Liquidity Ratio4 $32.0\%$ Loan to deposit ratio $85.2\%$ CAR5 $15.1\%$ NPL6 $2.1\%$ Loan loss provisions to NPL $145.7\%$ Effective Interest RatesInterest Rate on Loans7 $6.0\%$ to households $5.9\%$ of which consumer loans $6.2\%$   
   
   
  | -  |         |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| ROAE3 (Return on average equity) $22.3\%$ Liquidity Ratio4 $32.0\%$ Loan to deposit ratio $85.2\%$ CAR5 $15.1\%$ NPL6 $2.1\%$ Loan loss provisions to NPL $145.7\%$ <b>Effective Interest Rates</b> Interest Rate on Loans7 $6.0\%$ to households $5.9\%$ of which consumer loans $6.2\%$  
   
   
  |  |         |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| Liquidity Ratio4 $32.0\%$ Loan to deposit ratio $85.2\%$ CAR5 $15.1\%$ NPL6 $2.1\%$ Loan loss provisions to NPL $145.7\%$ <b>Effective Interest Rates</b> Interest Rate on Loans7 $6.0\%$ to households $5.9\%$ of which consumer loans $6.2\%$  
   
   
  |  | 22.3%   |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| Loan to deposit ratio85.2%CAR515.1%NPL62.1%Loan loss provisions to NPL145.7%Effective Interest RatesInterest Rate on Loans76.0%to households5.9%of which consumer loans6.2%  
   
   
  |  | 32.0%   |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| CAR515.1%NPL62.1%Loan loss provisions to NPL145.7%Effective Interest RatesInterest Rate on Loans7to households5.9%of which consumer loans6.2%  
   
   
  |  |         |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| Loan loss provisions to NPL145.7%Effective Interest Rates6.0%Interest Rate on Loans76.0%to households5.9%of which consumer loans6.2%   
   
   
  | _  | 15.1%   |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| Effective Interest RatesInterest Rate on Loans76.0%to households5.9%of which consumer loans6.2%  
   
   
  | $NPL^6$  | 2.1%    |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| Interest Rate on Loans76.0%to households5.9%of which consumer loans6.2%  
   
   
  | Loan loss provisions to NPL  | 145.7%  |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
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   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| to households5.9%of which consumer loans6.2%   
   
   
  | Effective Interest Rates   |         |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| of which consumer loans 6.2%   
   
   
  | Interest Rate on Loans <sup>7</sup>  | 6.0%    |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
|  
   
   
  | to households  | 5.9%    |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
| of which mortgage loans 4.5%   
   
   
  | of which consumer loans  | 6.2%    |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |
|  
   
   
  | of which mortgage loans  | 4.5%    |   |                  |  |   |           |  |   |                 |    |  |                        |   |   |                   |     |   |                                 |       |  |                                |       | | | | | | | | | | | | | | | | | | | | | | | | | | | |
   |                     |       |  |            |  |   |        |         |   |       |         |  |               |         |   |  |   |   |  |  |  |  |  |   |  |  |  
                       |  |  |  |                                       |  |  |  |  |   |   |  |   |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |  |       |   |  |       |   
   |  |  |   |  |  |   |   |  |   |   |  |  |   |  |   |  |  |   |  |       |   |  |       |   |  |  |  |   |       |   |         |      |   |                             |        |  |                          |  |                              |                                     |      |  |               |      |                              |                         |      |  |                         |      |

<b>JUNE 2022</b>		
to nonfinancial corporations	6.1%	Conc
of which agriculture loans	5.6%	Fore
of which industry loans	5.9%	Activ
of which services loans	6.1%	Asse
Interest Rate on Deposits <sup>8</sup>	1.7%	
of households	1.5%	
of which transferrable deposits	0.0%	Valu
of which saving deposits	0.1%	
of which time deposits	1.5%	
of nonfinancial corporations	2.1%	
of which transferrable deposits	0.0%	
	0.0%	Valu
of which saving deposits	0.2% 2.1%	
of which time deposits		Perf
Interest Rate Spread	<b>4.3pp</b>	Net I
MICROFINANCIAL INSTITUTIONS (N	IFI) <sup>11</sup>	Clair
Structure		Expe
Number of MFIs	30	Net 1
of which foreign owned	13	ROA
Number of offices	148	ROA
Concentration Rate <sup>1</sup>	56.4%	Clair
Foreign Ownership <sup>2</sup>	92.0%	Capit
Number of employees	1,335	
Activities	,	<b>C</b> .
Assets	372.0	Stru
Loans	261.3	Num
to households	169.9	Num
to nonfinancial corporations	91.5	Activ
Annual Change in Loans	19.6%	Asse
of households	18.2%	
of nonfinancial corporations	22.3%	Not I
Interests Rate on Loans <sup>6</sup>	18.9%	Net F Perf
Financial Lease	69.8	KPST
Claims on non-residents	0.0	
Liabilities to non-residents	229.0	
Performance and Stability		
Income	27.4	SKPI
Interest income	24.2	
Expenditures	18.6	
Interest expenditures	4.0	
Personnel expenditures and administration	10.9	
Net Profit	8.8	<sup>1</sup> Asset
ROAA <sup>3</sup> (Return on average assets)	5.4%	<sup>2</sup> Asset
ROAE <sup>3</sup> (Return on average equity)	20.0%	<sup>3</sup> Annu <sup>4</sup> Liqui
$NPL^6$	2.2%	<sup>5</sup> Regu
Loan loss provisions to NPL	144.5%	<sup>6</sup> Nonp <sup>7</sup> Weigh
INSURANCE COMPANIES		<sup>8</sup> Weigl
		<sup>9</sup> Value <sup>10</sup> Base
Structure	10	<sup>10</sup> Dase <sup>11</sup> Non-
Number of insurance companies	12	This pub
ʻlife' ʻnon-life'	$2 \\ 10$	data are <u>https://bo</u>
of which foreign owned	$\frac{10}{7}$	
Number of offices	491	

ncentration Rate <sup>1</sup>	34.6%
reign Ownership <sup>2</sup>	$\mathbf{51.6\%}$
tivities	
sets	253.6
'life'	22.2
'non-life'	231.5
lue of Written Premiums	61.4
of which 'life'	3.4
of which 'non-life'	58.0
Third party liability	30.8
Non third party liability	24.7
lue of Claims Paid	30.9
of which to third party	15.0
rformance and Stability	10.0
t Income	50.7
ims Incurred	30.0
penditures	17.2
t Profit	2.5
AA <sup>3</sup> (Return on average assets)	2.9%
$AE^3$ (Return on average equity)	2.9% 11.6%
tims Paid /Written Premiums	<b>50.3</b> %
oital/Assets	25.3%
	20.070
PENSION FUNDS	
ructure	
mber of Pension Funds	2
mber of employees	31
tivities	
sets	2,283.0
Kosovo Pension Saving Trust (KPST)	2,274.5
Slovenian-Kosovo Pension Fund (SKPF)	8.5
Foreign Assets of Pension Funds	$1,\!613.5$
rformance	
ST	
Return on investment <sup>9</sup>	-161.6
New contributions $^9$	116.2
Unit price per share <sup>10</sup>	1.60€
PF	
Return on investment <sup>9</sup> (thousands of euro)	-801.6
New contributions <sup>9</sup> (thousands of euro)	294.9
Unit price per share <sup>10</sup>	182.63€
sets of 3 largest institutions/total assets	
sets of foreign owned institutions / total assets nualized based on performance by June 2022	
quid Assets (broad)/short-term liabilities	
gulatory capital /risk-weighted assets	
nperforming loans/ total gross loans eighted average interest rate on new loans	
eighted average interest rate on new deposits	
lues are calculated for period January-June 2022 ase value of unit price: KPST =1; SKPF =100	
on-banking Financial Institutions are included	
publication includes the data available as of 25 <sup>th</sup> of July, 2022. In case of eventual	revisions, the final
are those that are published on the CBK website, Time Series: ://bqk-kos.org/statistics/time-series/?lang=en	