



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

**FEBRUARY 2025**

*Values calculated for February 2025  
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](http://www.bqk-kos.org)  
[economic.analysis@bqk-kos.org](mailto:economic.analysis@bqk-kos.org)

**COMMERCIAL BANKS**

<b>Structure</b>	
<b>Number of Banks</b>	<b>11</b>
<i>of which foreign owned</i>	8
Number of offices	232
<b>Concentration Rate<sup>1</sup></b>	<b>52.3%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>83.3%</b>
Number of employees	4,178
<b>Activities</b>	
<b>Assets</b>	<b>8,430.4</b>
<b>Loans</b>	<b>5,904.1</b>
<i>to households</i>	2,409.6
<i>to nonfinancial corporations</i>	3,434.4
<i>to other financial corporations</i>	49.1
<b>Annual Change in Loans</b>	<b>19.2%</b>
<i>to households</i>	23.3%
<i>to nonfinancial corporations</i>	15.9%
<i>to other financial corporations</i>	172.8%
Foreign currency denominated loans	1.2
<b>Deposits</b>	<b>6,886.2</b>
<i>of households</i>	4,588.8
<i>of nonfinancial corporations</i>	1,367.8
<i>of other financial corporations</i>	437.8
<b>Annual Change in Deposits</b>	<b>14.5%</b>
<i>of households</i>	13.1%
<i>of nonfinancial corporations</i>	12.7%
<i>of other financial corporations</i>	30.0%
Foreign currency denominated deposits	218.2
<b>Shareholder's Equity</b>	<b>999.0</b>
Claims on non-residents	1,215.1
Liabilities to non-residents	386.0
<b>Performance and Stability</b>	
<b>Income</b>	<b>85.0</b>
<i>Interest income</i>	66.1
<b>Expenditures</b>	<b>56.6</b>
<i>Interest expenditures</i>	11.6
<i>General and administrative expenditures</i>	30.4
<b>Net Profit</b>	<b>28.5</b>
ROAA <sup>3</sup> (Return on average assets)	2.5%
ROAE <sup>3</sup> (Return on average equity)	19.4%
Liquidity Ratio <sup>4</sup>	30.6%
Loan to deposit ratio	85.7%
CAR <sup>5</sup>	16.1%
NPL <sup>6</sup>	1.9%
Loan loss provisions to NPL	124.3%
<b>Effective Interest Rates</b>	
<b>Interest Rate on Loans<sup>7</sup></b>	<b>6.0%</b>
<i>to households</i>	<b>5.6%</b>
<i>of which consumer loans</i>	5.8%
<i>of which mortgage loans</i>	5.1%

<i>to nonfinancial corporations</i>	<b>6.4%</b>
<i>of which agriculture loans</i>	9.1%
<i>of which industry loans</i>	6.3%
<i>of which services loans</i>	6.3%
<b>Interest Rate on Deposits<sup>8</sup></b>	<b>3.0%</b>
<i>of households</i>	<b>3.0%</b>
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	3.0%
<i>of nonfinancial corporations</i>	<b>3.1%</b>
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	3.1%
<b>Interest Rate Spread</b>	<b>3.0pp</b>

**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
Number of NBFIs	<b>23</b>
<i>of which foreign owned</i>	8
Number of offices	345
<b>Concentration Rate<sup>1</sup></b>	<b>53.6%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>73.6%</b>
Number of employees	1,636
<b>Activities</b>	
<b>Assets</b>	<b>665.6</b>
<b>Loans and Lease Financing</b>	<b>566.3</b>
<i>to households</i>	300.1
<i>to nonfinancial corporations</i>	266.2
<b>Annual Change in Loans and Lease Financing</b>	<b>21.2%</b>
<i>of households</i>	18.3%
<i>of nonfinancial corporations</i>	24.5%
<b>Interests Rate on Loans and Lease Financing<sup>7</sup></b>	<b>19.1%</b>
Claims on non-residents	0.0
Liabilities to non-residents	396.9

<b>Performance and Stability</b>	
<b>Income</b>	<b>16.2</b>
<i>Interest income</i>	13.8
<b>Expenditures</b>	<b>12.1</b>
<i>Interest expenditures</i>	4.0
<i>Personnel expenditures and administration</i>	5.1
<b>Net Profit</b>	<b>4.1</b>
ROAA <sup>3</sup> (Return on average assets)	3.7%
ROAE <sup>3</sup> (Return on average equity)	13.6%
NPL <sup>6</sup>	1.8%
Loan loss provisions to NPL	143.4%

**INSURANCE COMPANIES**

<b>Structure</b>	
<b>Number of insurance companies</b>	<b>12</b>
<i>'life'</i>	2
<i>'non-life'</i>	10
<i>of which foreign owned</i>	6

Number of offices	493
<b>Concentration Rate<sup>1</sup></b>	<b>38.1%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>54.5%</b>
<b>Activities</b>	
<b>Assets</b>	<b>340.8</b>
<i>'life'</i>	28.7
<i>'non-life'</i>	312.1
<b>Value of Written Premiums</b>	<b>27.8</b>
<i>of which 'life'</i>	1.4
<i>of which 'non-life'</i>	26.4
<i>Third party liability</i>	12.2
<i>Non third party liability</i>	13.4
<b>Value of Claims Paid</b>	<b>12.0</b>
<i>of which to third party</i>	5.8
<b>Performance and Stability</b>	
<b>Revenues</b>	<b>26.0</b>
<i>Net earned premiums</i>	25.1
<i>Financial income</i>	0.9
<b>Expenditures</b>	<b>21.1</b>
<i>Incurred claims</i>	12.2
<i>Operating expenditures</i>	8.7
<b>Net Profit</b>	<b>4.9</b>
ROAA <sup>3</sup> (Return on average assets)	4.7%
ROAE <sup>3</sup> (Return on average equity)	14.7%
<b>Claims Paid /Written Premiums</b>	<b>41.9%</b>
Capital/Assets	25.6%

**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>3,298.4</b>
<i>Kosovo Pension Saving Trust (KPST)</i>	3,287.6
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.8
Net Foreign Assets of Pension Funds	2,655.3
<b>Performance</b>	
KPST	
<i>Return on investment<sup>9</sup></i>	60.3
<i>New contributions<sup>9</sup></i>	59.0
<b>Unit price per share<sup>10</sup></b>	<b>1.86€</b>
SKPF	
<i>Return on investment<sup>9</sup> (thousands of euro)</i>	179.5
<i>New contributions<sup>9</sup> (thousands of euro)</i>	145.4
<b>Unit price per share<sup>10</sup></b>	<b>218.8 €</b>

<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 February 2025  
<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 -February 2025  
<sup>10</sup> Base value of unit price: KPST =1; SKPF =100  
This publication includes the data available as of 26<sup>th</sup> of March, 2025. 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>