



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

MARCH 2025

Values calculated for March 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
economic.analysis@bqk-kos.org

MARCH 2025

COMMERCIAL BANKS

Structure	
Number of Banks	11
<i>of which foreign owned</i>	8
Number of offices	232
Concentration Rate¹	53.1%
Foreign Ownership²	83.7%
Number of employees	4,184
Activities	
Assets	8,633.8
Loans	6,118.9
<i>to households</i>	2,481.7
<i>to nonfinancial corporations</i>	3,571.4
<i>to other financial corporations</i>	53.3
Annual Change in Loans	20.3%
<i>to households</i>	24.3%
<i>to nonfinancial corporations</i>	17.0%
<i>to other financial corporations</i>	170.2%
Foreign currency denominated loans	1.1
Deposits	6,969.5
<i>of households</i>	4,636.7
<i>of nonfinancial corporations</i>	1,405.2
<i>of other financial corporations</i>	433.5
Annual Change in Deposits	15.2%
<i>of households</i>	14.0%
<i>of nonfinancial corporations</i>	14.9%
<i>of other financial corporations</i>	27.4%
Foreign currency denominated deposits	237.5
Shareholder's Equity	1,001.1
Claims on non-residents	1,180.3
Liabilities to non-residents	470.2
Performance and Stability	
Income	129.0
<i>Interest income</i>	101.0
Expenditures	86.6
<i>Interest expenditures</i>	17.7
<i>General and administrative expenditures</i>	46.7
Net Profit	42.4
ROAA ³ (Return on average assets)	2.5%
ROAE ³ (Return on average equity)	19.1%
Liquidity Ratio ⁴	29.9%
Loan to deposit ratio	87.8%
CAR ⁵	15.6%
NPL ⁶	1.8%
Loan loss provisions to NPL	124.3%
Effective Interest Rates	
Interest Rate on Loans⁷	5.7%
<i>to households</i>	5.3%
<i>of which consumer loans</i>	5.6%
<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>	7.8%
<i>of which services loans</i>	6.2%
Interest Rate on Deposits⁸	5.7%
<i>of households</i>	3.0%
<i>of which transferrable deposits</i>	2.8%
<i>of which saving deposits</i>	0.0%
<i>of which time deposits</i>	0.3%
<i>of nonfinancial corporations</i>	2.8%
<i>of which transferrable deposits</i>	3.3%
<i>of which saving deposits</i>	0.0%
<i>of which time deposits</i>	0.2%
Interest Rate Spread	3.3%
	2.7pp

MICROFINANCIAL INSTITUTIONS (MFI) AND NON-BANKING FINANCIAL INSTITUTIONS (NBFi)

Structure	
Number of MFIs	9
<i>of which foreign owned</i>	7
Number of NBFIs	23
<i>of which foreign owned</i>	8
Number of offices	346
Concentration Rate¹	53.6%
Foreign Ownership²	73.4%
Number of employees	1,645
Activities	
Assets	671.4
Loans and Lease Financing	575.5
<i>to households</i>	303.6
<i>to nonfinancial corporations</i>	272.0
Annual Change in Loans and Lease Financing	21.4%
<i>of households</i>	18.3%
<i>of nonfinancial corporations</i>	25.1%
Interests Rate on Loans and Lease Financing⁷	18.9%
Claims on non-residents	0.0
Liabilities to non-residents	400.2

Performance and Stability

Income	24.9
<i>Interest income</i>	21.1
Expenditures	19.3
<i>Interest expenditures</i>	7.0
<i>Personnel expenditures and administration</i>	7.8
Net Profit	5.6
ROAA ³ (Return on average assets)	3.6%
ROAE ³ (Return on average equity)	13.3%
NPL ⁶	1.7%
Loan loss provisions to NPL	148.3%

INSURANCE COMPANIES

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

Number of offices	493
Concentration Rate¹	37.1%
Foreign Ownership²	53.6%
Activities	
Assets	337.2
<i>'life'</i>	28.8
<i>'non-life'</i>	308.5
Value of Written Premiums	42.6
<i>of which 'life'</i>	2.1
<i>of which 'non-life'</i>	40.5
<i>Third party liability</i>	18.8
<i>Non third party liability</i>	20.3
Value of Claims Paid	21.7
<i>of which to third party</i>	9.5
Performance and Stability	
Revenues	38.2
<i>Net earned premiums</i>	36.4
<i>Financial income</i>	1.8
Expenditures	33.7
<i>Incurred claims</i>	19.7
<i>Operating expenditures</i>	13.6
Net Profit	4.4
ROAA ³ (Return on average assets)	5.0%
ROAE ³ (Return on average equity)	16.0%
Claims Paid /Written Premiums	49.2%
Capital/Assets	26.1%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	35
Activities	
Assets	3,217.5
<i>Kosovo Pension Saving Trust (KPST)</i>	3,207.2
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.4
Net Foreign Assets of Pension Funds	2,489.2
Performance	
KPST	
<i>Return on investment⁹</i>	-40.3
<i>New contributions⁹</i>	86.1
Unit price per share¹⁰	1.79€
SKPF	
<i>Return on investment⁹ (thousands of euro)</i>	-240.7
<i>New contributions⁹ (thousands of euro)</i>	259.4
Unit price per share¹⁰	209.2 €

¹ Assets of 3 largest institutions/total assets

² Assets of foreign owned institutions / total assets

³ Annualized based on performance by March 2025

⁴ Liquid Assets (broad)/short-term liabilities

⁵ Regulatory capital /risk-weighted assets

⁶ Nonperforming loans/ total gross loans

⁷ Weighted average interest rates on new loans

⁸ Weighted average interest rates on new deposits

⁹ Values are calculated for period January -March 2025

¹⁰ Base value of unit price: KPST =1; SKPF =100

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