



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

APRIL 2025

Values calculated for April 2025

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>	8
Number of offices	232
Concentration Rate¹	53.3%
Foreign Ownership²	83.6%
Number of employees	4,185
Activities	
Assets	8,576.5
Loans	6,209.6
<i>to households</i>	2,528.2
<i>to nonfinancial corporations</i>	3,614.9
<i>to other financial corporations</i>	53.4
Annual Change in Loans	20.8%
<i>to households</i>	24.0%
<i>to nonfinancial corporations</i>	17.6%
<i>to other financial corporations</i>	167.4%
Foreign currency denominated loans	1.1
Deposits	6,920.2
<i>of households</i>	4,655.8
<i>of nonfinancial corporations</i>	1,343.3
<i>of other financial corporations</i>	443.6
Annual Change in Deposits	14.7%
<i>of households</i>	13.5%
<i>of nonfinancial corporations</i>	13.8%
<i>of other financial corporations</i>	29.2%
Foreign currency denominated deposits	236.0
Shareholder's Equity	1,011.2
Claims on non-residents	981.8
Liabilities to non-residents	472.3
Performance and Stability	
Income	172.8
<i>Interest income</i>	135.7
Expenditures	118.7
<i>Interest expenditures</i>	23.7
<i>General and administrative expenditures</i>	63.0
Net Profit	54.1
ROAA ³ (Return on average assets)	2.4%
ROAE ³ (Return on average equity)	18.6%
Liquidity Ratio ⁴	28.2%
Loan to deposit ratio	89.7%
CAR ⁵	16.3%
NPL ⁶	2.0%
Loan loss provisions to NPL	116.2%
Effective Interest Rates	
Interest Rate on Loans⁷	6.0%
<i>to households</i>	5.7%
<i>of which consumer loans</i>	5.9%
<i>of which mortgage loans</i>	5.2%

to nonfinancial corporations

<i>of which agriculture loans</i>	6.3%
<i>of which industry loans</i>	8.8%
<i>of which services loans</i>	6.2%
Interest Rate on Deposits⁸	3.0%
of households	2.8%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	2.8%
of nonfinancial corporations	3.4%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	3.4%
Interest Rate Spread	3.0pp

Number of offices	493
Concentration Rate¹	36.5%
Foreign Ownership²	52.3%
Activities	
Assets	351.7
<i>'life'</i>	28.9
<i>'non-life'</i>	322.8
Value of Written Premiums	57.8
<i>of which 'life'</i>	2.9
<i>of which 'non-life'</i>	54.9
<i>Third party liability</i>	26.1
<i>Non third party liability</i>	26.7
Value of Claims Paid	28.4
<i>of which to third party</i>	12.9

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

Structure	
Number of MFIs	9
<i>of which foreign owned</i>	6
Number of NBFIs	23
<i>of which foreign owned</i>	8
Number of offices	377
Concentration Rate¹	53.4%
Foreign Ownership²	73.5%
Number of employees	1,616

Activities	
Assets	683.0
Loans and Lease Financing	586.2
<i>to households</i>	309.3
<i>to nonfinancial corporations</i>	276.9
Annual Change in Loans and Lease Financing	22.0%
<i>of households</i>	19.1%
<i>of nonfinancial corporations</i>	25.5%
Interests Rate on Loans and Lease Financing⁷	18.8%
Claims on non-residents	0.0
Liabilities to non-residents	403.7

Performance and Stability	
Income	33.4
<i>Interest income</i>	28.4
Expenditures	26.4
<i>Interest expenditures</i>	9.3
<i>Personnel expenditures and administration</i>	10.7
Net Profit	7.1
ROAA ³ (Return on average assets)	3.6%
ROAE ³ (Return on average equity)	13.1%
NPL ⁶	1.8%
Loan loss provisions to NPL	140.6%

INSURANCE COMPANIES

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

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	35
Activities	
Assets	3,172.1
<i>Kosovo Pension Saving Trust (KPST)</i>	3,161.9
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.2
Net Foreign Assets of Pension Funds	2,421.9
Performance	
KPST	
<i>Return on investment⁹</i>	-104.9
<i>New contributions⁹</i>	117.2
Unit price per share¹⁰	1.75€
SKPF	
<i>Return on investment⁹ (thousands of euro)</i>	-406.8
<i>New contributions⁹ (thousands of euro)</i>	318.8
Unit price per share¹⁰	205.3 €

¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by April 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 -April 2025
¹⁰ Base value of unit price: KPST =1; SKPF =100

This publication includes the data available as of 27th of May, 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>