



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

MAY 2025

Values calculated for May 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	233
Concentration Rate¹	53.5%
Foreign Ownership²	83.6%
Number of employees	4,190
Activities	
Assets	8,593.9
Loans	6,311.0
<i>to households</i>	2,574.4
<i>to nonfinancial corporations</i>	3,669.3
<i>to other financial corporations</i>	54.0
Annual Change in Loans	20.9%
<i>to households</i>	23.4%
<i>to nonfinancial corporations</i>	18.2%
<i>to other financial corporations</i>	127.1%
Foreign currency denominated loans	1.1
Deposits	6,922.2
<i>of households</i>	4,639.5
<i>of nonfinancial corporations</i>	1,441.1
<i>of other financial corporations</i>	393.2
Annual Change in Deposits	14.1%
<i>of households</i>	13.0%
<i>of nonfinancial corporations</i>	18.4%
<i>of other financial corporations</i>	15.9%
Foreign currency denominated deposits	242.2
Shareholder's Equity	1,025.4
Claims on non-residents	929.6
Liabilities to non-residents	462.4
Performance and Stability	
Income	217.7
<i>Interest income</i>	171.1
Expenditures	149.6
<i>Interest expenditures</i>	30.0
<i>General and administrative expenditures</i>	79.0
Net Profit	68.1
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	17.9%
Liquidity Ratio ⁴	27.2%
Loan to deposit ratio	91.2%
CAR ⁵	16.2%
NPL ⁶	2.0%
Loan loss provisions to NPL	115.7%
Effective Interest Rates	
Interest Rate on Loans⁷	6.0%
<i>to households</i>	5.7%
<i>of which consumer loans</i>	6.0%
<i>of which mortgage loans</i>	5.1%

to nonfinancial corporations

<i>of which agriculture loans</i>	8.4%
<i>of which industry loans</i>	6.0%
<i>of which services loans</i>	6.2%
Interest Rate on Deposits⁸	2.8%
<i>of households</i>	2.7%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	2.7%
<i>of nonfinancial corporations</i>	3.3%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	3.3%
Interest Rate Spread	3.2pp

6.2%	Number of offices	493
8.4%	Concentration Rate¹	36.5%
6.0%	Foreign Ownership²	52.3%
Activities		
6.2%	Assets	343.9
2.8%	<i>'life'</i>	28.3
2.7%	<i>'non-life'</i>	315.6
0.0%	Value of Written Premiums	72.1
0.3%	of which 'life'	3.6
2.7%	of which 'non-life'	68.5
3.3%	<i>Third party liability</i>	33.3
0.0%	<i>Non third party liability</i>	32.5
0.1%	Value of Claims Paid	35.2
3.3%	<i>of which to third party</i>	16.7

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	376
Concentration Rate¹	56.4%
Foreign Ownership²	80.2%
Number of employees	1,627

Activities	
Assets	659.5
Loans and Lease Financing	563.3
<i>to households</i>	315.2
<i>to nonfinancial corporations</i>	248.1
Annual Change in Loans and Lease Financing	20.5%
<i>of households</i>	19.3%
<i>of nonfinancial corporations</i>	22.0%
Interests Rate on Loans and Lease Financing⁷	18.7%
Claims on non-residents	0.0
Liabilities to non-residents	376.2

Performance and Stability	
Income	42.3
<i>Interest income</i>	36.0
Expenditures	33.4
<i>Interest expenditures</i>	11.8
<i>Personnel expenditures and administration</i>	13.5
Net Profit	8.9
ROAA ³ (Return on average assets)	3.6%
ROAE ³ (Return on average equity)	12.5%
NPL ⁶	1.9%
Loan loss provisions to NPL	137.6%

INSURANCE COMPANIES

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

PENSION FUNDS		
Structure		
Number of Pension Funds		2
Number of employees		35
Activities		
Assets		3,309.5
<i>Kosovo Pension Saving Trust (KPST)</i>		3,298.9
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>		10.5
Net Foreign Assets of Pension Funds		2,557.8
Performance		
KPST		
Return on investment ⁹		12.5
New contributions ⁹		145.8
Unit price per share¹⁰		1.83€
SKPF		
Return on investment ⁹ (<i>thousands of euro</i>)		-62.7
New contributions ⁹ (<i>thousands of euro</i>)		381.4
Unit price per share¹⁰		212.4 €

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions / total assets³ Annualized based on performance by May 2025⁴ Liquid Assets (broad)/short-term liabilities⁵ Regulatory capital /risk-weighted assets⁶ Nonperforming loans/ total gross loans⁷ Weighted average interest rates on new loans⁸ Weighted average interest rates on new deposits⁹ Values are calculated for period January -May 2025¹⁰ Base value of unit price: KPST =1; SKPF =100This publication includes the data available as of 26th of June, 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>