



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

**JUNE 2025**

*Values calculated for June 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	235
<b>Concentration Rate<sup>1</sup></b>	<b>53.6%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>83.5%</b>
Number of employees	4,207
<b>Activities</b>	
<b>Assets</b>	<b>8,693.6</b>
<b>Loans</b>	<b>6,381.0</b>
<i>to households</i>	2,608.4
<i>to nonfinancial corporations</i>	3,703.7
<i>to other financial corporations</i>	53.6
<b>Annual Change in Loans</b>	<b>19.3%</b>
<i>to households</i>	22.8%
<i>to nonfinancial corporations</i>	16.5%
<i>to other financial corporations</i>	66.5%
Foreign currency denominated loans	1.1
<b>Deposits</b>	<b>6,898.1</b>
<i>of households</i>	4,625.6
<i>of nonfinancial corporations</i>	1,399.5
<i>of other financial corporations</i>	436.8
<b>Annual Change in Deposits</b>	<b>12.5%</b>
<i>of households</i>	12.5%
<i>of nonfinancial corporations</i>	13.8%
<i>of other financial corporations</i>	29.3%
Foreign currency denominated deposits	242.5
<b>Shareholder's Equity</b>	<b>1,048.1</b>
Claims on non-residents	934.6
Liabilities to non-residents	548.2
<b>Performance and Stability</b>	
<b>Income</b>	<b>264.9</b>
<i>Interest income</i>	206.6
<b>Expenditures</b>	<b>177.6</b>
<i>Interest expenditures</i>	36.3
<i>General and administrative expenditures</i>	94.9
<b>Net Profit</b>	<b>87.3</b>
ROAA <sup>3</sup> (Return on average assets)	2.3%
ROAE <sup>3</sup> (Return on average equity)	17.9%
Liquidity Ratio <sup>4</sup>	27.1%
Loan to deposit ratio	92.5%
CAR <sup>5</sup>	16.5%
NPL <sup>6</sup>	2.0%
Loan loss provisions to NPL	115.4%
<b>Effective Interest Rates</b>	
<b>Interest Rate on Loans<sup>7</sup></b>	<b>6.3%</b>
<i>to households</i>	<b>6.1%</b>
<i>of which consumer loans</i>	6.3%
<i>of which mortgage loans</i>	5.4%

<i>to nonfinancial corporations</i>	<b>6.5%</b>
<i>of which agriculture loans</i>	7.8%
<i>of which industry loans</i>	6.4%
<i>of which services loans</i>	6.5%
<b>Interest Rate on Deposits<sup>8</sup></b>	<b>2.7%</b>
<i>of households</i>	<b>2.6%</b>
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	2.6%
<i>of nonfinancial corporations</i>	<b>3.6%</b>
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	3.6%
<b>Interest Rate Spread</b>	<b>3.6pp</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>	7
Number of NBFIs	<b>23</b>
<i>of which foreign owned</i>	5
Number of offices	377
<b>Concentration Rate<sup>1</sup></b>	<b>56.4%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>80.5%</b>
Number of employees	1,636
<b>Activities</b>	
<b>Assets</b>	<b>671.3</b>
<b>Loans and Lease Financing</b>	<b>572.4</b>
<i>to households</i>	320.5
<i>to nonfinancial corporations</i>	252.0
<b>Annual Change in Loans and Lease Financing</b>	<b>20.5%</b>
<i>of households</i>	20.1%
<i>of nonfinancial corporations</i>	20.9%
<b>Interests Rate on Loans and Lease Financing<sup>7</sup></b>	<b>17.9%</b>
Claims on non-residents	0.0
Liabilities to non-residents	382.0

<b>Performance and Stability</b>	
<b>Income</b>	<b>51.3</b>
<i>Interest income</i>	43.6
<b>Expenditures</b>	<b>40.6</b>
<i>Interest expenditures</i>	14.3
<i>Personnel expenditures and administration</i>	16.2
<b>Net Profit</b>	<b>10.7</b>
ROAA <sup>3</sup> (Return on average assets)	3.5%
ROAE <sup>3</sup> (Return on average equity)	12.4%
NPL <sup>6</sup>	1.8%
Loan loss provisions to NPL	140.0%

**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	488
<b>Concentration Rate<sup>1</sup></b>	<b>37.3%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>53.8%</b>
<b>Activities</b>	
<b>Assets</b>	<b>347.2</b>
<i>'life'</i>	29.5
<i>'non-life'</i>	317.7
<b>Value of Written Premiums</b>	<b>87.7</b>
<i>of which 'life'</i>	4.2
<i>of which 'non-life'</i>	83.6
<i>Third party liability</i>	40.9
<i>Non third party liability</i>	38.8
<b>Value of Claims Paid</b>	<b>41.9</b>
<i>of which to third party</i>	19.6
<b>Performance and Stability</b>	
<b>Revenues</b>	<b>76.7</b>
<i>Net earned premiums</i>	72.9
<i>Financial income</i>	3.8
<b>Expenditures</b>	<b>67.1</b>
<i>Incurred claims</i>	39.0
<i>Operating expenditures</i>	26.8
<b>Net Profit</b>	<b>9.7</b>
ROAA <sup>3</sup> (Return on average assets)	5.8%
ROAE <sup>3</sup> (Return on average equity)	18.0%
<b>Claims Paid /Written Premiums</b>	<b>47.1%</b>
Capital/Assets	28.4%

**PENSION FUNDS**

<b>Structure</b>	
<b>Number of Pension Funds</b>	<b>2</b>
Number of employees	35
<b>Activities</b>	
<b>Assets</b>	<b>3,381.7</b>
<i>Kosovo Pension Saving Trust (KPST)</i>	3,371.1
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.6
Net Foreign Assets of Pension Funds	2,715.3
<b>Performance</b>	
KPST	
<i>Return on investment<sup>9</sup></i>	62.5
<i>New contributions<sup>9</sup></i>	174.7
<b>Unit price per share<sup>10</sup></b>	<b>1.85€</b>
SKPF	
<i>Return on investment<sup>9</sup> (thousands of euro)</i>	23.3
<i>New contributions<sup>9</sup> (thousands of euro)</i>	469.2
<b>Unit price per share<sup>10</sup></b>	<b>213.9 €</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 June 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 -June 2025  
<sup>10</sup> Base value of unit price: KPST =1; SKPF =100

This publication includes the data available as of 25<sup>th</sup> of July, 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>