



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

JULY 2025

*Values calculated for July 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	236
Concentration Rate¹	53.3%
Foreign Ownership²	83.5%
Number of employees	4,209
Activities	
Assets	8,854.8
Loans	6,409.2
<i>to households</i>	2,639.4
<i>to nonfinancial corporations</i>	3,698.8
<i>to other financial corporations</i>	56.7
Annual Change in Loans	18.8%
<i>to households</i>	22.0%
<i>to nonfinancial corporations</i>	15.9%
<i>to other financial corporations</i>	83.1%
Foreign currency denominated loans	1.2
Deposits	7,066.9
<i>of households</i>	4,678.6
<i>of nonfinancial corporations</i>	1,430.9
<i>of other financial corporations</i>	490.4
Annual Change in Deposits	13.0%
<i>of households</i>	12.8%
<i>of nonfinancial corporations</i>	14.6%
<i>of other financial corporations</i>	28.1%
Foreign currency denominated deposits	237.0
Shareholder's Equity	1,075.2
Claims on non-residents	1,017.5
Liabilities to non-residents	550.6
Performance and Stability	
Income	312.9
<i>Interest income</i>	243.8
Expenditures	209.0
<i>Interest expenditures</i>	43.0
<i>General and administrative expenditures</i>	111.6
Net Profit	103.9
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	17.6%
Liquidity Ratio ⁴	29.0%
Loan to deposit ratio	90.7%
CAR ⁵	17.4%
NPL ⁶	2.1%
Loan loss provisions to NPL	112.8%
Effective Interest Rates	
Interest Rate on Loans⁷	6.4%
<i>to households</i>	6.2%
<i>of which consumer loans</i>	6.5%
<i>of which mortgage loans</i>	5.4%

<i>to nonfinancial corporations</i>	6.5%
<i>of which agriculture loans</i>	8.6%
<i>of which industry loans</i>	6.8%
<i>of which services loans</i>	6.3%
Interest Rate on Deposits⁸	3.4%
<i>of households</i>	3.0%
<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>	3.9%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.1%
<i>of which time deposits</i>	3.9%
Interest Rate Spread	3.0pp

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>	5
Number of offices	384
Concentration Rate¹	56.5%
Foreign Ownership²	80.2%
Number of employees	1,657
Activities	
Assets	680.5
Loans and Lease Financing	585.2
<i>to households</i>	329.2
<i>to nonfinancial corporations</i>	256.0
Annual Change in Loans and Lease Financing	20.5%
<i>of households</i>	21.4%
<i>of nonfinancial corporations</i>	19.5%
Interests Rate on Loans and Lease Financing⁷	17.8%
Claims on non-residents	0.0
Liabilities to non-residents	388.0

Performance and Stability	
Income	61.1
<i>Interest income</i>	51.4
Expenditures	47.8
<i>Interest expenditures</i>	16.9
<i>Personnel expenditures and administration</i>	19.3
Net Profit	13.3
ROAA ³ (Return on average assets)	3.6%
ROAE ³ (Return on average equity)	12.9%
NPL ⁶	1.9%
Loan loss provisions to NPL	138.8%

INSURANCE COMPANIES

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

Number of offices	488
Concentration Rate¹	37.4%
Foreign Ownership²	53.4%
Activities	
Assets	348.4
<i>'life'</i>	28.7
<i>'non-life'</i>	319.6
Value of Written Premiums	105.2
of which 'life'	4.8
of which 'non-life'	100.4
<i>Third party liability</i>	50.2
<i>Non third party liability</i>	44.5
Value of Claims Paid	51.6
of which to third party	23.4
Performance and Stability	
Revenues	88.7
Net earned premiums	84.2
Financial income	4.5
Expenditures	77.6
Incurred claims	46.1
Operating expenditures	29.9
Net Profit	11.1
ROAA ³ (Return on average assets)	5.5%
ROAE ³ (Return on average equity)	16.7%
Claims Paid /Written Premiums	48.2%
Capital/Assets	28.3%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	35
Activities	
Assets	3,479.5
<i>Kosovo Pension Saving Trust (KPST)</i>	3,468.6
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.9
Net Foreign Assets of Pension Funds	2,774.5
Performance	
KPST	
Return on investment ⁹	134.6
New contributions ⁹	210.2
Unit price per share¹⁰	1.89€
SKPF	
Return on investment ⁹ (<i>thousands of euro</i>)	246.7
New contributions ⁹ (<i>thousands of euro</i>)	607.6
Unit price per share¹⁰	218.4 €

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

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