



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

AUGUST 2025

Values calculated for August 2025

Values are in millions of Euro (unless stated otherwise)

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AUGUST 2025

COMMERCIAL BANKS

Structure	
Number of Banks	11
<i>of which foreign owned</i>	8
Number of offices	237
Concentration Rate¹	53.0%
Foreign Ownership²	82.6%
Number of employees	4,210
Activities	
Assets	9,063.7
Loans	6,393.3
<i>to households</i>	2,661.9
<i>to nonfinancial corporations</i>	3,660.9
<i>to other financial corporations</i>	55.8
Annual Change in Loans	17.7%
<i>to households</i>	21.5%
<i>to nonfinancial corporations</i>	14.5%
<i>to other financial corporations</i>	62.5%
Foreign currency denominated loans	1.1
Deposits	7,287.8
<i>of households</i>	4,762.5
<i>of nonfinancial corporations</i>	1,561.4
<i>of other financial corporations</i>	491.9
Annual Change in Deposits	12.9%
<i>of households</i>	12.7%
<i>of nonfinancial corporations</i>	15.0%
<i>of other financial corporations</i>	33.3%
Foreign currency denominated deposits	229.1
Shareholder's Equity	1,085.0
Claims on non-residents	1,220.8
Liabilities to non-residents	518.3
Performance and Stability	
Income	362.3
<i>Interest income</i>	280.4
Expenditures	242.5
<i>Interest expenditures</i>	49.9
<i>General and administrative expenditures</i>	127.8
Net Profit	119.8
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	17.3%
Liquidity Ratio ⁴	32.0%
Loan to deposit ratio	87.7%
CAR ⁵	17.3%
NPL ⁶	2.1%
Loan loss provisions to NPL	111.6%
Effective Interest Rates	
Interest Rate on Loans⁷	6.7%
<i>to households</i>	6.7%
<i>of which consumer loans</i>	7.1%
<i>of which mortgage loans</i>	5.6%

<i>to nonfinancial corporations</i>	6.7%
<i>of which agriculture loans</i>	8.4%
<i>of which industry loans</i>	6.6%
<i>of which services loans</i>	6.5%
Interest Rate on Deposits⁸	3.0%
<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>	3.4%
<i>of which transferrable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	3.4%
Interest Rate Spread	3.6pp

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	380
Concentration Rate¹	57.2%
Foreign Ownership²	80.3%
Number of employees	1,651
Activities	
Assets	692.2
Loans and Lease Financing	591.3
<i>to households</i>	334.7
<i>to nonfinancial corporations</i>	256.6
Annual Change in Loans and Lease Financing	19.8%
<i>of households</i>	21.3%
<i>of nonfinancial corporations</i>	17.9%
Interests Rate on Loans and Lease Financing⁷	18.1%
Claims on non-residents	0.0
Liabilities to non-residents	398.4

Performance and Stability	
Income	70.1
<i>Interest income</i>	59.4
Expenditures	54.8
<i>Interest expenditures</i>	19.5
<i>Personnel expenditures and administration</i>	22.1
Net Profit	15.2
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	142.9%

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	37.3%
Foreign Ownership²	53.4%
Activities	
Assets	354.7
<i>'life'</i>	28.9
<i>'non-life'</i>	325.8
Value of Written Premiums	120.3
of which 'life'	5.3
of which 'non-life'	115.0
<i>Third party liability</i>	58.0
<i>Non third party liability</i>	50.3
Value of Claims Paid	56.7
of which to third party	26.0
Performance and Stability	
Revenues	102.1
Net earned premiums	97.1
Financial income	5.0
Expenditures	88.3
Incurred claims	51.6
Operating expenditures	34.8
Net Profit	13.9
ROAA ³ (Return on average assets)	5.7%
ROAE ³ (Return on average equity)	17.6%
Claims Paid /Written Premiums	47.0%
Capital/Assets	26.1%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	35
Activities	
Assets	3,524.7
<i>Kosovo Pension Saving Trust (KPST)</i>	3,513.8
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	10.9
Net Foreign Assets of Pension Funds	2,800.5
Performance	
KPST	
Return on investment ⁹	157.8
New contributions ⁹	239.7
Unit price per share¹⁰	1.90€
SKPF	
Return on investment ⁹ (<i>thousands of euro</i>)	274.8
New contributions ⁹ (<i>thousands of euro</i>)	679.5
Unit price per share¹⁰	218.7 €

¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by August 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 - August 2025
¹⁰ Base value of unit price: KPST =1; SKPF =100
This publication includes the data available as of 26th of September, 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>