



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

OCTOBER 2025

Values calculated for October 2025

Values are in millions of Euro (unless stated otherwise)

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COMMERCIAL BANKS

Structure	
Number of Banks	10
<i>of which foreign owned</i>	7
Number of offices	235
Concentration Rate¹	53.1%
Foreign Ownership²	82.3%
Number of employees	4,207
Activities	
Assets	9,111.7
Loans	6,498.6
<i>to households</i>	2,720.5
<i>to nonfinancial corporations</i>	3,704.5
<i>to other financial corporations</i>	55.0
Annual Change in Loans	16.2%
<i>to households</i>	19.9%
<i>to nonfinancial corporations</i>	13.1%
<i>to other financial corporations</i>	39.9%
Foreign currency denominated loans	1.0
Deposits	7,354.1
<i>of households</i>	4,850.4
<i>of nonfinancial corporations</i>	1,483.6
<i>of other financial corporations</i>	517.4
Annual Change in Deposits	12.0%
<i>of households</i>	13.2%
<i>of nonfinancial corporations</i>	8.3%
<i>of other financial corporations</i>	35.5%
Foreign currency denominated deposits	241.0
Shareholder's Equity	1,106.6
Claims on non-residents	1,185.1
Liabilities to non-residents	482.7
Performance and Stability	
Income	457.6
<i>Interest income</i>	350.5
Expenditures	304.6
<i>Interest expenditures</i>	62.6
<i>General and administrative expenditures</i>	159.3
Net Profit	153.0
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	17.2%
Liquidity Ratio ⁴	30.9%
LCR ⁵	239.2%
*NSFR ⁶	137.8%
Loan to deposit ratio	88.4%
CAR ⁷	17.3%
NPL ⁸	2.1%
Loan loss provisions to NPL	113.0%

Effective Interest Rates

Interest Rate on Loans⁹	6.9%
<i>to households</i>	6.7%

<i>of which consumer loans</i>	7.1%
<i>of which mortgage loans</i>	5.8%
to nonfinancial corporations	7.0%
<i>of which agriculture loans</i>	9.0%
<i>of which industry loans</i>	7.1%
<i>of which services loans</i>	6.8%
Interest Rate on Deposits¹⁰	3.2%
<i>of households</i>	3.1%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	3.1%
of nonfinancial corporations	3.5%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	3.5%
Interest Rate Spread	3.7pp

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	377
Concentration Rate¹	57.4%
Foreign Ownership²	80.2%
Number of employees	1,649
Activities	
Assets	721.9
Loans and Lease Financing	609.2
<i>to households</i>	345.5
<i>to nonfinancial corporations</i>	263.7
Annual Change in Loans and Lease Financing	20.0%
<i>of households</i>	21.4%
<i>of nonfinancial corporations</i>	18.1%
Interests Rate on Loans and Lease Financing⁹	19.2%
Claims on non-residents	0.0
Liabilities to non-residents	417.6

Performance and Stability

Income	87.5
<i>Interest income</i>	75.4
Expenditures	66.1
<i>Interest expenditures</i>	23.8
<i>Personnel expenditures and administration</i>	27.0
Net Profit	20.1
ROAA ³ (Return on average assets)	3.7%
ROAE ³ (Return on average equity)	13.2%
NPL ⁸	1.9%
Loan loss provisions to NPL	137.9%

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	490
Concentration Rate¹	37.3%
Foreign Ownership²	53.4%
Activities	
Assets	356.1
<i>'life'</i>	29.2
<i>'non-life'</i>	326.9
Value of Written Premiums	148.7
of which 'life'	6.7
of which 'non-life'	142.1
<i>Third party liability</i>	72.7
<i>Non third party liability</i>	61.7
Value of Claims Paid	71.3
<i>of which to third party</i>	33.6

Performance and Stability

Revenues	126.7
Net earned premiums	120.0
Financial income	6.7
Expenditures	111.9
Incurred claims	65.6
Operating expenditures	43.8
Net Profit	14.8
ROAA ³ (Return on average assets)	6.7%
ROAE ³ (Return on average equity)	21.4%
Claims Paid /Written Premiums	47.4%
Capital/Assets	26.3%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	35
Activities	
Assets	3,694.5
<i>Kosovo Pension Saving Trust (KPST)</i>	3,683.1
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.4
Net Foreign Assets of Pension Funds	2,988.9
Performance	
KPST	
Return on investment ¹¹	280.1
New contributions ¹¹	302.6
Unit price per share¹²	1.98€
SKPF	
Return on investment ¹¹ (<i>thousands of euro</i>)	765.0
New contributions ¹¹ (<i>thousands of euro</i>)	859.2
Unit price per share¹²	228.4 €

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions / total assets³ Annualized based on performance by October 2025⁴ Liquid Assets (broad)/short-term liabilities⁵ Liquidity Coverage Ratio⁶ Net Stable Funding Ratio⁷ Regulatory capital /risk-weighted assets⁸ Nonperforming loans/ total gross loans⁹ Weighted average interest rates on new loans¹⁰ Weighted average interest rates on new deposits¹¹ Values are calculated for period January – October 2025¹² Base value of unit price: KPST =1; SKPF =100

*Values calculated based on data of October 2025