



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

DECEMBER 2025

Values calculated for December 2025

Values are in millions of Euro (unless stated otherwise)

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DECEMBER 2025

COMMERCIAL BANKS

Structure	
Number of Banks	10
<i>of which foreign owned</i>	7
Number of offices	235
Concentration Rate¹	53.7%
Foreign Ownership²	82.7%
Number of employees	4,184
Activities	
Assets	9,710.3
Loans	6,666.2
<i>to households</i>	2,795.1
<i>to nonfinancial corporations</i>	3,794.4
<i>to other financial corporations</i>	58.1
Annual Change in Loans	14.7%
<i>to households</i>	19.7%
<i>to nonfinancial corporations</i>	11.2%
<i>to other financial corporations</i>	9.5%
Foreign currency denominated loans	1.0
Deposits	7,822.5
<i>of households</i>	5,046.0
<i>of nonfinancial corporations</i>	1,716.5
<i>of other financial corporations</i>	596.3
Annual Change in Deposits	13.0%
<i>of households</i>	12.0%
<i>of nonfinancial corporations</i>	15.5%
<i>of other financial corporations</i>	38.5%
Foreign currency denominated deposits	283.8
Shareholder's Equity	1,141.2
Claims on non-residents	1,466.6
Liabilities to non-residents	563.0
Performance and Stability	
Income	552.8
<i>Interest income</i>	420.2
Expenditures	368.3
<i>Interest expenditures</i>	80.5
<i>General and administrative expenditures</i>	196.0
Net Profit	184.6
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	17.4%
Liquidity Ratio ⁴	34.1%
LCR ⁵	292.0%
NSFR ⁶	140.8%
Loan to deposit ratio	85.2%
CAR ⁷	17.2%
NPL ⁸	2.1%
Loan loss provisions to NPL	111.1%

Effective Interest Rates	
Interest Rate on Loans⁹	6.8%
<i>to households</i>	6.4%

<i>of which consumer loans</i>	6.6%
<i>of which mortgage loans</i>	5.9%
to nonfinancial corporations	7.1%
<i>of which agriculture loans</i>	8.9%
<i>of which industry loans</i>	7.0%
<i>of which services loans</i>	6.9%
Interest Rate on Deposits¹⁰	3.5%
<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	3.8%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	3.8%
Interest Rate Spread	3.3pp

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	383
Concentration Rate¹	58.1%
Foreign Ownership²	81.3%
Number of employees	1,668
Activities	
Assets	747.0
Loans and Lease Financing	629.6
<i>to households</i>	355.8
<i>to nonfinancial corporations</i>	273.8
Annual Change in Loans and Lease Financing	20.6%
<i>of households</i>	21.9%
<i>of nonfinancial corporations</i>	18.9%
Interests Rate on Loans and Lease Financing⁹	18.3%
Claims on non-residents	0.0
Liabilities to non-residents	433.0

Performance and Stability	
Income	108.5
<i>Interest income</i>	91.4
Expenditures	84.3
<i>Interest expenditures</i>	28.8
<i>Personnel expenditures and administration</i>	35.2
Net Profit	24.2
ROAA ³ (Return on average assets)	3.8%
ROAE ³ (Return on average equity)	13.8%
NPL ⁸	1.6%
Loan loss provisions to NPL	147.6%

INSURANCE COMPANIES

Structure	
Number of insurance companies	12
<i>'life'</i>	2

<i>'non-life'</i>	10
<i>of which foreign owned</i>	6
Number of offices	491
Concentration Rate¹	37.1%
Foreign Ownership²	53.4%
Activities	
Assets	357.7
<i>'life'</i>	29.8
<i>'non-life'</i>	327.9
Value of Written Premiums	178.3
<i>of which 'life'</i>	8.4
<i>of which 'non-life'</i>	169.9
<i>Third party liability</i>	86.9
<i>Non third-party liability</i>	74.4
Value of Claims Paid	85.1
<i>of which to third party</i>	40.9
Performance and Stability	
Revenues	152.9
<i>Net earned premiums</i>	144.9
<i>Financial income</i>	8.0
Expenditures	136.1
<i>Incurred claims</i>	78.5
<i>Operating expenditures</i>	54.8
Net Profit	16.8
ROAA ³ (Return on average assets)	5.5%
ROAE ³ (Return on average equity)	18.4%
Claims Paid /Written Premiums	47.1%
Capital/Assets	26.5%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	35
Activities	
Assets	3,771.0
<i>Kosovo Pension Saving Trust (KPST)</i>	3,759.6
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.4
Net Foreign Assets of Pension Funds	3,022.2
Performance	
KPST	
<i>Return on investment¹¹</i>	308.9
<i>New contributions¹¹</i>	364.3
Unit price per share¹²	1.99€
SKPF	
<i>Return on investment¹¹ (thousands of euro)</i>	712.2
<i>New contributions¹¹ (thousands of euro)</i>	1,061.9
Unit price per share¹²	226.4 €

¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by December 2025
⁴ Liquid Assets (broad)/short-term liabilities
⁵ Liquidity Coverage Ratio
⁶ Net Stable Funding Ratio
⁷ Regulatory capital /risk-weighted assets
⁸ Nonperforming loans/ total gross loans
⁹ Weighted average interest rates on new loans
¹⁰ Weighted average interest rates on new deposits
¹¹ Values are calculated for period January – December 2025
¹² Base value of unit price: KPST =1; SKPF =100

This publication includes the data available as of 26th of January 2026. 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>