



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

JANUARY 2026

Values calculated for January 2026

Values are in millions of Euro (unless stated otherwise)

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JANUARY 2026

COMMERCIAL BANKS

Structure	
Number of Banks	10
<i>of which foreign owned</i>	7
Number of offices	235
Concentration Rate¹	53.4%
Foreign Ownership²	82.5%
Number of employees	4,171
Activities	
Assets	9,608.7
Loans	6,654.8
<i>to households</i>	2,809.5
<i>to nonfinancial corporations</i>	3,768.2
<i>to other financial corporations</i>	58.3
Annual Change in Loans	14.4%
<i>to households</i>	18.7%
<i>to nonfinancial corporations</i>	11.5%
<i>to other financial corporations</i>	3.1%
Foreign currency denominated loans	1.0
Deposits	7,747.5
<i>of households</i>	5,059.8
<i>of nonfinancial corporations</i>	1,663.3
<i>of other financial corporations</i>	558.3
Annual Change in Deposits	12.7%
<i>of households</i>	11.5%
<i>of nonfinancial corporations</i>	17.1%
<i>of other financial corporations</i>	28.5%
Foreign currency denominated deposits	277.6
Shareholder's Equity	1,135.4
Claims on non-residents	1,441.3
Liabilities to non-residents	548.5
Performance and Stability	
Income	49.2
<i>Interest income</i>	38.8
Expenditures	33.4
<i>Interest expenditures</i>	8.1
<i>General and administrative expenditures</i>	16.1
Net Profit	15.8
ROAA ³ (Return on average assets)	2.3%
ROAE ³ (Return on average equity)	17.3%
Liquidity Ratio ⁴	33.1%
LCR ⁵	301.1%
*NSFR ⁶	140.8%
Loan to deposit ratio	85.9%
CAR ⁷	17.2%
NPL ⁸	2.1%
Loan loss provisions to NPL	111.4%
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	7.1%
<i>of which agriculture loans</i>	10.0%
<i>of which industry loans</i>	7.0%
<i>of which services loans</i>	7.0%
Interest Rate on Deposits¹⁰	3.5%
<i>of households</i>	3.2%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	3.2%
of nonfinancial corporations	3.9%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	3.9%
Interest Rate Spread	3.4pp

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	57.6%
Foreign Ownership²	81.5%
Number of employees	1,676
Activities	
Assets	756.0
Loans and Lease Financing	634.1
<i>to households</i>	359.8
<i>to nonfinancial corporations</i>	274.3
Annual Change in Loans and Lease Financing	19.3%
<i>of households</i>	21.2%
<i>of nonfinancial corporations</i>	16.9%
Interests Rate on Loans and Lease Financing⁹	19.2%
Claims on non-residents	0.0
Liabilities to non-residents	440.3

Performance and Stability	
Income	9.9
<i>Interest income</i>	8.6
Expenditures	7.6
<i>Interest expenditures</i>	2.6
<i>Personnel expenditures and administration</i>	3.0
Net Profit	2.3
ROAA ³ (Return on average assets)	3.7%
ROAE ³ (Return on average equity)	13.6%
NPL ⁸	1.7%
Loan loss provisions to NPL	147.1%

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	491
Concentration Rate¹	37.4%
Foreign Ownership²	53.3%

Activities	
Assets	363.9
<i>'life'</i>	29.8
<i>'non-life'</i>	334.1
Value of Written Premiums	14.6
of which 'life'	0.8
of which 'non-life'	13.8
<i>Third party liability</i>	6.5
<i>Non third-party liability</i>	6.9
Value of Claims Paid	6.0
<i>of which to third party</i>	3.0

Performance and Stability	
Revenues	14.2
Net earned premiums	13.7
Financial income	0.5
Expenditures	10.8
Incurred claims	6.8
Operating expenditures	3.9
Net Profit	3.4
ROAA ³ (Return on average assets)	5.6%
ROAE ³ (Return on average equity)	18.2%
Claims Paid /Written Premiums	42.6%
Capital/Assets	26.7%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	40
Activities	
Assets	3,857.2
<i>Kosovo Pension Saving Trust (KPST)</i>	3,845.6
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.6
Net Foreign Assets of Pension Funds	3,077.7
Performance	
KPST	
Return on investment ¹¹	60.9
New contributions ¹¹	34.2
Unit price per share¹²	2.02€
SKPF	
Return on investment ¹¹ (<i>thousands of euro</i>)	133.9
New contributions ¹¹ (<i>thousands of euro</i>)	82.4
Unit price per share¹²	228.9 €

¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by January 2026
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 2026
¹² Base value of unit price: KPST =1; SKPF =100
*Values are calculated based on data of December 2025
This publication includes the data available as of 25th of February 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>