



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

FEBRUARY 2026

Values calculated for February 2026

Values are in millions of Euro (unless stated otherwise)

PUBLISHER © Central Bank of the Republic of Kosovo
Economic Analysis and Financial Stability Department
St. Garibaldi 33, 10000 Prishtinë, Republic of Kosovo
Tel: +383 38 222 055 Fax: +383 38 243 763
www.bqk-kos.org
economic.analysis@bqk-kos.org

COMMERCIAL BANKS

Structure	
Number of Banks	10
<i>of which foreign owned</i>	7
Number of offices	235
Concentration Rate¹	53.3%
Foreign Ownership²	82.4%
Number of employees	4,187
Activities	
Assets	9,612.1
Loans	6,731.6
<i>to households</i>	2,848.1
<i>to nonfinancial corporations</i>	3,807.4
<i>to other financial corporations</i>	57.6
Annual Change in Loans	14.0%
<i>to households</i>	18.2%
<i>to nonfinancial corporations</i>	10.9%
<i>to other financial corporations</i>	17.3%
Foreign currency denominated loans	1.0
Deposits	7,744.2
<i>of households</i>	5,109.1
<i>of nonfinancial corporations</i>	1,590.9
<i>of other financial corporations</i>	533.5
Annual Change in Deposits	12.5%
<i>of households</i>	11.3%
<i>of nonfinancial corporations</i>	16.3%
<i>of other financial corporations</i>	21.9%
Foreign currency denominated deposits	280.4
Shareholder's Equity	1,148.7
Claims on non-residents	1,393.6
Liabilities to non-residents	544.3
Performance and Stability	
Income	93.9
<i>Interest income</i>	74.4
Expenditures	66.5
<i>Interest expenditures</i>	15.5
<i>General and administrative expenditures</i>	33.2
Net Profit	27.4
ROAA ³ (Return on average assets)	2.2%
ROAE ³ (Return on average equity)	16.9%
Liquidity Ratio ⁴	32.1%
LCR ⁵	301.5%
*NSFR ⁶	140.8%
Loan to deposit ratio	86.9%
CAR ⁷	17.5%
NPL ⁸	2.1%
Loan loss provisions to NPL	111.8%
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>	6.0%
to nonfinancial corporations	7.2%
<i>of which agriculture loans</i>	9.2%
<i>of which industry loans</i>	6.9%
<i>of which services loans</i>	7.3%
Interest Rate on Deposits¹⁰	3.0%
of households	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	2.6%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	2.6%
Interest Rate Spread	3.8pp

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	376
Concentration Rate¹	57.6%
Foreign Ownership²	81.5%
Number of employees	1,699
Activities	
Assets	756.9
Loans and Lease Financing	642.7
<i>to households</i>	364.0
<i>to nonfinancial corporations</i>	278.7
Annual Change in Loans and Lease Financing	20.3%
<i>of households</i>	21.3%
<i>of nonfinancial corporations</i>	19.0%
Interests Rate on Loans and Lease Financing⁹	18.8%
Claims on non-residents	0.0
Liabilities to non-residents	442.8
Performance and Stability	
Income	19.0
<i>Interest income</i>	16.4
Expenditures	15.5
<i>Interest expenditures</i>	5.8
<i>Personnel expenditures and administration</i>	5.9
Net Profit	3.6
ROAA ³ (Return on average assets)	3.7%
ROAE ³ (Return on average equity)	13.6%
NPL ⁸	1.8%
Loan loss provisions to NPL	145.8%

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	37.5%
Foreign Ownership²	53.4%
Activities	
Assets	365.2
<i>'life'</i>	30.1
<i>'non-life'</i>	335.1
Value of Written Premiums	28.4
<i>of which 'life'</i>	1.6
<i>of which 'non-life'</i>	26.8
<i>Third party liability</i>	12.8
<i>Non-third-party liability</i>	13.2
Value of Claims Paid	13.0
<i>of which to third party</i>	6.4
Performance and Stability	
Revenues	27.4
<i>Net earned premiums</i>	26.4
<i>Financial income</i>	1.0
Expenditures	22.8
<i>Incurred claims</i>	13.8
<i>Operating expenditures</i>	9.0
Net Profit	4.6
ROAA ³ (Return on average assets)	5.4%
ROAE ³ (Return on average equity)	17.5%
Claims Paid /Written Premiums	45.6%
Capital/Assets	27.0%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	40
Activities	
Assets	3,994.5
<i>Kosovo Pension Saving Trust (KPST)</i>	3,932.8
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.7
Net Foreign Assets of Pension Funds	3,196.1
Performance	
KPST	
<i>Return on investment¹¹</i>	126.5
<i>New contributions¹¹</i>	64.9
Unit price per share¹²	2.06€
SKPF	
<i>Return on investment¹¹ (thousands of euro)</i>	322.2
<i>New contributions¹¹ (thousands of euro)</i>	195.7
Unit price per share¹²	232.5 €

¹ Assets of 3 largest institutions/total assets
² Assets of foreign owned institutions / total assets
³ Annualized based on performance by February 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 - February 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 26th of March 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>