



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

**MARCH 2026**

*Values calculated for March 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](http://www.bqk-kos.org)  
[economic.analysis@bqk-kos.org](mailto:economic.analysis@bqk-kos.org)

MARCH 2026

COMMERCIAL BANKS

<b>Structure</b>	
<b>Number of Banks</b>	<b>10</b>
<i>of which foreign owned</i>	7
Number of offices	234
<b>Concentration Rate<sup>1</sup></b>	<b>53.2%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>82.4%</b>
Number of employees	4,173
<b>Activities</b>	
<b>Assets</b>	<b>9,783.2</b>
<b>Loans</b>	<b>6,858.0</b>
<i>to households</i>	2,892.4
<i>to nonfinancial corporations</i>	3,869.5
<i>to other financial corporations</i>	77.5
<b>Annual Change in Loans</b>	<b>12.1%</b>
<i>to households</i>	16.5%
<i>to nonfinancial corporations</i>	8.3%
<i>to other financial corporations</i>	45.4%
Foreign currency denominated loans	1.0
<b>Deposits</b>	<b>7,871.4</b>
<i>of households</i>	5,172.5
<i>of nonfinancial corporations</i>	1,617.3
<i>of other financial corporations</i>	543.6
<b>Annual Change in Deposits</b>	<b>12.9%</b>
<i>of households</i>	11.6%
<i>of nonfinancial corporations</i>	15.1%
<i>of other financial corporations</i>	25.4%
Foreign currency denominated deposits	283.3
<b>Shareholder's Equity</b>	<b>1,158.6</b>
Claims on non-residents	1,414.6
Liabilities to non-residents	544.8
<b>Performance and Stability</b>	
<b>Income</b>	<b>143.2</b>
<i>Interest income</i>	113.3
<b>Expenditures</b>	<b>100.2</b>
<i>Interest expenditures</i>	23.6
<i>General and administrative expenditures</i>	49.7
<b>Net Profit</b>	<b>43.0</b>
ROAA <sup>3</sup> (Return on average assets)	2.2%
ROAE <sup>3</sup> (Return on average equity)	16.8%
Liquidity Ratio <sup>4</sup>	32.4%
LCR <sup>5</sup>	279.8%
NSFR <sup>6</sup>	141.5%
Loan to deposit ratio	87.1%
CAR <sup>7</sup>	17.3%
NPL <sup>8</sup>	2.1%
Loan loss provisions to NPL	114.5%

<b>Effective Interest Rates</b>	
<b>Interest Rate on Loans<sup>9</sup></b>	<b>6.9%</b>
<i>to households</i>	6.4%

<i>of which consumer loans</i>	6.6%
<i>of which mortgage loans</i>	5.9%
<b>to nonfinancial corporations</b>	<b>7.2%</b>
<i>of which agriculture loans</i>	8.1%
<i>of which industry loans</i>	7.1%
<i>of which services loans</i>	7.1%
<b>Interest Rate on Deposits<sup>10</sup></b>	<b>3.2%</b>
<i>of households</i>	<b>2.9%</b>
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	2.9%
<b>of nonfinancial corporations</b>	<b>3.5%</b>
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.2%
<i>of which time deposits</i>	3.5%
<b>Interest Rate Spread</b>	<b>3.6 pp</b>

MICROFINANCIAL INSTITUTIONS (MFI) AND NON-BANKING FINANCIAL INSTITUTIONS (NBFI)

<b>Structure</b>	
<b>Number of MFIs</b>	<b>9</b>
<i>of which foreign owned</i>	7
Number of NBFIs	<b>23</b>
<i>of which foreign owned</i>	5
Number of offices	378
<b>Concentration Rate<sup>1</sup></b>	<b>57.7%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>81.3%</b>
Number of employees	1,719
<b>Activities</b>	
<b>Assets</b>	<b>767.7</b>
<b>Loans and Lease Financing</b>	<b>651.5</b>
<i>to households</i>	368.4
<i>to nonfinancial corporations</i>	283.1
<b>Annual Change in Loans and Lease Financing</b>	<b>20.1%</b>
<i>of households</i>	21.4%
<i>of nonfinancial corporations</i>	18.5%
<b>Interests Rate on Loans and Lease Financing<sup>9</sup></b>	<b>18.2%</b>
Claims on non-residents	0.0
Liabilities to non-residents	450.1

<b>Performance and Stability</b>	
<b>Income</b>	<b>29.5</b>
<i>Interest income</i>	25.2
<b>Expenditures</b>	<b>23.5</b>
<i>Interest expenditures</i>	9.0
<i>Personnel expenditures and administration</i>	9.1
<b>Net Profit</b>	<b>5.6</b>
ROAA <sup>3</sup> (Return on average assets)	3.6%
ROAE <sup>3</sup> (Return on average equity)	13.4%
NPL <sup>8</sup>	1.8%
Loan loss provisions to NPL	142.9%

INSURANCE COMPANIES

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

<i>'non-life'</i>	10
<i>of which foreign owned</i>	6
Number of offices	490
<b>Concentration Rate<sup>1</sup></b>	<b>38.3%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>53.6%</b>
<b>Activities</b>	
<b>Assets</b>	<b>405.7</b>
<i>'life'</i>	30.3
<i>'non-life'</i>	375.4
<b>Value of Written Premiums</b>	<b>44.0</b>
<i>of which 'life'</i>	2.4
<i>of which 'non-life'</i>	41.6
<i>Third party liability</i>	20.3
<i>Non-third-party liability</i>	19.8
<b>Value of Claims Paid</b>	<b>20.6</b>
<i>of which to third party</i>	9.8
<b>Performance and Stability</b>	
<b>Revenues</b>	<b>41.5</b>
<i>Net earned premiums</i>	39.8
<i>Financial income</i>	1.7
<b>Expenditures</b>	<b>35.8</b>
<i>Incurred claims</i>	21.2
<i>Operating expenditures</i>	14.0
<b>Net Profit</b>	<b>5.8</b>
ROAA <sup>3</sup> (Return on average assets)	6.0%
ROAE <sup>3</sup> (Return on average equity)	19.6%
<b>Claims Paid /Written Premiums</b>	<b>45.0%</b>
Capital/Assets	25.6%

PENSION FUNDS

<b>Structure</b>	
<b>Number of Pension Funds</b>	<b>2</b>
Number of employees	40
<b>Activities</b>	
<b>Assets</b>	<b>3,813.3</b>
<i>Kosovo Pension Saving Trust (KPST)</i>	3,802.0
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.3
Net Foreign Assets of Pension Funds	3,196.1
<b>Performance</b>	
KPST	
<i>Return on investment<sup>11</sup></i>	-33.6
<i>New contributions<sup>11</sup></i>	103.2
<b>Unit price per share<sup>12</sup></b>	<b>1.97€</b>
SKPF	
<i>Return on investment<sup>11</sup> (thousands of euro)</i>	-75.7
<i>New contributions<sup>11</sup> (thousands of euro)</i>	261.1
<b>Unit price per share<sup>12</sup></b>	<b>223.7 €</b>

<sup>1</sup> Assets of 3 largest institutions/total assets  
<sup>2</sup> Assets of foreign owned institutions / total assets  
<sup>3</sup> Annualized based on performance by March 2026  
<sup>4</sup> Liquid Assets (broad)/short-term liabilities  
<sup>5</sup> Liquidity Coverage Ratio  
<sup>6</sup> Net Stable Funding Ratio  
<sup>7</sup> Regulatory capital /risk-weighted assets  
<sup>8</sup> Nonperforming loans/ total gross loans  
<sup>9</sup> Weighted average interest rates on new loans  
<sup>10</sup> Weighted average interest rates on new deposits  
<sup>11</sup> Values are calculated for period January - March 2026  
<sup>12</sup> Base value of unit price: KPST =1; SKPF =100

This publication includes the data available as of 27<sup>th</sup> of April 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>