



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

APRIL 2026

Values calculated for April 2026

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	234
Concentration Rate¹	53.4%
Foreign Ownership²	82.4%
Number of employees	4,158
Activities	
Assets	9,763.4
Loans	6,961.0
<i>to households</i>	2,939.8
<i>to nonfinancial corporations</i>	3,925.1
<i>to other financial corporations</i>	77.8
Annual Change in Loans	12.1%
<i>to households</i>	16.3%
<i>to nonfinancial corporations</i>	8.6%
<i>to other financial corporations</i>	45.6%
Foreign currency denominated loans	1.0
Deposits	7,847.3
<i>of households</i>	5,185.4
<i>of nonfinancial corporations</i>	1,579.2
<i>of other financial corporations</i>	547.4
Annual Change in Deposits	13.4%
<i>of households</i>	11.4%
<i>of nonfinancial corporations</i>	17.6%
<i>of other financial corporations</i>	23.4%
Foreign currency denominated deposits	281.0
Shareholder's Equity	1,154.9
Claims on non-residents	1,320.0
Liabilities to non-residents	585.4
Performance and Stability	
Income	193.9
<i>Interest income</i>	152.9
Expenditures	134.4
<i>Interest expenditures</i>	32.0
<i>General and administrative expenditures</i>	67.7
Net Profit	59.5
ROAA ³ (Return on average assets)	2.2%
ROAE ³ (Return on average equity)	16.9%
Liquidity Ratio ⁴	32.4%
LCR ⁵	265.6%
*NSFR ⁶	141.5%
Loan to deposit ratio	88.7%
CAR ⁷	17.5%
NPL ⁸	2.0%
Loan loss provisions to NPL	115.2%

Effective Interest Rates

Interest Rate on Loans⁹	6.9%
<i>to households</i>	6.6%

<i>of which consumer loans</i>	6.8%
<i>of which mortgage loans</i>	6.0%
to nonfinancial corporations	7.2%
<i>of which agriculture loans</i>	9.1%
<i>of which industry loans</i>	7.3%
<i>of which services loans</i>	7.0%
Interest Rate on Deposits¹⁰	3.3%
<i>of households</i>	3.0%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	3.0%
of nonfinancial corporations	3.8%
<i>of which transferable deposits</i>	0.0%
<i>of which saving deposits</i>	0.3%
<i>of which time deposits</i>	3.8%
Interest Rate Spread	3.6 pp

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	379
Concentration Rate¹	57.7%
Foreign Ownership²	81.1%
Number of employees	1,731
Activities	
Assets	778.8
Loans and Lease Financing	656.6
<i>to households</i>	373.8
<i>to nonfinancial corporations</i>	282.7
Annual Change in Loans and Lease Financing	18.9%
<i>of households</i>	20.9%
<i>of nonfinancial corporations</i>	16.3%
Interests Rate on Loans and Lease Financing⁹	18.7%
Claims on non-residents	0.0
Liabilities to non-residents	460.1

Performance and Stability

Income	40.0
<i>Interest income</i>	33.9
Expenditures	31.6
<i>Interest expenditures</i>	12.1
<i>Personnel expenditures and administration</i>	12.2
Net Profit	8.4
ROAA ³ (Return on average assets)	3.4%
ROAE ³ (Return on average equity)	12.5%
NPL ⁸	1.7%
Loan loss provisions to NPL	145.8%

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	40.3%
Foreign Ownership²	56.3%

Activities

Assets	390.9
<i>'life'</i>	30.7
<i>'non-life'</i>	360.2
Value of Written Premiums	58.9
of which 'life'	3.4
of which 'non-life'	55.5
<i>Third party liability</i>	28.0
<i>Non-third-party liability</i>	26.3
Value of Claims Paid	27.2
<i>of which to third party</i>	13.5

Performance and Stability

Revenues	52.6
Net earned premiums	50.0
Financial income	2.6
Expenditures	47.4
Incurred claims	28.7
Operating expenditures	17.5
Net Profit	5.3
ROAA ³ (Return on average assets)	4.4%
ROAE ³ (Return on average equity)	13.7%
Claims Paid /Written Premiums	45.0%
Capital/Assets	24.7%

PENSION FUNDS

Structure	
Number of Pension Funds	2
Number of employees	40
Activities	
Assets	4,046.4
<i>Kosovo Pension Saving Trust (KPST)</i>	4,034.5
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.9
Net Foreign Assets of Pension Funds	3,309.1
Performance	
KPST	
Return on investment ¹¹	171.6
New contributions ¹¹	140.0
Unit price per share¹²	2.08€
SKPF	
Return on investment ¹¹ (<i>thousands of euro</i>)	504.2
New contributions ¹¹ (<i>thousands of euro</i>)	340.0
Unit price per share¹²	235.6 €

¹ Assets of 3 largest institutions/total assets² Assets of foreign owned institutions / total assets³ Annualized based on performance by April 2026⁴ 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 - April 2026¹² Base value of unit price: KPST =1; SKPF =100

*Values are calculated based on data of March 2026

This publication includes the data available as of 25th of May 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>