



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

# FINANCIAL SYSTEM

## MONTHLY INFORMATION

MAY 2026

*Values calculated for May 2026*

*Values are in millions of Euro (unless stated otherwise)*

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## MAY 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>53.1%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>82.2%</b>
Number of employees	4,151
<b>Activities</b>	
<b>Assets</b>	<b>9,878.1</b>
<b>Loans</b>	<b>7,032.6</b>
<i>to households</i>	2,977.2
<i>to nonfinancial corporations</i>	3,976.5
<i>to other financial corporations</i>	60.7
<b>Annual Change in Loans</b>	<b>11.4%</b>
<i>to households</i>	15.6%
<i>to nonfinancial corporations</i>	8.4%
<i>to other financial corporations</i>	12.4%
Foreign currency denominated loans	1.0
<b>Deposits</b>	<b>7,931.4</b>
<i>of households</i>	5,208.5
<i>of nonfinancial corporations</i>	1,636.7
<i>of other financial corporations</i>	553.4
<b>Annual Change in Deposits</b>	<b>14.6%</b>
<i>of households</i>	12.3%
<i>of nonfinancial corporations</i>	13.6%
<i>of other financial corporations</i>	40.7%
Foreign currency denominated deposits	286.8
<b>Shareholder's Equity</b>	<b>1,171.9</b>
Claims on non-residents	1,334.7
Liabilities to non-residents	573.7
<b>Performance and Stability</b>	
<b>Income</b>	<b>246.4</b>
<i>Interest income</i>	194.0
<b>Expenditures</b>	<b>171.4</b>
<i>Interest expenditures</i>	40.6
<i>General and administrative expenditures</i>	84.6
<b>Net Profit</b>	<b>75.3</b>
ROAA <sup>3</sup> (Return on average assets)	2.2%
ROAE <sup>3</sup> (Return on average equity)	16.9%
Liquidity Ratio <sup>4</sup>	30.8%
LCR <sup>5</sup>	265.3%
*NSFR <sup>6</sup>	141.5%
Loan to deposit ratio	88.7%
CAR <sup>7</sup>	17.3%
NPL <sup>8</sup>	2.0%
Loan loss provisions to NPL	116.0%

## Effective Interest Rates

<b>Interest Rate on Loans<sup>9</sup></b>	<b>6.8%</b>
<i>to households</i>	6.7%

<i>of which consumer loans</i>	6.9%	<i>'non-life'</i>	10
<i>of which mortgage loans</i>	6.0%	<i>of which foreign owned</i>	6
<b>to nonfinancial corporations</b>	<b>6.8%</b>	Number of offices	490
<i>of which agriculture loans</i>	8.9%	<b>Concentration Rate<sup>1</sup></b>	<b>40.4%</b>
<i>of which industry loans</i>	6.6%	<b>Foreign Ownership<sup>2</sup></b>	<b>56.5%</b>
<i>of which services loans</i>	7.0%	<b>Activities</b>	
<b>Interest Rate on Deposits<sup>10</sup></b>	<b>3.3%</b>	<b>Assets</b>	<b>391.7</b>
<i>of households</i>	<b>3.0%</b>	<i>'life'</i>	31.1
<i>of which transferable deposits</i>	0.0%	<i>'non-life'</i>	360.6
<i>of which saving deposits</i>	0.3%	<b>Value of Written Premiums</b>	<b>74.5</b>
<i>of which time deposits</i>	3.0%	<i>of which 'life'</i>	4.1
<b>of nonfinancial corporations</b>	<b>3.6%</b>	<i>of which 'non-life'</i>	70.4
<i>of which transferable deposits</i>	0.0%	<i>Third party liability</i>	35.5
<i>of which saving deposits</i>	0.3%	<i>Non-third-party liability</i>	32.2
<i>of which time deposits</i>	3.6%	<b>Value of Claims Paid</b>	<b>35.1</b>
<b>Interest Rate Spread</b>	<b>3.5 pp</b>	<i>of which to third party</i>	17.2

## 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	384
<b>Concentration Rate<sup>1</sup></b>	<b>57.8%</b>
<b>Foreign Ownership<sup>2</sup></b>	<b>81.2%</b>
Number of employees	1,728

<b>Activities</b>	
<b>Assets</b>	<b>789.6</b>
<b>Loans and Lease Financing</b>	<b>662.3</b>
<i>to households</i>	378.1
<i>to nonfinancial corporations</i>	284.2
<b>Annual Change in Loans and Lease Financing</b>	<b>17.7%</b>
<i>of households</i>	20.0%
<i>of nonfinancial corporations</i>	14.8%
<b>Interests Rate on Loans and Lease Financing<sup>9</sup></b>	<b>18.7%</b>
Claims on non-residents	0.0
Liabilities to non-residents	466.4

<b>Performance and Stability</b>	
<b>Income</b>	<b>50.5</b>
<i>Interest income</i>	42.9
<b>Expenditures</b>	<b>40.3</b>
<i>Interest expenditures</i>	15.2
<i>Personnel expenditures and administration</i>	15.3
<b>Net Profit</b>	<b>10.2</b>
ROAA <sup>3</sup> (Return on average assets)	3.3%
ROAE <sup>3</sup> (Return on average equity)	12.3%
NPL <sup>8</sup>	1.8%
Loan loss provisions to NPL	143.3%

## INSURANCE COMPANIES

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

<b>Performance and Stability</b>	
<b>Revenues</b>	<b>67.0</b>
<i>Net earned premiums</i>	63.6
<i>Financial income</i>	3.4
<b>Expenditures</b>	<b>60.1</b>
<i>Incurred claims</i>	36.4
<i>Operating expenditures</i>	22.4
<b>Net Profit</b>	<b>6.9</b>
ROAA <sup>3</sup> (Return on average assets)	4.9%
ROAE <sup>3</sup> (Return on average equity)	15.3%
<b>Claims Paid /Written Premiums</b>	<b>45.8%</b>
Capital/Assets	25.1%

## 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>4,188.4</b>
<i>Kosovo Pension Saving Trust (KPST)</i>	4,176.1
<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	12.4
Net Foreign Assets of Pension Funds	3,452.5
<b>Performance</b>	
KPST	
<i>Return on investment<sup>11</sup></i>	287.2
<i>New contributions<sup>11</sup></i>	176.1
<b>Unit price per share<sup>12</sup></b>	<b>2.15€</b>
SKPF	
<i>Return on investment<sup>11</sup> (thousands of euro)</i>	958.9
<i>New contributions<sup>11</sup> (thousands of euro)</i>	439.5
<b>Unit price per share<sup>12</sup></b>	<b>244.7 €</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 May 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 - May 2026<sup>12</sup> 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 26<sup>th</sup> of June 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>