



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

FINANCIAL SYSTEM

MONTHLY INFORMATION

SEPTEMBER 2025

*Values calculated for September 2025
Values are in millions of Euro (unless stated otherwise)*

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SEPTEMBER 2025							
COMMERCIAL BANKS		<i>of which consumer loans</i> 7.4% <i>of which mortgage loans</i> 5.8% to nonfinancial corporations 6.9% <i>of which agriculture loans</i> 8.9% <i>of which industry loans</i> 7.0% <i>of which services loans</i> 6.6%					
Structure		<i>of which foreign owned</i> 6 Number of offices 490 Concentration Rate¹ 37.3% Foreign Ownership² 53.5%					
Number of Banks 10 <i>of which foreign owned</i> 7 Number of offices 235 Concentration Rate¹ 53.6% Foreign Ownership² 82.6% Number of employees 4,191		Activities Assets 354.1 <i>'life'</i> 28.9 <i>'non-life'</i> 325.1 Interest Rate on Deposits¹⁰ of households <i>of which transferrable deposits</i> 3.1% <i>of which saving deposits</i> 3.1% <i>of which time deposits</i> 0.0% of nonfinancial corporations <i>of which transferrable deposits</i> 3.3% <i>of which saving deposits</i> 0.0% <i>of which time deposits</i> 0.2% Interest Rate Spread 3.8pp					
Activities Assets 9,144.9 Loans <i>to households</i> 6,452.1 <i>to nonfinancial corporations</i> 2,691.6 <i>to other financial corporations</i> 3,688.9 Annual Change in Loans <i>to households</i> 56.5 <i>to nonfinancial corporations</i> 17.0% <i>to other financial corporations</i> 20.6% Foreign currency denominated loans 14.0% Deposits <i>of households</i> 60.5% <i>of nonfinancial corporations</i> 1.1 <i>of other financial corporations</i> 7,341.8 Annual Change in Deposits <i>of households</i> 4,810.7 <i>of nonfinancial corporations</i> 1,541.7 <i>of other financial corporations</i> 500.0 Foreign currency denominated deposits 12.8% Shareholder's Equity Claims on non-residents 1,089.1 Liabilities to non-residents 1,280.9 Performance and Stability Income <i>Interest income</i> 528.9 Expenditures <i>Interest expenditures</i> 407.1 <i>General and administrative expenditures</i> 313.3 Net Profit ROAA ³ (Return on average assets) 269.9 ROAE ³ (Return on average equity) 55.5 Liquidity Ratio ⁴ 142.9 LCR ⁵ 137.2 NSFR ⁶ 2.3% Loan to deposit ratio 17.4% CAR ⁷ 31.2% NPL ⁸ 227.8% Loan loss provisions to NPL 137.6% Effective Interest Rates Interest Rate on Loans⁹ <i>to households</i> 87.9% 17.2% 2.1% 110.8%		<i>of which foreign owned</i> 490 Number of offices 37.3% Foreign Ownership² 53.5% Activities Assets 354.1 <i>'life'</i> 28.9 <i>'non-life'</i> 325.1 Value of Written Premiums 134.1 <i>of which 'life'</i> 5.9 <i>of which 'non-life'</i> 128.2 <i>Third party liability</i> 65.2 <i>Non third party liability</i> 55.8 Value of Claims Paid 63.7 <i>of which to third party</i> 29.6 Performance and Stability Revenues 115.5 Net earned premiums 109.4 Financial income 6.1 Expenditures 100.6 Incurred claims 58.2 Operating expenditures 40.3 Net Profit 14.9 ROAA ³ (Return on average assets) 6.7% ROAE ³ (Return on average equity) 21.6% Claims Paid /Written Premiums 47.5% Capital/Assets 26.5%					
MICROFINANCIAL INSTITUTIONS (MFI) AND NON-BANKING FINANCIAL INSTITUTIONS (NBFI)		Structure Number of MFIs 9 <i>of which foreign owned</i> 7 Number of NBFI 23 <i>of which foreign owned</i> 5 Number of offices 379 Concentration Rate¹ 57.1% Foreign Ownership² 80.3% Number of employees 1,664					
Activities Assets 700.7 Loans and Lease Financing <i>to households</i> 599.5 <i>to nonfinancial corporations</i> 339.5 Annual Change in Loans and Lease Financing <i>of households</i> 259.9 <i>of nonfinancial corporations</i> 20.8% Interests Rate on Loans and Lease Financing⁹ Claims on non-residents 21.2% Liabilities to non-residents 20.2% Performance and Stability Income <i>Interest income</i> 18.5% Expenditures <i>Interest expenditures</i> 0.0 <i>Personnel expenditures and administration</i> 403.1		PENSION FUNDS Structure Number of Pension Funds 2 Number of employees 35 Activities Assets 3,601.3 <i>Kosovo Pension Saving Trust (KPST)</i> 3,590.2 <i>Slovenian-Kosovo Pension Fund (SKPF)</i> 11.1 Net Foreign Assets of Pension Funds 2,886.1 Performance KPST Return on investment ¹¹ 212.6 New contributions ¹¹ 269.2 Unit price per share¹² 1.94€ SKPF Return on investment ¹¹ (thousands of euro) 485.2 New contributions ¹¹ (thousands of euro) 745.3 Unit price per share¹² 222.8 €					
INSURANCE COMPANIES		<i>of which consumer loans</i> 7.4% <i>of which mortgage loans</i> 5.8% to nonfinancial corporations 6.9% <i>of which agriculture loans</i> 8.9% <i>of which industry loans</i> 7.0% <i>of which services loans</i> 6.6% Structure Number of insurance companies 12 <i>'life'</i> 2					
Interest Rate on Loans⁹ <i>to households</i> 6.9% 6.9%		<i>'non-life'</i> 10 of which foreign owned 6 Number of offices 490 Concentration Rate¹ 37.3% Foreign Ownership² 53.5% Activities Assets 354.1 <i>'life'</i> 28.9 <i>'non-life'</i> 325.1 Value of Written Premiums 134.1 <i>of which 'life'</i> 5.9 <i>of which 'non-life'</i> 128.2 <i>Third party liability</i> 65.2 <i>Non third party liability</i> 55.8 Value of Claims Paid 63.7 <i>of which to third party</i> 29.6 Performance and Stability Revenues 115.5 Net earned premiums 109.4 Financial income 6.1 Expenditures 100.6 Incurred claims 58.2 Operating expenditures 40.3 Net Profit 14.9 ROAA ³ (Return on average assets) 6.7% ROAE ³ (Return on average equity) 21.6% Claims Paid /Written Premiums 47.5% Capital/Assets 26.5%					
<small>¹ Assets of 3 largest institutions/total assets ² Assets of foreign owned institutions / total assets ³ Annualized based on performance by September 2025 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 – September 2025 ¹² Base value of unit price: KPST =1; SKPF =100</small>		<small>This publication includes the data available as of 24th of October 2025. In case of eventual revisions, the final data are those that are published on the CBK website, Time Series: https://hqk-kos.org/statistics/time-series/?lang=en</small>					