



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)

SEPTEMBER 2025							
COMMERCIAL BANKS		<i>of which consumer loans</i>		7.4%	<i>‘non-life’</i>	10	
Structure		<i>of which mortgage loans</i>		5.8%	of which foreign owned	6	
Number of Banks	10	to nonfinancial corporations		6.9%	Number of offices	490	
<i>of which foreign owned</i>	7	<i>of which agriculture loans</i>		8.9%	Concentration Rate ¹	37.3%	
Number of offices	235	<i>of which industry loans</i>		7.0%	Foreign Ownership ²	53.5%	
Concentration Rate ¹	53.6%	<i>of which services loans</i>		6.6%	Activities		
Foreign Ownership ²	82.6%	Interest Rate on Deposits ¹⁰	3.1%	<i>‘life’</i>	354.1		
Number of employees	4,191	<i>of households</i>	3.1%	<i>‘non-life’</i>	28.9		
Activities		<i>of which transferrable deposits</i>	0.0%	Value of Written Premiums	325.1		
Assets	9,144.9	<i>of which saving deposits</i>	0.3%	of which ‘life’	134.1		
Loans	6,452.1	<i>of which time deposits</i>	3.1%	of which ‘non-life’	5.9		
<i>to households</i>	2,691.6	of nonfinancial corporations	3.3%	<i>Third party liability</i>	128.2		
<i>to nonfinancial corporations</i>	3,688.9	<i>of which transferrable deposits</i>	0.0%	<i>Non third party liability</i>	65.2		
<i>to other financial corporations</i>	56.5	<i>of which saving deposits</i>	0.2%	Value of Claims Paid	55.8		
Annual Change in Loans	17.0%	<i>of which time deposits</i>	3.3%	<i>of which to third party</i>	63.7		
<i>to households</i>	20.6%	Interest Rate Spread	3.8pp	29.6			
<i>to nonfinancial corporations</i>	14.0%	MICROFINANCIAL INSTITUTIONS (MFI) AND NON-BANKING FINANCIAL INSTITUTIONS (NBFI)		Performance and Stability			
<i>to other financial corporations</i>	60.5%	Structure		Revenues	115.5		
Foreign currency denominated loans	1.1	Number of MFIs	9	Net earned premiums	109.4		
Deposits	7,341.8	<i>of which foreign owned</i>	7	Financial income	6.1		
<i>of households</i>	4,810.7	Number of NBFIs	23	Expenditures	100.6		
<i>of nonfinancial corporations</i>	1,541.7	<i>of which foreign owned</i>	5	Incurring claims	58.2		
<i>of other financial corporations</i>	500.0	Number of offices	379	Operating expenditures	40.3		
Annual Change in Deposits	12.8%	Concentration Rate ¹	57.1%	Net Profit	14.9		
<i>of households</i>	14.5%	Foreign Ownership ²	80.3%	ROAA ³ (Return on average assets)	6.7%		
<i>of nonfinancial corporations</i>	10.4%	Number of employees	1,664	ROAE ³ (Return on average equity)	21.6%		
<i>of other financial corporations</i>	32.3%	Activities		Claims Paid /Written Premiums	47.5%		
Foreign currency denominated deposits	239.8	Assets	700.7	Capital/Assets	26.5%		
Shareholder’s Equity	1,089.1	Loans and Lease Financing	599.5	PENSION FUNDS			
Claims on non-residents	1,280.9	<i>to households</i>	339.5	Structure			
Liabilities to non-residents	528.9	<i>to nonfinancial corporations</i>	259.9	Number of Pension Funds	2		
Performance and Stability		Annual Change in Loans and Lease Financing	20.8%	Number of employees	35		
Income	407.1	<i>of households</i>	21.2%	Activities			
<i>Interest income</i>	313.3	<i>of nonfinancial corporations</i>	20.2%	Assets	3,601.3		
Expenditures	269.9	Interests Rate on Loans and Lease Financing ⁹	18.5%	<i>Kosovo Pension Saving Trust (KPST)</i>	3,590.2		
<i>Interest expenditures</i>	55.5	Claims on non-residents	0.0	<i>Slovenian-Kosovo Pension Fund (SKPF)</i>	11.1		
<i>General and administrative expenditures</i>	142.9	Liabilities to non-residents	403.1	Net Foreign Assets of Pension Funds	2,886.1		
Net Profit	137.2	Performance and Stability		Performance			
ROAA ³ (Return on average assets)	2.3%	Income	79.3	KPST			
ROAE ³ (Return on average equity)	17.4%	<i>Interest income</i>	67.2	Return on investment ¹¹	212.6		
Liquidity Ratio ⁴	31.2%	Expenditures	62.2	New contributions ¹¹	269.2		
LCR ⁵	227.8%	<i>Interest expenditures</i>	22.2	Unit price per share ¹²	1.94€		
NSFR ⁶	137.6%	<i>Personnel expenditures and administration</i>	24.9	SKPF			
Loan to deposit ratio	87.9%	Net Profit	17.1	Return on investment ¹¹ (<i>thousands of euro</i>)	485.2		
CAR ⁷	17.2%	ROAA ³ (Return on average assets)	3.5%	New contributions ¹¹ (<i>thousands of euro</i>)	745.3		
NPL ⁸	2.1%	ROAE ³ (Return on average equity)	12.6%	Unit price per share ¹²	222.8 €		
Loan loss provisions to NPL	110.8%	NPL ⁸	1.9%	<div>¹ Assets of 3 largest institutions/total assets</div> <div>² Assets of foreign owned institutions / total assets</div> <div>³ Annualized based on performance by September 2025</div> <div>⁴ Liquid Assets (broad)/short-term liabilities</div> <div>⁵ Liquidity Coverage Ratio</div> <div>⁶ Net Stable Funding Ratio</div> <div>⁷ Regulatory capital /risk-weighted assets</div> <div>⁸ Nonperforming loans/ total gross loans</div> <div>⁹ Weighted average interest rates on new loans</div> <div>¹⁰ Weighted average interest rates on new deposits</div> <div>¹¹ Values are calculated for period January – September 2025</div> <div>¹² Base value of unit price: KPST =1; SKPF =100</div> <div>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://bqk-kos.org/statistics/time-series/?lang=en</div>			
Effective Interest Rates		Loan loss provisions to NPL	138.7%				
Interest Rate on Loans ⁹	6.9%	INSURANCE COMPANIES					
<i>to households</i>	6.9%	Structure					
		Number of insurance companies	12				
		<i>‘life’</i>	2				