

## The banking system of liquidity risk management in commercial banks in Kosovo for 2015

MSc. Adnan Berisha

### Abstract

The financial system in general and banking system in particular in Kosovo, is one of the most stable sectors, even though the Kosovo Economy is not in any enviable position and a stable financial system which would have an impact on greater economic growth.

The focus of this research will be in the structure and organization of the financial system in Kosovo with particular emphasis on Kosovo's banking system for 2015. In this research we are focused on the Commercial Banks operating in the framework of the banking sector in Kosovo, what is their capital, how many banks have local- and how many have foreign capital, by whom are licensed and supervised, how is the loans potential of commercial banks in Kosovo, how much and how was the variation of interest rates on loans and deposits for 2015 and their comparison with the previous year, what is capital sufficiency and how many commercial banks do have liquidity in Kosovo?

Kosovo banking sector exposure to risk will also have a special attention where it is known that there are several types of financial risk and they are: crediting risk, liquidity risk, market risk, operational risk, etc. Our interest in this research will be focused on liquidity risk and the analysis about the management of each bank including some specific regulative frameworks such as: framework of the Basel Committee known as Basel I, Basel II and more recently Basel III, which have strict rules and which change from time to time depending on financial flows or potential crises.

**Keywords:** banking system, liquidity, risk management, commercial banks, Kosovo.

Full Text: [PDF](#)



This work is licensed under [Creative Commons Attribution 3.0 License](#).

Academic Journal of Business, Administration, Law and Social Sciences ISSN 2410-3918 (print)

ISSN 2410-8693 (online)

Copyright © IIPCCCL-International Institute for Private, Commercial and Competition law