

Main Financial Indicators of Kosovo Banking System

31/03/2022

No	BANKS *	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in EUR (000)	in % **	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %
1	Raiffeisen Bank Kosovo	1,202,457	21.6%	809,291	21.4%	163,236	26.3%	44,781	17.6%	1,021,693	22.0%	38,337	14.2%	142,428	21.8%
2	ProCredit Bank Kosovo	850,763	15.3%	602,967	15.9%	70,955	11.4%	23,069	9.1%	706,459	15.2%	45,126	16.7%	99,177	15.2%
3	NLB Bank	930,574	16.7%	683,758	18.1%	90,609	14.6%	10,784	4.2%	790,141	17.0%	34,001	12.6%	106,432	16.3%
4	Banka Kombëtare Tregtare	811,237	14.6%	446,413	11.8%	183,596	29.6%	72,532	28.5%	635,259	13.7%	89,620	33.2%	86,358	13.2%
5	TEB Bank	723,004	13.0%	486,192	12.8%	47,479	7.6%	69,076	27.1%	616,561	13.3%	11,769	4.4%	94,674	14.5%
6	Banka Ekonomike e Kosovës	433,639	7.8%	336,354	8.9%	5,011	0.8%	17,128	6.7%	382,065	8.2%	3,479	1.3%	48,094	7.4%
7	Banka Për Biznes	372,216	6.7%	242,763	6.4%	47,690	7.7%	14,407	5.7%	314,023	6.8%	14,185	5.3%	44,007	6.7%
8	IS Bank	123,250	2.2%	97,778	2.6%	100	0.0%	1,850	0.7%	90,737	2.0%	19,611	7.3%	12,902	2.0%
9	Ziraat Bank	84,610	1.5%	66,706	1.8%	7,019	1.1%	-	0.0%	63,791	1.4%	10,995	4.1%	9,824	1.5%
10	Credins Bank	32,055	0.6%	15,889	0.4%	5,311	0.9%	1,198	0.5%	21,101	0.5%	2,464	0.9%	8,491	1.3%
TOTAL		5,563,805	100.0%	3,788,112	100.0%	621,004	100.0%	254,824	100.0%	4,641,830	100.0%	269,587	100.0%	652,387	100.0%

No	BANKS *	PROFIT & PERFORMANCE						Banking Infrastructure			
		Total Income		Net Profit (loss)		ROA	ROE	Employees		Branches	
		in EUR (000)	in % **	in EUR (000)	in %	%	%	No.	in %	No.	in %
1	Raiffeisen Bank Kosovo	15,102	22.0%	5,298	16.9%	1.8%	15.1%	892	25.2%	38	19.3%
2	ProCredit Bank Kosovo	9,433	13.7%	5,714	18.2%	2.6%	23.7%	292	8.3%	10	5.1%
3	NLB Bank	11,139	16.2%	7,515	24.0%	3.2%	29.3%	461	13.0%	33	16.8%
4	Banka Kombëtare Tregtare	9,105	13.2%	2,962	9.4%	1.5%	13.5%	397	11.2%	21	10.7%
5	TEB Bank	10,126	14.7%	4,957	15.8%	2.7%	20.5%	584	16.5%	29	14.7%
6	Banka Ekonomike e Kosovës	6,479	9.4%	2,897	9.2%	2.7%	24.8%	378	10.7%	29	14.7%
7	Banka Për Biznes	5,136	7.5%	1,757	5.6%	1.9%	16.3%	407	11.5%	26	13.2%
8	IS Bank	971	1.4%	445	1.4%	0.6%	5.3%	28	0.8%	2	1.0%
9	Ziraat Bank	1,069	1.6%	321	1.0%	0.4%	3.4%	32	0.9%	4	2.0%
10	Credins Bank	170	0.2%	(508)	-1.6%	-1.4%	-23.3%	68	1.9%	5	2.5%
TOTAL		68,730	100.0%	31,358	100.0%	-	-	3,539	100.0%	197	100.0%

* Based on assets value listed in English.

** In percentage of total respective indicator of the banking system.

NOTE: All reportings are based on IFRS. This report is preliminary summary of the quarterly balance sheets and income statement, which is published within 30 days without waiting for the opinion of the external auditors, without prejudice to the obligation to publish the definitive audited balance sheet and income statement within four months of the end of the financial year.

$$ROA = \frac{\text{Cumulative Net Profit} * \frac{4}{4}}{(\text{Beginning Total Assets} + \text{Ending Total Assets})/2}$$

$$ROE = \frac{\text{Cumulative Net Profit} * \frac{4}{4}}{\text{Ending Equity Balance} - \text{Cumulative Profit} + \text{Opening Equity Balance} / 2}$$