

Main Financial Indicators of Kosovo Banking System
30/06/2022

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	1,246,392	21.6%	847,249	21.2%	157,487	27.2%	55,974	25.8%	1,055,219	22.0%	40,602	14.4%	150,571	22.2%
2	NLB Bank	979,436	17.0%	722,595	18.1%	61,932	10.7%	18,863	8.7%	832,681	17.3%	31,563	11.2%	115,193	17.0%
3	ProCredit Bank Kosova	860,744	14.9%	629,752	15.8%	71,979	12.4%	14,758	6.8%	698,030	14.5%	57,600	20.5%	105,115	15.5%
4	Banka Kombëtare Tregtare	821,829	14.3%	466,271	11.7%	176,011	30.4%	34,371	15.8%	665,314	13.8%	72,830	25.9%	83,685	12.4%
5	TEB Bank	740,817	12.8%	521,365	13.1%	48,438	8.4%	50,197	23.1%	630,757	13.1%	10,731	3.8%	99,329	14.7%
6	Banka Ekonomike e Kosovës	453,344	7.9%	347,769	8.7%	9,994	1.7%	21,448	9.9%	396,802	8.3%	8,140	2.9%	48,402	7.2%
7	Banka Për Biznes	385,992	6.7%	257,622	6.5%	41,840	7.2%	14,050	6.5%	329,662	6.9%	13,104	4.7%	43,227	6.4%
8	IS Bank	129,954	2.3%	97,863	2.5%	99	0.0%	5,935	2.7%	89,651	1.9%	27,120	9.6%	13,183	1.9%
9	Ziraat Bank	101,997	1.8%	80,419	2.0%	6,121	1.1%	-	0.0%	75,059	1.6%	16,933	6.0%	10,005	1.5%
10	Credins Bank	44,666	0.8%	21,460	0.5%	5,473	0.9%	1,323	0.6%	33,990	0.7%	2,597	0.9%	8,078	1.2%
TOTAL		5,765,172	100.0%	3,992,364	100.0%	579,375	100.0%	216,919	100.0%	4,807,165	100.0%	281,219	100.0%	676,786	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	33,057	23.0%	13,460	19.0%	2.2%	18.7%	896	24.8%	38	19.3%
2	NLB Bank	23,313	16.2%	16,675	23.5%	3.5%	31.3%	465	12.9%	33	16.8%
3	ProCredit Bank Kosova	19,756	13.8%	11,963	16.9%	2.7%	24.1%	303	8.4%	10	5.1%
4	Banka Kombëtare Tregtare	18,655	13.0%	9,156	12.9%	2.4%	21.3%	406	11.3%	21	10.7%
5	TEB Bank	21,259	14.8%	10,039	14.2%	2.7%	20.7%	599	16.6%	29	14.7%
6	Banka Ekonomike e Kosovës	12,519	8.7%	5,196	7.3%	2.3%	22.2%	381	10.6%	29	14.7%
7	Banka Për Biznes	10,508	7.3%	4,099	5.8%	2.2%	19.1%	415	11.5%	26	13.2%
8	IS Bank	1,879	1.3%	725	1.0%	1.1%	14.5%	29	0.8%	2	1.0%
9	Ziraat Bank	2,143	1.5%	509	0.7%	0.6%	5.1%	32	0.9%	4	2.0%
10	Credins Bank	438	0.3%	(982)	-1.4%	-2.8%	-23.0%	80	2.2%	5	2.5%
TOTAL		143,526	100.0%	70,838	100.0%	-	-	3,606	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.

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

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