

Main Financial Indicators of Kosovo Banking System

30/09/2022

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	1,292,624	20.9%	858,482	21.0%	196,393	28.7%	42,491	16.2%	1,088,670	21.0%	43,025	14.5%	160,929	23.2%
2	NLB Bank	1,035,095	16.7%	734,007	18.0%	81,254	11.9%	39,756	15.2%	881,730	17.0%	30,191	10.1%	123,174	17.8%
3	ProCredit Bank Kosova	955,483	15.4%	647,398	15.9%	64,134	9.4%	24,010	9.2%	795,335	15.3%	50,868	17.1%	109,281	15.8%
4	Banka Kombëtare Tregtare	910,913	14.7%	481,719	11.8%	213,110	31.2%	70,923	27.1%	731,769	14.1%	93,886	31.5%	85,258	12.3%
5	TEB Bank	764,797	12.4%	522,428	12.8%	48,768	7.1%	53,201	20.3%	666,020	12.8%	9,765	3.3%	89,012	12.8%
6	Banka Ekonomike e Kosovës	514,576	8.3%	358,536	8.8%	20,598	3.0%	12,929	4.9%	461,609	8.9%	2,475	0.8%	50,492	7.3%
7	Banka Për Biznes	414,017	6.7%	263,897	6.5%	47,104	6.9%	14,678	5.6%	356,556	6.9%	12,303	4.1%	45,158	6.5%
8	IS Bank	131,663	2.1%	96,798	2.4%	100	0.0%	1,916	0.7%	92,798	1.8%	27,551	9.3%	11,315	1.6%
9	Ziraat Bank	111,108	1.8%	91,457	2.2%	6,128	0.9%	-	0.0%	76,103	1.5%	25,121	8.4%	9,885	1.4%
10	Credins Bank	55,863	0.9%	28,321	0.7%	6,098	0.9%	2,235	0.9%	44,285	0.9%	2,523	0.8%	9,054	1.3%
TOTAL		6,186,140	100.0%	4,083,043	100.0%	683,687	100.0%	262,139	100.0%	5,194,875	100.0%	297,708	100.0%	693,557	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	54,116	24.1%	23,879	22.2%	2.6%	21.3%	915	24.8%	38	19.1%
2	NLB Bank	35,671	15.9%	24,613	22.9%	3.4%	29.6%	467	12.7%	33	16.6%
3	ProCredit Bank Kosova	30,576	13.6%	16,129	15.0%	2.3%	21.2%	308	8.3%	10	5.0%
4	Banka Kombëtare Tregtare	29,669	13.2%	14,144	13.1%	2.3%	21.7%	417	11.3%	21	10.6%
5	TEB Bank	33,184	14.8%	15,636	14.5%	4.1%	22.1%	604	16.4%	29	14.6%
6	Banka Ekonomike e Kosovës	18,885	8.4%	7,324	6.8%	1.9%	20.4%	405	11.0%	30	15.1%
7	Banka Për Biznes	15,991	7.1%	5,986	5.6%	2.0%	18.2%	422	11.4%	26	13.1%
8	IS Bank	2,794	1.2%	1,009	0.9%	1.1%	11.4%	32	0.9%	2	1.0%
9	Ziraat Bank	3,221	1.4%	389	0.4%	0.4%	3.9%	33	0.9%	4	2.0%
10	Credins Bank	785	0.3%	(1,469)	-1.4%	-2.7%	-21.7%	86	2.3%	6	3.0%
TOTAL		224,890	100.0%	107,640	100.0%	-	-	3,689	100.0%	199	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.

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

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