

## Main Financial Indicators of Kosovo Banking System

31/12/2022

| 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    | 1,298,190        | 20.0%         | 862,946          | 20.5%         | 197,843                   | 26.1%         | 36,796               | 10.7%         | 1,128,969        | 20.6%         | 26,482            | 8.4%          | 142,740        | 20.6%         |
| 2            | NLB Bank                  | 1,083,632        | 16.7%         | 740,784          | 17.6%         | 134,565                   | 17.7%         | 50,953               | 14.8%         | 934,663          | 17.0%         | 35,125            | 11.1%         | 113,844        | 16.5%         |
| 3            | ProCredit Bank Kosova     | 1,029,499        | 15.9%         | 655,971          | 15.6%         | 63,913                    | 8.4%          | 25,033               | 7.3%          | 881,195          | 16.1%         | 52,546            | 16.6%         | 95,758         | 13.8%         |
| 4            | Banka Kombëtare Tregtare  | 1,013,647        | 15.6%         | 523,681          | 12.5%         | 223,774                   | 29.5%         | 129,656              | 37.8%         | 797,153          | 14.5%         | 119,721           | 37.9%         | 96,772         | 14.0%         |
| 5            | TEB Bank                  | 760,448          | 11.7%         | 535,048          | 12.7%         | 41,890                    | 5.5%          | 60,095               | 17.5%         | 651,408          | 11.9%         | 14,628            | 4.6%          | 94,412         | 13.6%         |
| 6            | Banka Ekonomike e Kosovës | 563,066          | 8.7%          | 379,892          | 9.0%          | 28,231                    | 3.7%          | 20,190               | 5.9%          | 505,435          | 9.2%          | 4,362             | 1.4%          | 53,269         | 7.7%          |
| 7            | Banka Për Biznes          | 414,950          | 6.4%          | 272,189          | 6.5%          | 54,925                    | 7.2%          | 12,816               | 3.7%          | 353,470          | 6.4%          | 13,998            | 4.4%          | 47,482         | 6.9%          |
| 8            | Ziraat Bank               | 126,752          | 2.0%          | 95,909           | 2.3%          | 6,818                     | 0.9%          | -                    | 0.0%          | 83,807           | 1.5%          | 22,716            | 7.2%          | 20,230         | 2.9%          |
| 9            | IS Bank                   | 123,701          | 1.9%          | 93,046           | 2.2%          | 100                       | 0.0%          | 5,571                | 1.6%          | 88,817           | 1.6%          | 23,709            | 7.5%          | 11,175         | 1.6%          |
| 10           | Credins Bank              | 60,047           | 0.9%          | 35,071           | 0.8%          | 6,128                     | 0.8%          | 2,063                | 0.6%          | 48,885           | 0.9%          | 2,568             | 0.8%          | 8,595          | 1.2%          |
| 11           | PriBank                   | 21,255           | 0.3%          | 7,919            | 0.2%          | -                         | 0.0%          | 238                  | 0.1%          | 13,451           | 0.2%          | 344               | 0.1%          | 7,460          | 1.1%          |
| <b>TOTAL</b> |                           | <b>6,495,187</b> | <b>100.0%</b> | <b>4,202,457</b> | <b>100.0%</b> | <b>758,185</b>            | <b>100.0%</b> | <b>343,411</b>       | <b>100.0%</b> | <b>5,487,253</b> | <b>100.0%</b> | <b>316,198</b>    | <b>100.0%</b> | <b>691,737</b> | <b>100.0%</b> |

| 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    | 74,988               | 24.5%         | 29,355            | 20.9%         | 3.1%     | 20.9%                  | 912          | 24.2%         | 37         | 18.5%         |
| 2            | NLB Bank                  | 48,392               | 15.8%         | 32,400            | 23.1%         | 3.3%     | 29.2%                  | 467          | 12.4%         | 33         | 16.5%         |
| 3            | ProCredit Bank Kosova     | 40,906               | 13.3%         | 20,466            | 14.6%         | 2.1%     | 21.6%                  | 308          | 8.2%          | 10         | 5.0%          |
| 4            | Banka Kombëtare Tregtare  | 40,402               | 13.2%         | 19,653            | 14.0%         | 2.3%     | 21.3%                  | 427          | 11.4%         | 21         | 10.5%         |
| 5            | TEB Bank                  | 44,976               | 14.7%         | 20,986            | 15.0%         | 2.8%     | 22.9%                  | 611          | 16.2%         | 29         | 14.5%         |
| 6            | Banka Ekonomike e Kosovës | 25,840               | 8.4%          | 10,020            | 7.1%          | 1.8%     | 20.4%                  | 412          | 11.0%         | 30         | 15.0%         |
| 7            | Banka Për Biznes          | 21,654               | 7.1%          | 8,316             | 5.9%          | 2.1%     | 18.5%                  | 423          | 11.2%         | 26         | 13.0%         |
| 8            | Ziraat Bank               | 4,324                | 1.4%          | 734               | 0.5%          | 0.6%     | 4.8%                   | 33           | 0.9%          | 4          | 2.0%          |
| 9            | IS Bank                   | 3,808                | 1.2%          | 869               | 0.6%          | 0.7%     | 7.3%                   | 31           | 0.8%          | 2          | 1.0%          |
| 10           | Credins Bank              | 1,171                | 0.4%          | (1,942)           | -1.4%         | -4.5%    | -22.1%                 | 93           | 2.5%          | 6          | 3.0%          |
| 11           | PriBank                   | (8)                  | 0.0%          | (540)             | -0.4%         | 0.0%     | 0.0%                   | 45           | 1.2%          | 2          | 1.0%          |
| <b>TOTAL</b> |                           | <b>306,453</b>       | <b>100.0%</b> | <b>140,319</b>    | <b>100.0%</b> | <b>-</b> | <b>-</b>               | <b>3,762</b> | <b>100.0%</b> | <b>200</b> | <b>100.0%</b> |

\* 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.

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

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