

Main Financial Indicators of Kosovo Banking System
30/06/2023

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	1,328,584	20.1%	904,221	19.8%	172,899	23.6%	45,455	14.1%	1,139,679	20.6%	27,968	9.2%	160,938	20.7%
2	NLB Bank	1,107,135	16.7%	802,079	17.5%	129,630	17.7%	32,727	10.1%	943,819	17.1%	30,907	10.2%	132,408	17.0%
3	Banka Kombëtare Tregtare	1,056,365	16.0%	581,654	12.7%	226,730	31.0%	118,580	36.8%	846,238	15.3%	101,021	33.2%	109,106	14.0%
4	ProCredit Bank Kosova	984,167	14.9%	684,062	15.0%	101,243	13.8%	26,508	8.2%	836,775	15.1%	39,767	13.1%	107,625	13.8%
5	TEB Bank	809,593	12.2%	577,787	12.6%	28,281	3.9%	75,123	23.3%	676,486	12.2%	26,597	8.7%	106,510	13.7%
6	Banka Ekonomike e Kosovës	544,522	8.2%	444,832	9.7%	4,657	0.6%	10,251	3.2%	475,758	8.6%	8,495	2.8%	60,269	7.8%
7	Banka Për Biznes	431,342	6.5%	300,927	6.6%	58,150	7.9%	8,636	2.7%	367,285	6.6%	13,394	4.4%	50,663	6.5%
8	IS Bank	125,735	1.9%	103,485	2.3%	-	0.0%	2,812	0.9%	87,661	1.6%	26,565	8.7%	11,508	1.5%
9	Ziraat Bank	115,967	1.8%	97,989	2.1%	3,997	0.5%	-	0.0%	81,731	1.5%	13,441	4.4%	20,795	2.7%
10	Credins Bank	70,058	1.1%	48,374	1.1%	6,053	0.8%	737	0.2%	45,931	0.8%	15,446	5.1%	8,682	1.1%
11	PriBank	38,565	0.6%	25,478	0.6%	-	0.0%	1,800	0.6%	28,903	0.5%	678	0.2%	8,984	1.2%
TOTAL		6,612,033	100.0%	4,570,888	100.0%	731,640	100.0%	322,629	100.0%	5,530,267	100.0%	304,279	100.0%	777,487	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	41,189	24.5%	17,923	21.7%	2.8%	25.1%	917	23.8%	36	17.6%
2	NLB Bank	26,274	15.7%	18,793	22.8%	3.4%	30.6%	470	12.2%	33	16.2%
3	Banka Kombëtare Tregtare	22,469	13.4%	10,627	12.9%	2.1%	20.6%	436	11.3%	21	10.3%
4	ProCredit Bank Kosova	21,959	13.1%	11,663	14.1%	2.3%	22.9%	332	8.6%	10	4.9%
5	TEB Bank	24,640	14.7%	12,056	14.6%	3.1%	23.4%	626	16.3%	29	14.2%
6	Banka Ekonomike e Kosovës	14,250	8.5%	6,945	8.4%	2.6%	24.5%	401	10.4%	32	15.7%
7	Banka Për Biznes	11,402	6.8%	4,790	5.8%	2.3%	19.5%	408	10.6%	26	12.7%
8	IS Bank	1,779	1.1%	333	0.4%	0.5%	5.4%	32	0.8%	2	1.0%
9	Ziraat Bank	2,348	1.4%	575	0.7%	0.5%	2.8%	41	1.1%	4	2.0%
10	Credins Bank	1,124	0.7%	(669)	-0.8%	-1.0%	-7.7%	102	2.7%	7	3.4%
11	PriBank	410	0.2%	(507)	-0.6%	-1.7%	-5.5%	82	2.1%	4	2.0%
TOTAL		167,846	100.0%	82,529	100.0%	-	-	3,847	100.0%	204	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.

$$ROE = ((Profit\ after\ tax / Average\ Assets) / 6) * 12$$

$$ROE = ((Profit\ after\ tax / Average\ Equity) / 6) * 12$$