

Main Financial Indicators of Kosovo Banking System
31/03/2023

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	1,304,910	20.1%	881,844	20.2%	190,360	24.1%	28,659	9.0%	1,130,617	20.6%	22,414	8.3%	151,879	20.6%
2	NLB Bank	1,098,624	16.9%	770,367	17.6%	139,316	17.6%	40,936	12.9%	943,317	17.2%	33,009	12.2%	122,299	16.6%
3	Banka Kombëtare Tregtare	1,032,628	15.9%	550,466	12.6%	212,221	26.9%	140,628	44.3%	822,409	15.0%	106,800	39.5%	103,419	14.0%
4	ProCredit Bank Kosova	996,061	15.3%	667,492	15.3%	109,521	13.9%	15,034	4.7%	846,525	15.4%	47,727	17.7%	101,809	13.8%
5	TEB Bank	771,242	11.9%	555,062	12.7%	36,506	4.6%	56,398	17.7%	656,960	12.0%	14,469	5.4%	99,813	13.6%
6	Banka Ekonomike e Kosovës	545,174	8.4%	408,957	9.4%	30,868	3.9%	18,075	5.7%	483,902	8.8%	4,467	1.7%	56,805	7.7%
7	Banka Për Biznes	421,946	6.5%	287,340	6.6%	58,865	7.5%	12,149	3.8%	358,083	6.5%	13,128	4.9%	50,735	6.9%
8	IS Bank	120,197	1.8%	94,833	2.2%	100	0.0%	3,286	1.0%	95,511	1.7%	13,273	4.9%	11,412	1.6%
9	Ziraat Bank	115,381	1.8%	93,524	2.1%	5,920	0.7%	-	0.0%	84,605	1.5%	10,146	3.8%	20,630	2.8%
10	Credins Bank	63,605	1.0%	43,132	1.0%	6,025	0.8%	617	0.2%	51,331	0.9%	4,155	1.5%	8,119	1.1%
11	PriBank	28,143	0.4%	14,164	0.3%	-	0.0%	2,000	0.6%	18,171	0.3%	740	0.3%	9,231	1.3%
TOTAL		6,497,911	100.0%	4,367,180	100.0%	789,702	100.0%	317,783	100.0%	5,491,431	100.0%	270,327	100.0%	736,151	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	20,055	24.8%	8,887	21.9%	2.7%	24.1%	909	23.8%	37	18.2%
2	NLB Bank	12,647	15.6%	8,504	20.9%	3.1%	28.8%	470	12.3%	33	16.3%
3	Banka Kombëtare Tregtare	10,683	13.2%	6,123	15.1%	2.4%	24.5%	433	11.3%	21	10.3%
4	ProCredit Bank Kosova	10,805	13.4%	5,842	14.4%	2.3%	23.6%	324	8.5%	10	4.9%
5	TEB Bank	12,049	14.9%	5,322	13.1%	2.8%	21.9%	618	16.2%	29	14.3%
6	Banka Ekonomike e Kosovës	6,586	8.1%	3,492	8.6%	2.6%	25.4%	416	10.9%	31	15.3%
7	Banka Për Biznes	5,422	6.7%	2,500	6.1%	2.4%	20.3%	418	10.9%	26	12.8%
8	IS Bank	821	1.0%	239	0.6%	0.8%	7.9%	31	0.8%	2	1.0%
9	Ziraat Bank	1,224	1.5%	411	1.0%	0.4%	2.8%	38	1.0%	4	2.0%
10	Credins Bank	473	0.6%	(396)	-1.0%	-0.6%	-4.7%	101	2.6%	7	3.4%
11	PriBank	143	0.2%	(259)	-0.6%	-1.0%	-2.8%	61	1.6%	3	1.5%
TOTAL		80,910	100.0%	40,666	100.0%	-	-	3,819	100.0%	203	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.

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

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