

Main Financial Indicators of Kosovo Banking System

30/09/2023

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	1,375,584	19.9%	920,394	19.8%	214,282	26.0%	33,973	8.2%	1,175,811	20.3%	28,524	9.5%	171,249	21.0%
2	NLB Bank	1,177,280	17.0%	815,755	17.6%	149,084	18.1%	41,611	10.1%	1,003,821	17.3%	32,523	10.9%	140,936	17.3%
3	Banka Kombëtare Tregtare	1,105,431	16.0%	592,843	12.8%	233,580	28.4%	147,638	35.8%	895,861	15.4%	95,327	31.9%	114,243	14.0%
4	ProCredit Bank Kosova	1,038,922	15.0%	700,409	15.1%	130,990	15.9%	43,238	10.5%	882,707	15.2%	43,970	14.7%	112,244	13.8%
5	TEB Bank	808,788	11.7%	577,877	12.5%	21,737	2.6%	92,471	22.4%	684,321	11.8%	13,632	4.6%	110,835	13.6%
6	Banka Ekonomike e Kosovës	578,242	8.4%	438,930	9.5%	3,127	0.4%	28,351	6.9%	510,801	8.8%	4,853	1.6%	62,587	7.7%
7	Banka Për Biznes	464,264	6.7%	308,643	6.7%	57,156	6.9%	18,150	4.4%	395,180	6.8%	16,706	5.6%	52,378	6.4%
8	Ziraat Bank	124,049	1.8%	94,755	2.0%	7,027	0.9%	-	0.0%	78,854	1.4%	24,293	8.1%	20,902	2.6%
9	IS Bank	118,303	1.7%	99,771	2.2%	-	0.0%	3,019	0.7%	83,772	1.4%	22,926	7.7%	11,605	1.4%
10	Credins Bank	72,519	1.0%	52,215	1.1%	6,035	0.7%	1,770	0.4%	48,665	0.8%	15,457	5.2%	8,397	1.0%
11	PriBank	52,202	0.8%	35,808	0.8%	-	0.0%	2,095	0.5%	42,890	0.7%	606	0.2%	8,706	1.1%
TOTAL		6,915,584	100.0%	4,637,400	100.0%	823,020	100.0%	412,316	100.0%	5,802,683	100.0%	298,817	100.0%	814,084	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	64,858	24.9%	28,064	22.7%	2.8%	23.8%	937	23.9%	36	17.3%
2	NLB Bank	40,535	15.6%	27,303	22.1%	3.3%	28.6%	472	12.0%	33	15.9%
3	Banka Kombëtare Tregtare	34,976	13.4%	17,352	14.0%	2.3%	21.9%	447	11.4%	21	10.1%
4	ProCredit Bank Kosova	33,675	12.9%	16,309	13.2%	2.1%	20.9%	344	8.8%	10	4.8%
5	TEB Bank	38,465	14.8%	18,438	14.9%	3.0%	22.6%	606	15.4%	30	14.4%
6	Banka Ekonomike e Kosovës	21,513	8.3%	9,313	7.5%	2.2%	21.4%	437	11.1%	32	15.4%
7	Banka Për Biznes	17,371	6.7%	7,489	6.1%	2.3%	20.0%	414	10.6%	26	12.5%
8	Ziraat Bank	3,513	1.4%	682	0.6%	0.6%	3.3%	43	1.1%	4	1.9%
9	IS Bank	2,642	1.0%	430	0.3%	0.5%	5.0%	29	0.7%	2	1.0%
10	Credins Bank	1,745	0.7%	(949)	-0.8%	-1.9%	-14.9%	103	2.6%	7	3.4%
11	PriBank	861	0.3%	(784)	-0.6%	-2.1%	-11.5%	91	2.3%	7	3.4%
TOTAL		260,153	100.0%	123,647	100.0%	-	-	3,923	100.0%	208	100.0%

* Based on assets value listed in English.

** In percentage of total respective indicator of the banking system.

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

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.

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