

Main Financial Indicators of Kosovo Banking System
31/12/2023

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	1,425,291	19.6%	925,540	19.5%	256,079	28.5%	32,253	6.8%	1,219,286	20.1%	31,407	8.9%	174,598	20.4%
2	NLB Bank	1,229,757	16.9%	831,333	17.5%	175,800	19.5%	68,267	14.5%	1,039,454	17.1%	40,636	11.5%	149,667	17.5%
3	Banka Kombëtare Tregtare	1,190,353	16.3%	606,788	12.8%	229,926	25.6%	167,207	35.5%	951,615	15.7%	114,411	32.4%	124,327	14.5%
4	ProCredit Bank Kosova	1,093,184	15.0%	729,774	15.3%	124,418	13.8%	23,289	4.9%	927,261	15.3%	47,363	13.4%	118,560	13.9%
5	TEB Bank	858,735	11.8%	598,078	12.6%	21,579	2.4%	108,838	23.1%	722,942	11.9%	20,352	5.8%	115,441	13.5%
6	Banka Ekonomike e Kosovës	609,139	8.4%	441,298	9.3%	10,608	1.2%	40,864	8.7%	537,202	8.8%	6,108	1.7%	65,829	7.7%
7	Banka Për Biznes	485,665	6.7%	325,128	6.8%	61,185	6.8%	21,347	4.5%	416,728	6.9%	15,420	4.4%	53,516	6.3%
8	Ziraat Bank	127,605	1.8%	91,457	1.9%	7,059	0.8%	4,004	0.8%	73,566	1.2%	31,235	8.8%	22,804	2.7%
9	IS Bank	120,403	1.7%	101,969	2.1%	7,039	0.8%	1,415	0.3%	83,915	1.4%	23,892	6.8%	12,596	1.5%
10	Credins Bank	79,069	1.1%	58,100	1.2%	6,034	0.7%	1,861	0.4%	47,753	0.8%	21,531	6.1%	9,785	1.1%
11	PriBank	66,574	0.9%	45,173	1.0%	-	0.0%	2,105	0.4%	56,895	0.9%	969	0.3%	8,709	1.0%
TOTAL		7,285,775	100.0%	4,754,639	100.0%	899,726	100.0%	471,448	100.0%	6,076,617	100.0%	353,324	100.0%	855,833	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	88,013	24.8%	30,402	19.5%	3.0%	19.2%	948	23.9%	36	17.2%
2	NLB Bank	55,186	15.6%	35,966	23.1%	3.2%	27.3%	468	11.8%	33	15.8%
3	Banka Kombëtare Tregtare	47,861	13.5%	23,620	15.2%	3.1%	21.4%	466	11.7%	21	10.0%
4	ProCredit Bank Kosova	45,936	13.0%	22,537	14.5%	2.1%	21.0%	347	8.7%	11	5.3%
5	TEB Bank	52,819	14.9%	22,900	14.7%	2.8%	21.8%	608	15.3%	30	14.4%
6	Banka Ekonomike e Kosovës	28,932	8.2%	12,667	8.1%	2.2%	21.3%	432	10.9%	32	15.3%
7	Banka Për Biznes	23,294	6.6%	9,409	6.0%	2.1%	18.6%	413	10.4%	25	12.0%
8	Ziraat Bank	4,689	1.3%	(2,416)	-1.6%	-1.9%	-11.1%	47	1.2%	4	1.9%
9	IS Bank	3,783	1.1%	1,424	0.9%	1.1%	11.9%	34	0.9%	2	1.0%
10	Credins Bank	2,544	0.7%	128	0.1%	0.2%	1.4%	107	2.7%	7	3.3%
11	PriBank	1,532	0.4%	(781)	-0.5%	-1.7%	-8.6%	103	2.6%	8	3.8%
TOTAL		354,590	100.0%	155,855	100.0%	-	-	3,973	100.0%	209	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.

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