

Main Financial Indicators of Kosovo Banking System
30/09/2024

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	1,457,764	18.7%	1,010,445	18.9%	204,077	21.8%	16,941	3.8%	1,243,839	19.0%	32,827	10.9%	181,098	19.2%
2	NLB Bank	1,301,163	16.7%	948,719	17.7%	134,432	14.4%	41,770	9.4%	1,090,833	16.6%	44,843	14.9%	165,487	17.6%
3	Banka Kombëtare Tregtare	1,261,030	16.2%	693,730	12.9%	255,159	27.3%	162,331	36.6%	1,016,381	15.5%	95,512	31.8%	149,136	15.8%
4	ProCredit Bank Kosova	1,210,146	15.5%	843,501	15.7%	143,396	15.3%	51,938	11.7%	1,040,275	15.9%	43,263	14.4%	126,608	13.4%
5	TEB Bank	948,170	12.2%	678,049	12.7%	30,898	3.3%	111,163	25.0%	799,453	12.2%	16,328	5.4%	132,389	14.1%
6	Banka Ekonomike e Kosovës	659,097	8.4%	484,317	9.0%	62,108	6.6%	27,502	6.2%	584,486	8.9%	4,476	1.5%	70,135	7.4%
7	Banka Për Biznes	548,495	7.0%	382,604	7.1%	84,449	9.0%	23,029	5.2%	474,029	7.2%	14,152	4.7%	60,314	6.4%
8	Ziraat Bank	140,928	1.8%	109,442	2.0%	6,914	0.7%	3,000	0.7%	96,252	1.5%	20,452	6.8%	24,223	2.6%
9	IS Bank	85,447	1.1%	67,804	1.3%	7,109	0.8%	2,633	0.6%	66,278	1.0%	5,850	1.9%	13,320	1.4%
10	Credins Bank	89,954	1.2%	66,300	1.2%	6,458	0.7%	2,180	0.5%	58,727	0.9%	20,739	6.9%	10,488	1.1%
11	PriBank	97,882	1.3%	72,841	1.4%	-	0.0%	1,492	0.3%	86,733	1.3%	2,175	0.7%	8,974	1.0%
TOTAL		7,800,075	100.0%	5,357,750	100.0%	935,000	100.0%	443,981	100.0%	6,557,285	100.0%	300,617	100.0%	942,173	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	70,130	23.6%	29,825	21.5%	3.7%	22.4%	909	22.4%	35	15.8%
2	NLB Bank	44,590	15.0%	28,687	20.7%	3.1%	25.4%	470	11.6%	34	15.4%
3	Banka Kombëtare Tregtare	41,289	13.9%	19,872	14.3%	2.3%	19.4%	499	12.3%	24	10.9%
4	ProCredit Bank Kosova	40,217	13.5%	22,993	16.6%	2.7%	25.0%	386	9.5%	11	5.0%
5	TEB Bank	44,381	14.9%	20,411	14.7%	3.0%	22.0%	593	14.6%	31	14.0%
6	Banka Ekonomike e Kosovës	25,576	8.6%	8,227	5.9%	1.7%	16.2%	428	10.6%	32	14.5%
7	Banka Për Biznes	20,409	6.9%	8,156	5.9%	2.1%	19.1%	413	10.2%	25	11.3%
8	Ziraat Bank	3,232	1.1%	962	0.7%	1.0%	5.6%	49	1.2%	5	2.3%
9	IS Bank	2,763	0.9%	718	0.5%	0.9%	7.7%	30	0.7%	2	0.9%
10	Credins Bank	2,373	0.8%	(659)	-0.5%	-1.0%	-8.9%	114	2.8%	8	3.6%
11	PriBank	2,200	0.7%	(608)	-0.4%	-1.0%	-9.2%	158	3.9%	14	6.3%
TOTAL		297,162	100.0%	138,584	100.0%	-	-	4,049	100.0%	221	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.

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

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