



BANKING AND PAYMENTS
AUTHORITY OF KOSOVO

MONTHLY STATISTICS BULLETIN

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PUBLISHER



MONETARY AND BANKING STATISTICS



Table 1

 Depository Corporations Survey¹

('000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Jul
Net foreign assets	678,102	958,678	900,560	946,435	1,087,793	1,109,623	1,055,673	990,020	977,711
Currency in circulation ²	536,229	366,578	385,216	403,854	422,492	441,130	401,878	340,915	305,429
BPK	61,697	296,051	193,113	247,461	344,459	345,589	370,759	395,070	415,250
Assets	61,697	296,235	193,297	247,646	344,643	345,773	371,042	395,344	415,524
Liabilities	0	184	184	184	184	184	283	274	274
Commercial banks	80,175	296,050	322,231	295,120	320,842	322,904	283,036	254,035	257,032
Assets	83,099	301,095	327,335	298,120	325,271	328,322	289,594	260,593	263,090
Liabilities	2,924	5,045	5,104	3,000	4,429	5,418	6,558	6,558	6,058
Net domestic assets	-52,612	-109,760	-129,768	-166,466	-276,557	-248,683	-226,285	-196,606	-200,362
Net claims on the government	-8,741	-72,066	-120,239	-165,417	-270,856	-258,917	-301,974	-320,278	326,965
Claims	0	0	0	0	0	0	0	0	0
Deposits	8,741	72,066	120,239	165,417	270,856	258,917	301,974	320,278	326,965
Net claims on other public sector	-32,378	-10,885	-16,167	-17,547	-10,009	-4,245	-3,566	-6,066	-5,760
Net claims on financial institutions	0	-11,087	-13,075	-12,946	-15,711	-24,619	-17,066	-16,851	-15,164
Loans to the private sector	3,148	25,135	46,476	57,700	66,231	83,976	112,160	157,228	165,175
Other items net	-14,642	-40,857	-26,764	-28,256	-46,213	-44,878	-15,840	-10,639	-15,164
BPK	-4,826	-28,109	-7,620	-8,301	-10,481	-11,586	-6,332	-13,090	-13,441
Commercial banks	-9,816	-12,749	-19,143	-19,955	-35,732	-33,292	-9,508	2,451	-1,723
Broad money	625,489	848,918	770,792	779,969	811,236	860,940	829,388	793,414	777,349
Currency in circulation	536,229	366,578	385,216	403,854	422,492	441,130	401,878	340,915	305,429
Private sector's deposits	89,260	482,340	385,576	376,115	388,744	419,810	427,510	452,499	471,920
Current account-enterprises	0	138,441	120,260	132,432	147,860	166,576	150,842	161,023	171,065
Current account-individuals	89,260	205,604	134,626	121,411	115,908	115,161	118,528	125,234	129,679
Terms and saving account-enterprises	0	31,158	22,831	22,435	20,155	25,568	49,471	40,696	33,706
Terms and saving account-individuals	0	107,138	107,859	99,837	104,821	112,505	108,669	125,546	137,470

Note:

¹ Monetary Survey (BPK Balance Sheet plus Commercial Banks Balance Sheet)

² Currency in circulation is estimated on the basis of BPK and Commercial banks imports/exports of cash.

Figure 1

Monetary Aggregates ('000 EUR)

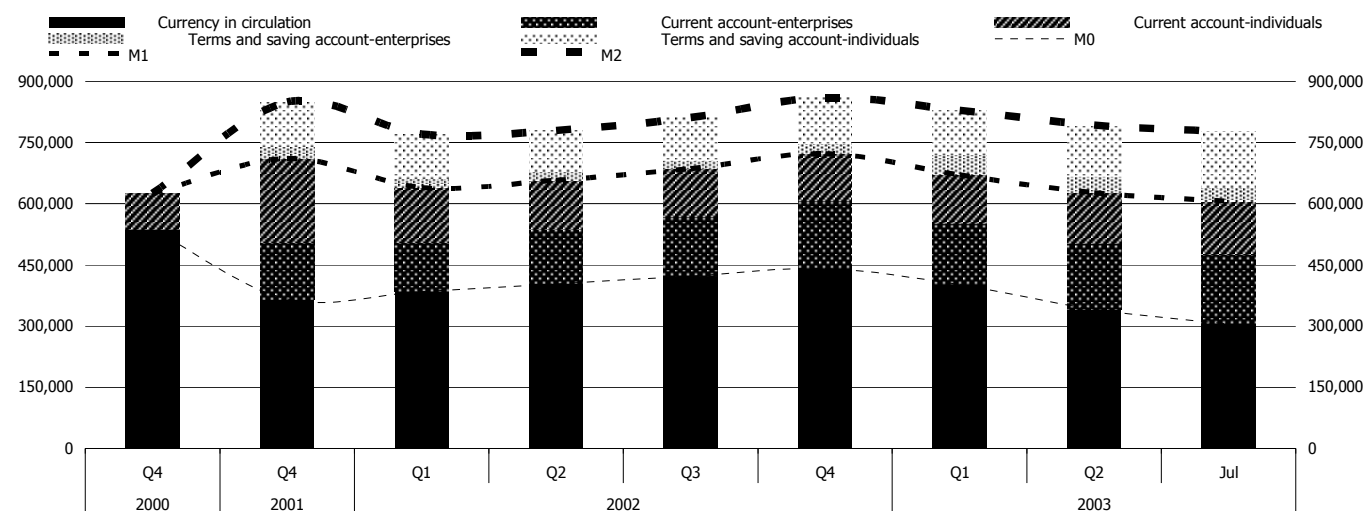



Table 2
BPK Survey¹

('000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Jul
Net foreign assets	597,926	662,629	578,329	651,315	766,951	786,719	772,637	735,985	720,679
Currency in circulation ²	536,229	366,578	385,216	403,854	422,492	441,130	401,878	340,915	305,429
Assets	61,697	296,235	193,297	247,646	344,643	345,773	371,042	395,344	415,524
Cash	15,828	249,685	47,808	31,098	37,122	17,474	14,851	24,137	49,558
Deposits in foreign banks	45,869	46,550	145,489	216,548	307,521	328,299	356,191	371,207	365,965
Liabilities	0	184	184	184	184	184	283	274	274
Deposits of non-residents		184	184	184	184	184	283	274	274
Net domestic assets	-45,944	-122,147	-157,101	-204,211	-307,056	-299,367	-328,937	-356,285	-363,672
Net claims on the government	-8,741	-72,066	-120,239	-165,417	-270,856	-258,917	-301,974	-320,278	-326,965
Claims	0	0	0	0	0	0	0	0	0
Central government Deposits	8,741	72,066	120,239	165,417	270,856	258,917	301,974	320,278	326,965
Net claims on the rest of the public sector	-32,378	-10,885	-16,167	-17,547	-10,009	-4,245	-3,566	-6,066	-5,760
UNMIK deposit accounts	9,581	2,581	3,753	2,267	1,698	363	1,265	815	1,689
Public nonfin. Corporations deposits	22,796	6,959	11,426	14,384	7,879	3,467	1,966	4,105	2,836
Other Nonfinancial deposits	n/a	1,346	988	896	433	415	336	1,146	1,235
Net claims on financial institutions	0	-11,087	-13,075	-12,946	-15,711	-24,619	-17,066	-16,851	-17,506
Insurance Companies	n/a	10,562	12,804	12,729	14,151	15,999	16,464	16,028	16,769
Pension Funds	n/a	0	0	0	1,560	8,620	602	823	737
Other financial institutions	n/a	525	271	217	0	0	0	0	0
Other items net	-4,826	-28,109	-7,620	-8,301	-10,481	-11,586	-6,332	-13,090	-13,441
Of which: shareholders'equity	4,925	4,727	4,779	4,779	7,130	10,560	10,937	12,843	13,159
Base money	551,982	540,482	421,228	447,104	459,895	487,352	443,700	379,700	357,007
Currency in circulation	536,229	366,578	385,216	403,854	422,492	441,130	401,878	340,915	305,429
Banks deposits	15,753	173,904	36,012	43,250	37,403	46,222	41,822	38,785	51,578

Note:

¹ Monetary Authorities Survey

² Currency in circulation is estimated on the basis of BPK and Commercial banks imports/exports of cash.

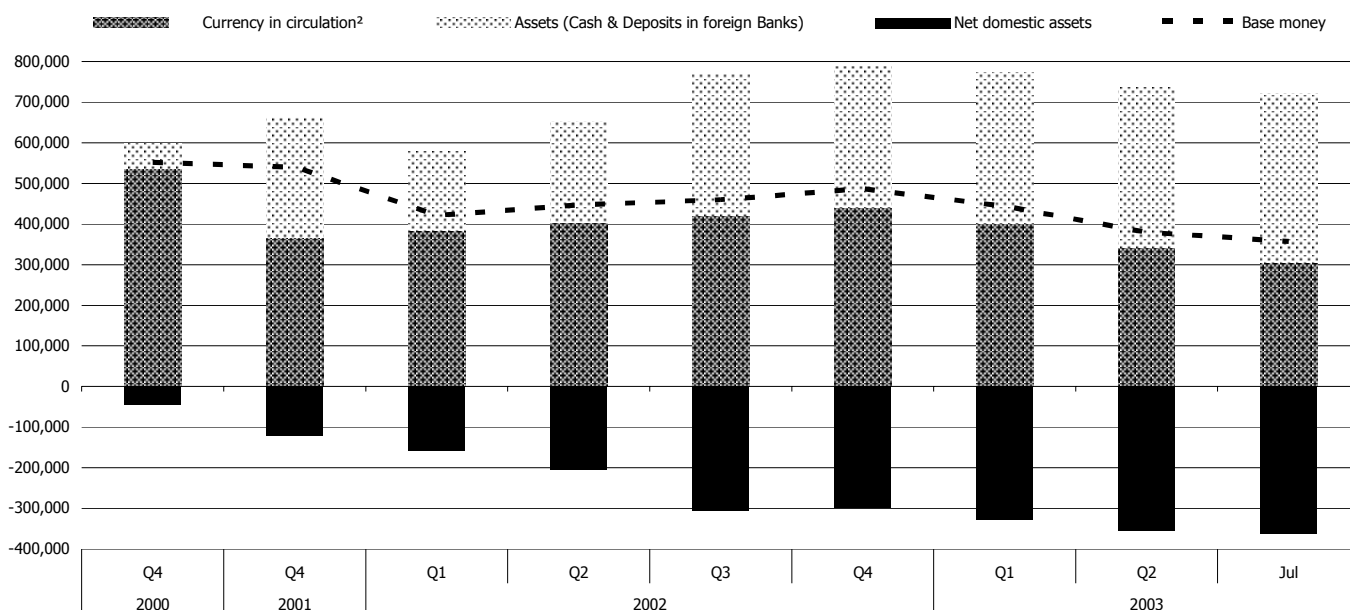
Figure 2
BPK NFA, NDA and BASE MONEY ('000 EUR)




Table 3

 Other Depository Corporations Survey¹

('000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Jul
Net foreign assets	80,175	296,050	322,231	295,120	320,842	322,904	283,036	254,035	257,032
Assets	83,099	301,095	327,335	298,120	325,271	328,322	289,594	260,593	263,090
Cash	11,671	88,342	41,723	46,963	49,002	35,597	40,516	47,706	51,951
Deposits in foreign banks	65,214	179,514	245,611	222,445	227,366	275,360	219,852	200,165	195,197
Non-interest bearing deposits	6,215	33,239	40,001	28,712	48,903	17,365	29,226	12,722	15,942
Liabilities	2,924	5,045	5,104	3,000	4,429	5,418	6,558	6,558	6,058
Net domestic assets	9,085	186,290	63,345	80,995	67,902	96,906	144,474	198,464	214,888
Claims on the private sector	3,148	25,135	46,476	57,700	66,231	83,976	112,160	157,228	165,175
Gross loans	3,148	25,916	47,555	59,048	68,247	86,498	115,760	162,713	171,049
Provision	0	781	1,079	1,348	2,016	2,522	3,600	5,485	5,874
Deposits at BPK	15,753	173,904	36,012	43,250	37,403	46,222	41,822	38,785	51,578
Other items net	-9,816	-12,749	-19,143	-19,955	-35,732	-33,292	-9,508	2,451	-1,865
Of which: shareholders'equity	6,152	20,435	24,038	28,240	32,976	33,244	33,385	37,959	38,579
Liabilities to the private sector	89,260	482,340	385,576	376,115	388,744	419,810	427,510	452,499	471,920
Current account-enterprises	0	138,441	120,260	132,432	147,860	166,576	150,842	161,023	171,065
Current account-individuals	89,260	205,604	134,626	121,411	115,908	115,161	118,528	125,234	129,679
Terms and saving account-enterprises	0	31,158	22,831	22,435	20,155	25,568	49,471	40,696	33,706
Terms and saving account-individuals	0	107,138	107,859	99,837	104,821	112,505	108,669	125,546	137,470

Note:

¹ Consolidated Balance Sheet of Commercial Banks

Figure 3

Main characteristics of the ODCS, ('000 EUR)

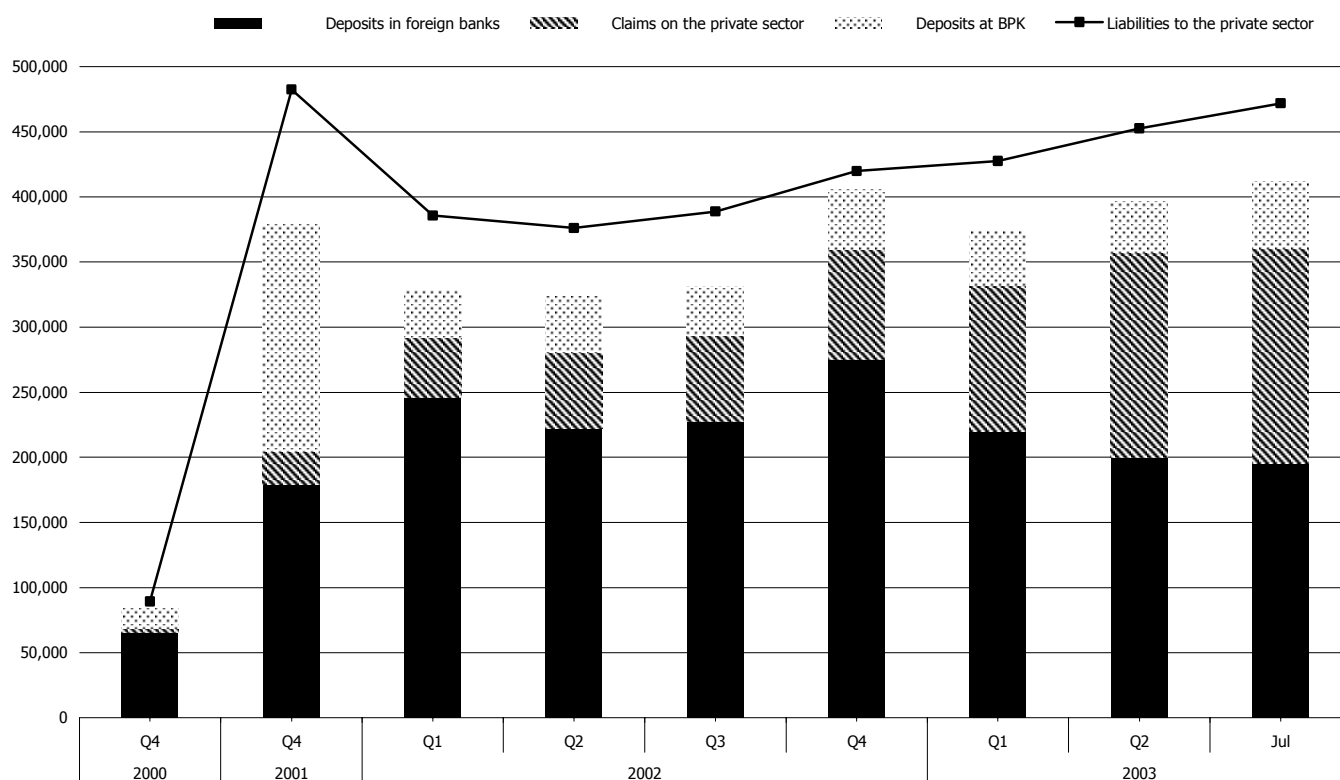




Table 4

BPK BALANCE SHEET

('000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Jul
ASSETS									
Currency and Deposits	61,697	296,235	193,297	247,646	344,643	345,773	371,042	395,344	415,524
<u>Currency</u>	15,828	249,685	47,808	31,098	37,122	17,474	14,851	24,137	49,558
Foreign currency(Cash)	15,828	249,685	47,808	31,098	37,122	17,474	14,851	24,137	49,558
Euro	n/a	n/a	41,474	25,945	36,916	17,288	14,568	23,857	49,277
Other currencies	n/a	n/a	6,334	5,153	206	186	284	280	281
<u>Deposits at banks abroad</u>	45,869	46,550	145,489	216,548	307,521	328,299	356,191	371,207	365,965
Transferable deposits	6,755	536	415	470	60,021	66,249	79,841	73,507	73,565
In foreign currency	6,755	536	415	470	60,021	66,249	79,841	73,507	73,565
Other deposits	39,114	46,014	145,075	216,077	247,500	262,050	276,350	297,700	292,400
Foreign Investments	39,114	46,014	145,075	216,077	247,500	262,050	276,350	297,700	292,400
<u>Securities other than shares</u>	0	0	0	0	0	0	0	0	0
<u>Other accounts receivable</u>	489	206	-2,119	-2,165	287	264	6,382	331	388
<u>Nonfinancial assets</u>	845	658	645	609	544	622	595	997	1,025
TOTAL ASSETS	63,032	297,099	191,823	246,089	345,474	346,659	378,019	396,672	416,937
LIABILITIES									
<u>Transferable deposits</u>	41,118	267,942	185,493	239,160	333,979	334,003	364,428	375,554	395,383
Public nonfin. Corporations	22,796	6,959	11,426	14,384	7,879	3,467	1,966	4,105	2,836
Other Nonfinancial	N/A	1,346	988	896	433	415	336	1,146	1,235
Central government	8,741	72,066	120,239	165,417	270,856	258,917	301,974	320,279	326,965
UNMIK deposit accounts	9,581	2,581	3,753	2,267	1,698	363	1,265	815	1,689
Other depository corporations	15,753	173,904	36,012	43,250	37,403	46,222	41,822	38,785	51,578
Insurance Companies	n/a	10,562	12,804	12,729	14,151	15,999	16,464	9,602	10,342
Pension Funds	n/a	0	0	0	1,560	8,620	602	823	737
Other financial institutions	n/a	525	271	217	0	0	0	0	0
<u>Other Deposits</u>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6,426	6,426
Insurance Companies	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6,426	6,426
<u>FC Deposits</u>	n/a	184	184	184	184	184	283	274	274
Nonresidents	n/a	184	184	184	184	184	283	274	274
Banks	n/a	0	0	0	0	0	0	0	0
Other non-bank sectors	n/a	0	0	0	0	0	0	0	0
<u>Securities other than shares</u>	0	0	0	0	0	0	0	0	0
<u>Other accounts payable</u>	1,236	24,245	1,367	1,965	4,182	1,911	2,371	1,575	1,696
Other	1,236	24,245	1,367	1,965	4,182	1,911	2,371	1,575	1,696
<u>Shares and other equity</u>	4,925	4,727	4,779	4,779	7,130	10,560	10,937	12,843	13,159
Funds contributed by owners	n/a	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556
Capital	n/a	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556
General and Special Reserves	n/a	1,443	1,443	1,443	3,843	7,540	7,380	9,220	9,544
Reserves	n/a	309	309	309	309	3,940	3,943	7,380	7,380
Income or loss	n/a	1,133	1,133	1,133	3,534	3,599	3,436	1,840	2,165
Grants from donors	n/a	728	780	780	730	464	1,001	1,067	1,058
TOTAL LIABILITIES	63,032	297,099	191,823	246,089	345,474	346,659	378,019	396,672	416,937

Note: n/a = Data not available



Table 5

BALANCE SHEET OF COMMERCIAL BANKS

('000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	July
ASSETS									
Cash	11,671	88,342	41,723	52,961	49,002	35,597	40,516	47,706	51,951
Balance with BPK	13,700	176,793	35,929	43,066	37,454	45,740	31,361	41,661	51,436
Bearing current account with other Banks	6,215	33,239	40,001	21,170	48,903	17,365	29,226	12,722	15,942
Loans to financial institutions(placement)	65,214	179,514	245,611	229,522	227,366	275,360	219,852	200,165	195,197
Securities	0	7,498	7,498	7,599	103	0	31,968	31,842	31,804
Gross loans to non-financial institutions	3,148	25,916	47,555	58,716	68,247	86,498	115,760	162,713	171,049
Less; Provisions for loan losses	0	781	1,079	1,349	2,016	2,522	3,600	5,485	5,874
Net loans	3,148	25,135	46,476	57,367	66,231	83,976	112,160	157,228	165,175
Property and equipment. net of deprecation	441	4,544	5,568	7,132	8,369	9,498	9,506	10,942	10,981
Interest receivable and other assets	2,576	3,920	2,247	5,385	3,667	3,657	8,931	8,226	8,538
Total	102,964	518,985	425,053	424,202	441,095	471,193	483,521	510,492	531,024
LIABILITIES AND SHAREHOLDER'S EQUITY									
Customer deposits	89,260	482,340	385,576	379,971	388,744	419,810	427,510	452,499	471,920
Current account-enterprises	0	138,441	120,260	133,536	147,860	166,576	150,842	161,023	171,065
Current account-individuals	89,260	205,604	134,626	122,713	115,908	115,161	118,528	125,234	129,679
Terms and saving account-enterprises	0	31,158	22,831	22,653	20,155	25,568	49,471	40,696	33,706
Terms and saving account-individuals	0	107,138	107,859	101,069	104,821	112,505	108,669	125,546	137,470
Borrowings	2,924	5,045	5,104	3,000	4,429	5,418	6,558	6,558	6,058
Interest payable and other liabilities	8,371	11,165	10,333	10,968	12,901	11,430	14,023	11,431	12,422
Subordinated debts	0	0	2	2,045	2,045	1,291	2,045	2,045	2,045
Shareholder's equity	6,152	20,435	24,038	28,218	32,976	33,244	33,385	37,959	38,579
Total	102,964	518,985	425,053	424,202	441,095	471,193	483,521	510,492	531,024
OFF BALANCE SHEET COMMITMENTS									
1. Direct credit substitutes(guaranties and standby letters of credit)	184	1,961	4,562	7,997	9,091	9,289	10,166	12,446	13,527
2. Transaction related contingencies	0	0	55	0	0	0	0	0	0
3. Loan commitments	5,778	0	0	239	726	52	52	0	40
4. Interest and foreign exchange rate related items including swaps,options and futures	0	0	0	0	0	0	0	0	0
Total	5,962	1,961	4,617	8,236	9,817	9,341	10,218	12,446	13,567

Figure 4

CASH, NET LOANS AND CUSTOMER DEPOSITS AT THE COMMERCIAL BANKS, ('000 EUR)

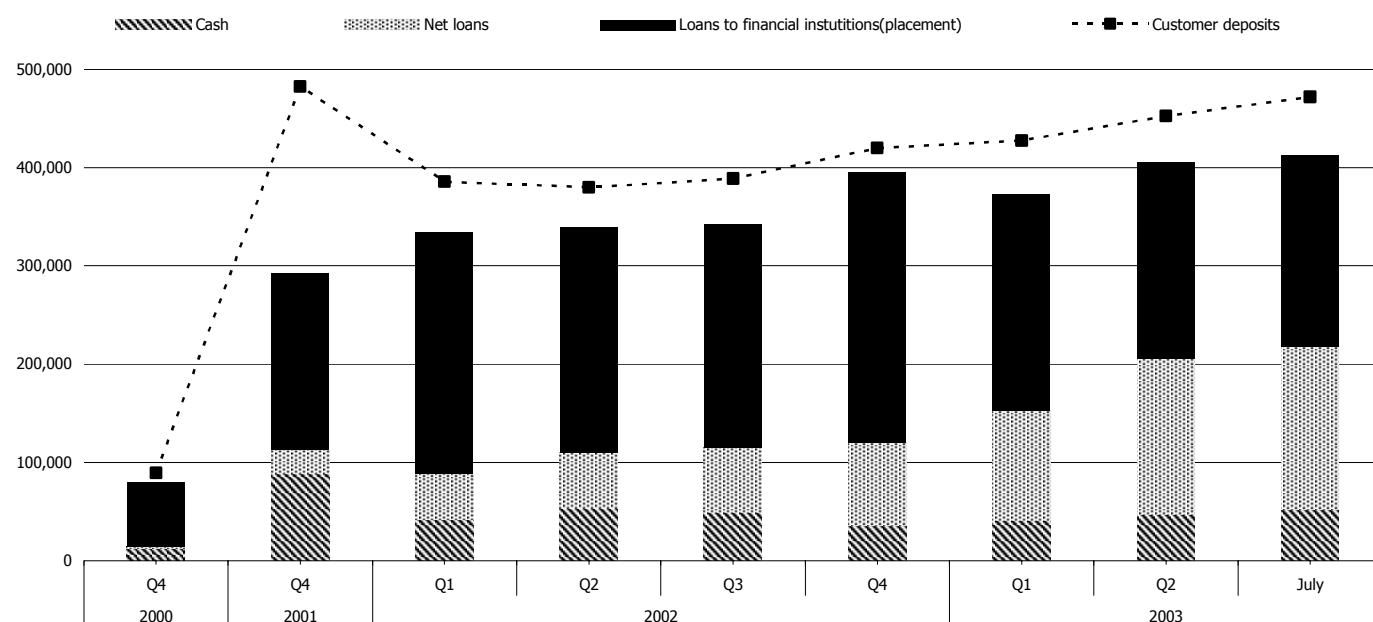



Table 6
INCOME STATEMENT OF COMMERCIAL BANKS

('000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	July
INCOME									
Interest income	1,829	7,179	2,965	7,194	12,225	17,818	5,890	13,355	15,566
Loans	0	2,150	1,314	3,404	6,174	9,373	3,839	9,416	11,057
Placement with banks	0	5,029	1,598	3,675	5,801	8,257	2,051	3,939	4,509
Securities	0	0	53	115	250	188	0	0	0
Non-Interest income	5,274	9,402	3,804	6,888	9,893	14,034	3,456	7,932	9,550
Fees and commissions	5,274	9,212	3,424	6,099	9,252	13,194	3,253	7,407	8,870
Other operating income	0	190	380	789	641	840	203	525	680
TOTAL INCOME	7,104	16,581	6,769	14,082	22,118	31,852	9,346	21,287	25,116
EXPENDITURES									
Interest expenditures	207	1,312	1,010	1,879	2,756	3,470	968	1,946	2,325
Deposits	207	855	719	1,707	2,488	3,102	862	1,721	2,042
Borrowings	0	458	291	172	268	368	106	225	283
Non-Interest expenditures	338	1,507	629	1,738	3,491	5,792	2,343	4,696	5,639
Provision for losses on loans (placement)	166	616	181	763	1,883	3,282	1,659	3,594	4,367
Depreciation on fixed assets	172	891	448	975	1,608	2,510	684	1,102	1,272
General and administrative expenses	2,707	7,271	3,755	7,668	12,695	19,130	5,786	11,639	13,552
TOTAL EXPENDITURES	3,252	10,090	5,394	11,285	18,942	28,392	9,097	18,281	21,516
NET INCOME									
Net operating income	3,852	6,491	1,375	2,797	3,176	3,460	249	3,006	3,600
Net gains/losses from dealing securities	0	0	0	0	0	0	0	0	0
Net gains/losses from dealing in foreign exchange	577	699	229	348	459	509	174	384	361
Net gains losses from foreign currency revaluations	33	-19	8	-58	44	53	-10	-32	-28
Net income from banking activities before taxes	4,462	7,172	1,612	3,087	3,679	4,022	413	3,358	3,933
Provision from taxes	610	456	137	431	919	1,306	288	958	1,090
Net profit / loss for period	3,852	6,716	1,475	2,656	2,760	2,716	125	2,400	2,843
Less: dividends	2,300	5,260	-1	0	0	2,118	0	0	0
Retained profit for period	1,552	1,457	1,476	2,656	2,760	598	125	2,400	2,843

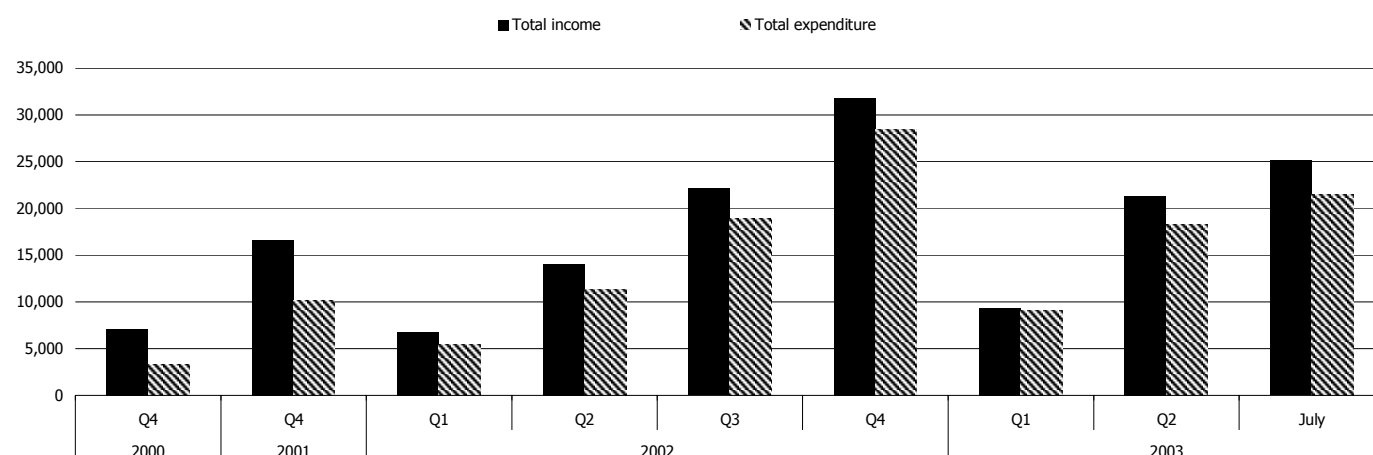
Figure 5
COMMERCIAL BANKS INCOME AND EXPENDITURE, ('000 EUR)




Table 7

COMMERCIAL BANKS DEPOSITS

(‘000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	July
Residents									
Individuals	22,792	297,146	235,784	218,832	209,982	222,669	233,603	240,216	254,177
Time deposits	0	93,471	96,164	89,735	91,543	104,359	105,874	106,210	116,154
Sight deposits	0	203,676	13,962	129,097	118,439	118,310	127,729	134,006	138,023
Legal entities	55,990	157,814	134,971	144,869	161,972	179,607	176,831	189,076	195,111
Time deposits	0	31,318	23,423	22,317	25,879	23,921	38,276	41,485	36,078
Sight deposits	0	126,496	111,548	122,552	136,093	155,686	138,555	147,591	159,033
Banks	0	0	0	0	0	0	309	3,100	2,600
Time deposits	0	0	0	0	0	0	0	3,100	2,600
Sight deposits	0	0	0	0	0	0	309	0	0
Total	78,782	454,960	370,755	363,701	371,954	402,276	410,743	432,392	451,888
Nonresidents									
Individuals	1,742	4,844	5,680	5,035	4,706	5,401	5,629	6,399	6,574
Time deposits	0	1,549	1,656	1,540	1,617	1,977	1,945	1,681	1,724
Sight deposits	0	3,296	4,024	3,495	3,089	3,124	3,684	4,718	4,850
Legal entities	7,973	9,039	11,048	12,501	13,294	12,433	11,138	13,708	13,456
Time deposits	13	28	118	28	28	1,028	1,028	45	1,030
Sight deposits	7,975	9,011	10,930	12,473	13,266	11,405	10,110	13,663	12,426
Banks	0	0	0	0	0	0	0	0	0
Time deposits	0	0	0	0	0	0	0	0	0
Sight deposits	0	0	0	0	0	0	0	0	0
Total	9,715	13,884	16,728	17,536	18,000	17,534	16,767	20,107	20,030
TOTAL (Residents + Nonresidents)	88,496	468,844	387,483	381,237	389,954	419,810	427,510	452,499	471,918

Note: Data for the last quarter 2001 and first 3 quarters 2002 in this table are not consistent with the data from the Balance Sheet of Commercial Banks due to the excluding/including of the Deposits in proces in Total deposits

Figure 6

COMMERCIAL BANKS DEPOSITS , (‘000 EUR)

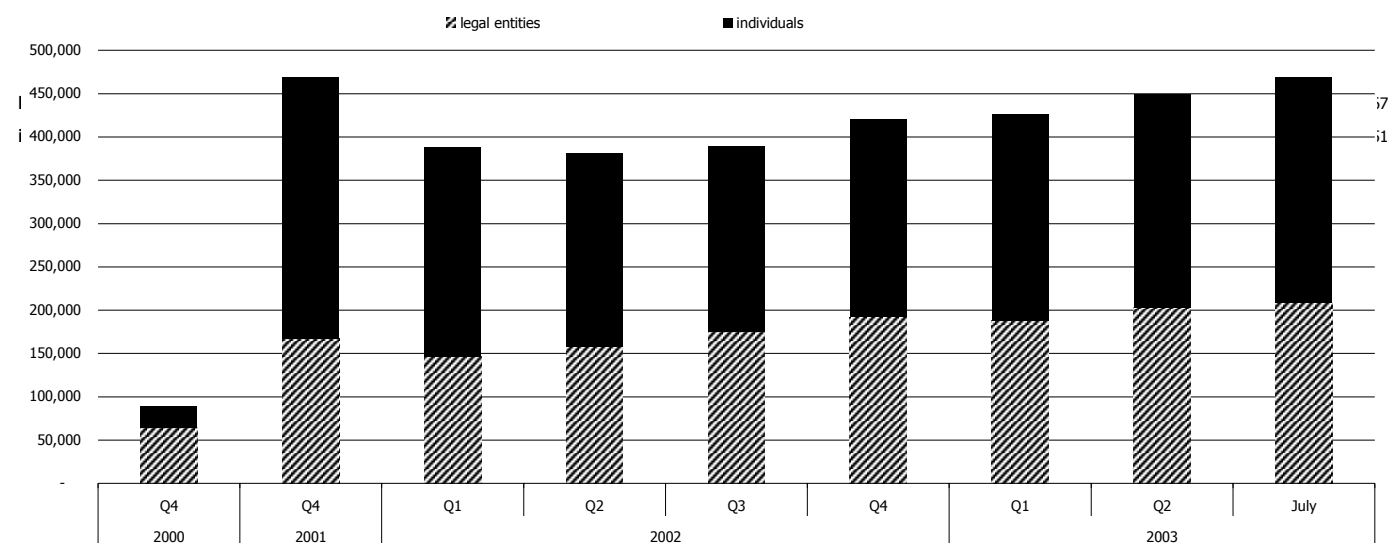




Table 8

STRUCTURE OF LOANS BY INSTITUTIONAL SECTORS, end of period

('000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	July
Government Units	0	0	0	0	0	0	0	4,635	0
Financial Institutions (excluding placement)	0	0	0	0	0	0	0	507	0
Loans to Non-Profit Organizations	0	0	0	0	0	0	0	29	0
Public Enterprises	0	0	0	15	11	54	0	1,188	972
Social Enterprises	0	1,000	2,554	1,723	1,658	1,283	1,881	1,722	1,994
Other Enterprises	3,148	24,916	45,001	56,978	66,578	79,469	101,853	132,516	144,044
Individuals	n/a	n/a	n/a	n/a	n/a	5,692	12,026	22,116	24,039
Total	3,148	25,916	47,555	58,716	68,247	86,498	115,760	162,713	171,049

Table 9

COMMERCIAL BANKS LOANS BY ECONOMIC ACTIVITIES

('000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Q1	Q2	July
By economic activity									
Agriculture	0	141	386	589	1,412	1,510	2,034	3,129	3,746
Civil Engineering	0	0	1,657	715	722	1,811	57	853	1,100
Trade	2,187	13,960	21,455	30,083	35,930	50,532	67,749	92,335	88,001
Services, Tourism, Hotel/ Restaurants	565	3,688	9,031	12,822	13,826	14,633	18,926	27,277	37,441
Industry	396		2,149	4,059	665	3,154	8,233	10,337	11,522
Real Estate/ Real Estate Construction	0	194	647	735	1,263	474	0	86	82
Administration, Other Public Services	0	0	0	58	4,092	3,822	0	1,050	1,879
Other Customer	0	7,933	12,230	9,655	10,337	10,562	18,761	27,646	27,278
Total loans	3,148	25,916	47,555	58,716	68,247	86,498	115,760	162,713	171,049

n/a = Data not available

Figure 7

Loans by Institutional Sector, as of July 2003

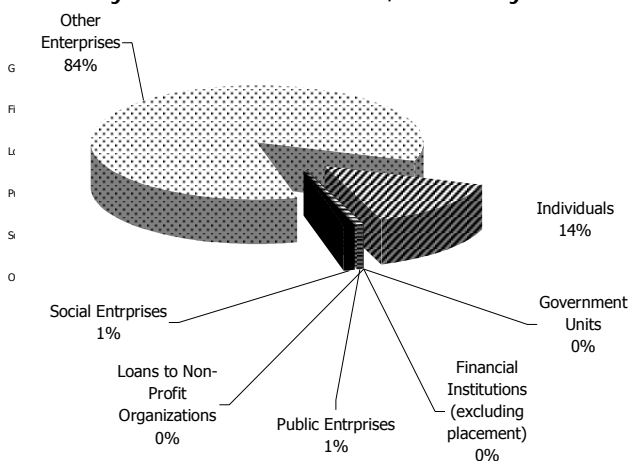


Figure 8

Loans by Economic Activities, as of July 2003

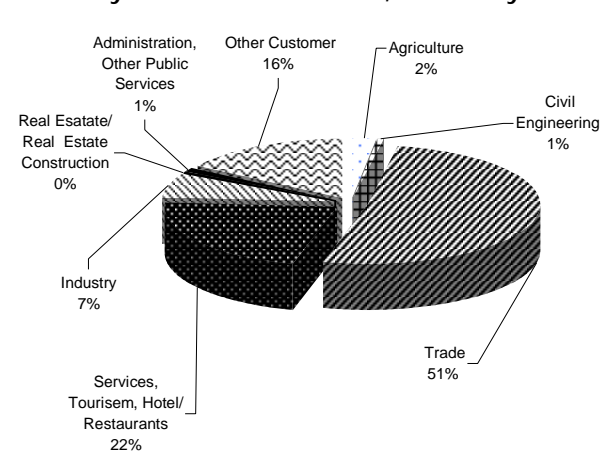




Table 10

COMMERCIAL BANKS NOMINAL INTEREST RATES (in %)¹

Categories	2001	2002				2003	
	Q4	Q1	Q2	Q3	Q4	Q1	Q2
LOANS	ANNUAL						
Loans till 30 days	13.44	13.80	13.80	13.80	13.80	13.80	13.50
Loans from 31 to 90 days	13.83	14.28	14.28	14.28	14.28	14.28	14.05
Loans from 91 to 180 days	14.23	15.00	15.00	15.00	15.00	15.00	14.22
Loans from 181 days to 1 year	15.03	15.60	15.60	15.60	15.60	15.60	14.30
Loans over 1 year	15.63	15.96	15.96	15.96	15.96	15.96	15.15
DEPOSITS	ANNUAL						
Deposits till 30 days	1.83	1.83	1.83	1.83	1.83	1.83	1.73
Deposits from 31 to 90 days	2.13	2.13	2.13	2.13	2.13	2.13	2.25
Deposits from 91 to 180 days	2.38	2.38	2.38	2.38	2.38	2.38	2.58
Deposits from 181 days to 1 year	2.68	2.68	2.68	2.68	2.68	2.68	2.96
Deposits over 1 year	3.08	3.08	3.08	3.08	3.08	3.08	3.08

Note:

¹ MEB not included because of its different classification of interest rates (according to the amount and type of loans)

Figure 9

ANNUAL INTEREST RATES (in %)

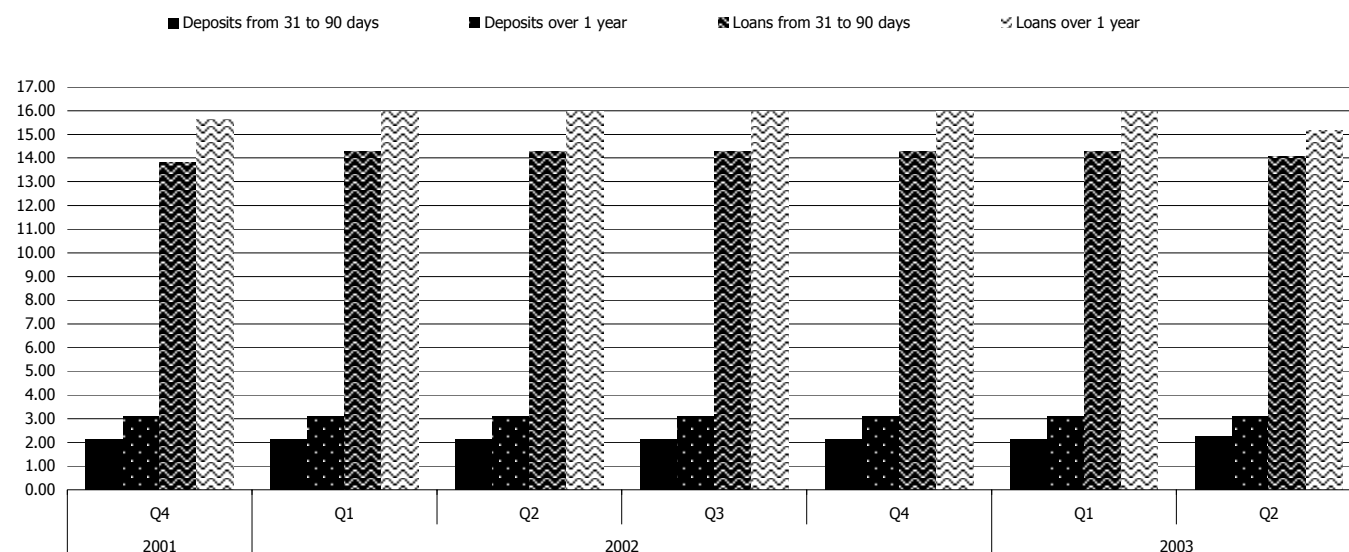



Table 11
COMMERCIAL BANKS - REGIONAL CONCENTRATION

As of Jul, 2003

Region	Banks Issued Final License Approval							Applications in process of review	Total Licensed			
	MEB	BRK	BPB	BE	KSB	ABK	BKP	CEDB*	Banks	Branches	Sub -- branches	Mobile Units
Prishtina	HQ	HQ+2SB	HQ+4SB	HQ+2SB	HQ+2SB	HQ+2SB	HQ+2SB	HQ	7		14	
Prizren	BR	BR+SB	BR+SB	BR+SB	BR+2SB	BR	BR			7	5	
Peja	BR	BR+SB	BR+SB	BR+2SB	BR+SB	BR	BR			7	5	
Gjilani	BR	BR+SB	BR+SB		BR	BR	BR+2SB			6	4	
Gjakova	BR	BR	BR	BR+SB	BR+SB	BR				6	2	
Mitrovica	BR + SB	BR+SB	BR		BR+2SB	BR+SB		BR		5	5	CLOSED
Ferizaj	BR	BR	BR+SB	BR	BR	BR	BR+SB			7	2	
Podujevë		SB	2SB		BR+SB					1	4	
Lipjan			SB		SB		SB				3	
Vitia		SB	SB		SB						3	
Rahovec		SB	SB				SB				3	
Kamenicë		SB	SB		SB	SB	2SB				6	
Kaçanik			SB		SB	SB					3	
Dragash			SB			SB					2	
Shtime			SB				SB				2	
Klinë			SB		SB						2	
Shtërpce						SB					1	
Elez Han		SB			2SB		SB				4	
Fushë Kosovë					2SB						2	
Gillogovcë		SB			SB		2SB				4	
Gračanicë						SB					1	
Deçan					SB						1	
Vushtrri		SB	SB		SB	SB	SB				5	
Zveçan						CLOSED						
Theranda		SB	SB		SB						3	
Skenderaj		SB									1	
Istog			SB	SB	SB						3	
Malishevë			SB			SB	SB				3	
Obiliq					SB						1	
TOTAL									7	39	94	

Table 12
EXCHANGE BUREAUS AND MONEY TRANSFER SERVICES

As of Jul, 2003

Region	Exchange Bureau				Transfer Services	
	ABD	Euro-Cufa	EURO B	NBS	Union Financial Tiranë ¹	MEB - Western Union
Prishtina	HQ + BR	HQ		HQ	HQ	BR
Prizren						BR
Peja						BR
Gjilani						BR
Gjakova						BR
Mitrovica						
Ferizaj						
Gillogovc (Drenas)			BR			

Note :

MEB = Micro Enterprise Bank, BRK = New Bank of Kosovo, BPB = Bank for Private Business, BE = Economic Bank, KSB = Kasa Banka,

BKP= Credit Bank of Prishtina, ABK =American Bank of Kosovo, CEDB= Central European Development Bank

HQ= Headquarter, BR = Branches, SB = Sub - branches, MU = Mobile Unit.

¹ 55 locations,



Table 13

MICRO FINANCE AND NON-BANK FINANCIAL INSTITUTIONS

As of Jul, 2003

	Prishtinë	Prizren	Pejë	Gjakovë	Klinë	Vushtrri	Ferizaj	Gjilan	Graçanica	Dragash
Micro Finance Institutions										
Grameen Trust	√		√							
FINCA Kosovo		√		√			√	√		
Besëlidhja Micro Finance (W. Relief)	√								√	
Kosovo Enterprise Program (ICMC)		√	√							
Cordaid				√						
Mercy Corps Intenational SED Program			√							
German Investment and Development Co (DEG)	√									
ADIE	√									
Kosinvest / World Vision		√								
Centro Laici Italiani per le Mission (Ce.L.I.M.)				√						
Mëshstekna (Society for Farmers and Individual Producers)										√
IOM (International Organization for Migration)	√									
Savings and Credit Associations										
Inciativa Kreditore Fshatare					√					
Drumiresha						√				
Ardhmëria Fshatare					√					
Uniteti Kreditor Fshatarë						√				
Ardhmëria-Begaj						√				
BESA 2001						√				
Perspektiva e Fshatit					√					
NORA					√					
Perparimi Fshatare						√				
SHPRESA-2002					√					
Other non-bank credit institutions										
UNMIK ICU	√									
EAR AgroBusiness Development Unit	√									
KBF Fund	√									
START NGO (Islamic Relief in Kosovo)	√									

Note :

√ = Regional concentration



BPK ACTIVITY



Table 14

BPK CASH OPERATIONS—DEPOSITS BY MAIN ACCOUNTS, flow data

(‘000 EUR)

Period	Government Agencies	Public Utilities	Banks and other fin. Institutions	Insurance Companies	Enterprises	NGO-s	Donor Agencies	Total Deposits	
Total Year 2000 ¹	227,810	50,349	9,790	5,468	16,313	10,878	7,149	327,757	
Total Year 2001	235,199	72,761	205,642	18,654	6,887	3,281	4,826	547,250	
2002	Q1	71,064	8,345	89,664	775	0	331	139	170,318
	Q2	8,926	9,595	42,310	606	0	99	4	61,540
	Q3	4,808	4,758	92,112	301	0	74	0	102,053
	Q4	2,542	4,677	67,570	339	0	104	0	75,232
Total Year 2002	87,340	27,375	291,656	2,021	0	608	143	409,143	
2003	Jan	357	1,394	19,928	629	0	12	0	22,320
	Feb	223	1,215	16,024	916	0	29	0	18,407
	Mar	422	1,378	18,567	60	0	8	0	20,435
	Apr	303	1,361	29,404	36	0	21	0	31,125
	May	182	1,480	32,550	333	0	10	0	34,555
	June	359	1,166	33,622	95	0	4	0	35,246
	July	219	1,213	45,045	131	0	2	0	46,610
Total (up to date)2003	2,065	9,207	195,140	2,200	0	86	0	208,698	

Note:

This table represents only deposits made by BPK costumers. Total figure has sense if it is only compared with the total of Withdrawals (table 15) and Net transfers (table 16)

¹ data available from June 2000

Figure 10

DEPOSITS BY MAIN ACCOUNTS, (‘000 EUR)

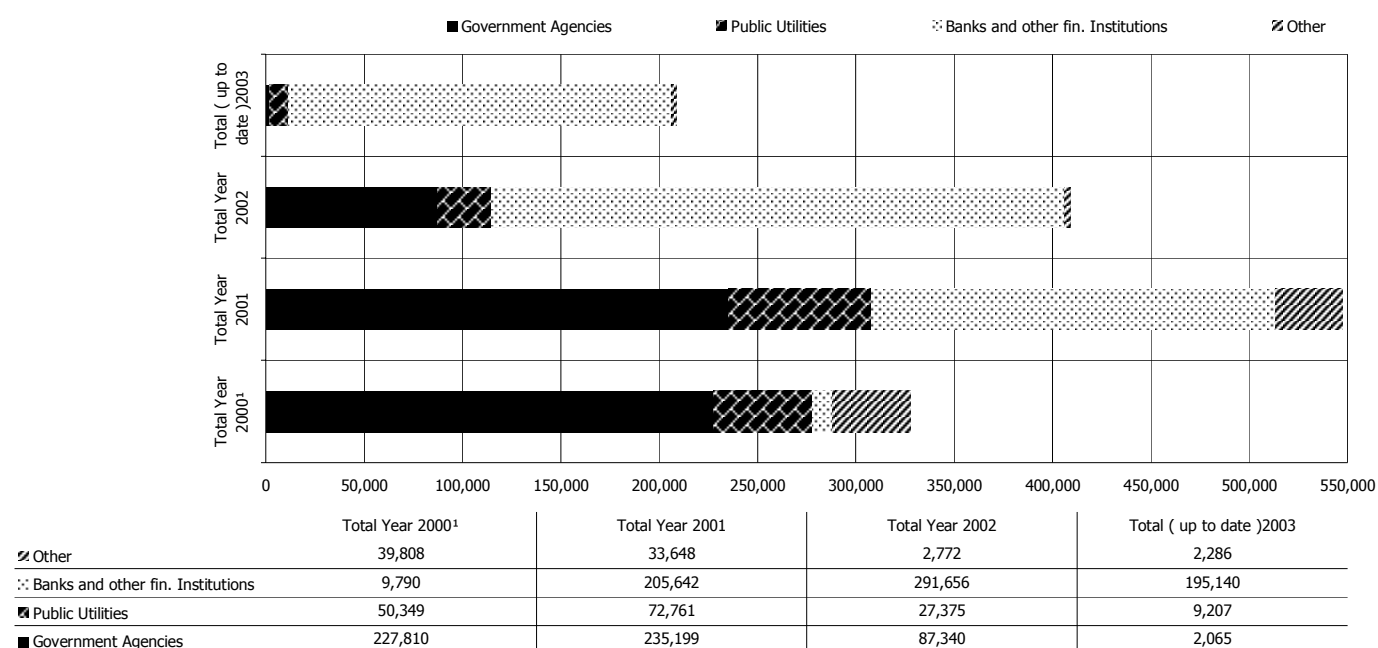




Table 15

BPK CASH OPERATIONS—WITHDRAWALS BY MAIN ACCOUNTS, flow data

(‘000 EUR)

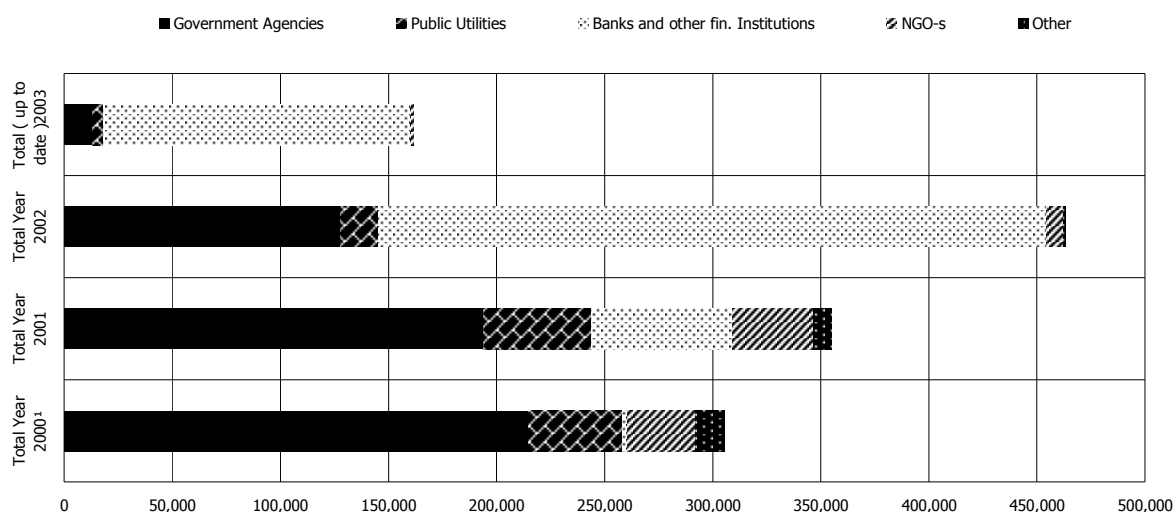
Period		Government Agencies	Banks and other fin. Institutions	Public Utilities	Donor Agencies	NGO-s	Enterprises	Insurance Companies	Total Withdrawals
Total Year 2000 ¹		214,924	2,124	43,554	82,756	31,284	12,238	1,408	388,288
Total Year 2001		193,832	65,351	49,883	150,047	37,299	5,170	3,504	505,086
2002	Q1	61,759	114,807	7,767	19,346	1,718	0	264	205,661
	Q2	25,137	81,607	4,005	6,844	1,480	0	438	119,511
	Q3	21,614	46,888	2,669	0	3,219	0	0	74,390
	Q4	19,378	65,714	3,258	0	1,468	0	0	89,818
Total Year 2002		127,888	309,016	17,699	26,190	7,885	0	702	489,380
2003	Jan	5,445	7,467	1,098	0	129	0	0	14,139
	Feb	1,332	16,904	786	0	227	0	0	19,249
	Mar	1,112	29,420	696	0	245	0	0	31,474
	Apr	1,287	26,730	1,172	0	224	0	0	29,413
	May	1,566	21,475	583	0	284	0	0	23,908
	June	1,305	20,302	268	0	199	0	0	22,074
	July	1,329	19,471	234	0	155	0	0	21,189
Total (up to date)2003		13,376	141,769	4,837	0	1,463	0	0	161,446

Note: This table represents only the Withdrawals made by BPK costumers. Total figure has sense if it is only compared with Total of Deposits(table 14) and Net Transfer (table 16)

¹ Data available from June 2000

Figure 11

WITHDRAWALS BY MAIN ACCOUNTS, (‘000 EUR)



	Total Year 2000 ¹	Total Year 2001	Total Year 2002	Total (up to date)2003
■ Other	13,646	8,674	702	-
▩ NGO-s	31,284	37,299	7,885	1,463
▨ Banks and other fin. Institutions	2,124	65,351	309,016	141,769
■ Public Utilities	43,554	49,883	17,699	4,837
■ Government Agencies	214,924	193,832	127,888	13,376



Table 16

BPK NON CASH OPERATIONS - NET TRANSFERS BY MAIN ACCOUNTS¹

(‘000 EUR)

Period	Government Agencies	Public Utilities	Banks and Other Fin. Institutions	Insurance Companies	Enterprises	NGO-s	Donor Agencies	Net Transfers	
2002	Q1	133,931	10,904	61,468	12,294	0	3,076	0	221,673
	Q2	65,891	-1,955	46,505	-244	0	1,285	0	111,483
	Q3	123,239	-8,593	-51,263	1,121	0	682	0	65,185
	Q4	10,624	-5,830	6,982	1,510	0	1,348	0	14,634
Total 2002	333,686	-5,474	63,692	14,681	0	6,391	0	412,975	
2003	Jan	21,935	-346	-12,006	-699	0	372	0	9,256
	Feb	6,135	-931	3,926	-171	0	58	0	9,018
	Mar	14,758	-1,628	2,969	-270	0	41	0	15,870
	Apr	-883	-166	2,443	-220	0	345	0	1,519
	May	11,993	694	-17,291	-68	0	99	0	-4,573
	June	28	-274	-3	-16	0	-49	0	-314
	July	181	-1,353	922	-23	0	-7	0	-280
Total (up to date)2003	54,147	-4,004	-19,040	-1,467	0	860	0	30,496	

Note:

¹ Incoming Transfers less Outgoing Transfers through BPK customer accounts listed in this table.

Figure 12

BPK NON CASH OPERATIONS - NET TRANSFERS BY MAIN ACCOUNTS, (‘000 EUR)

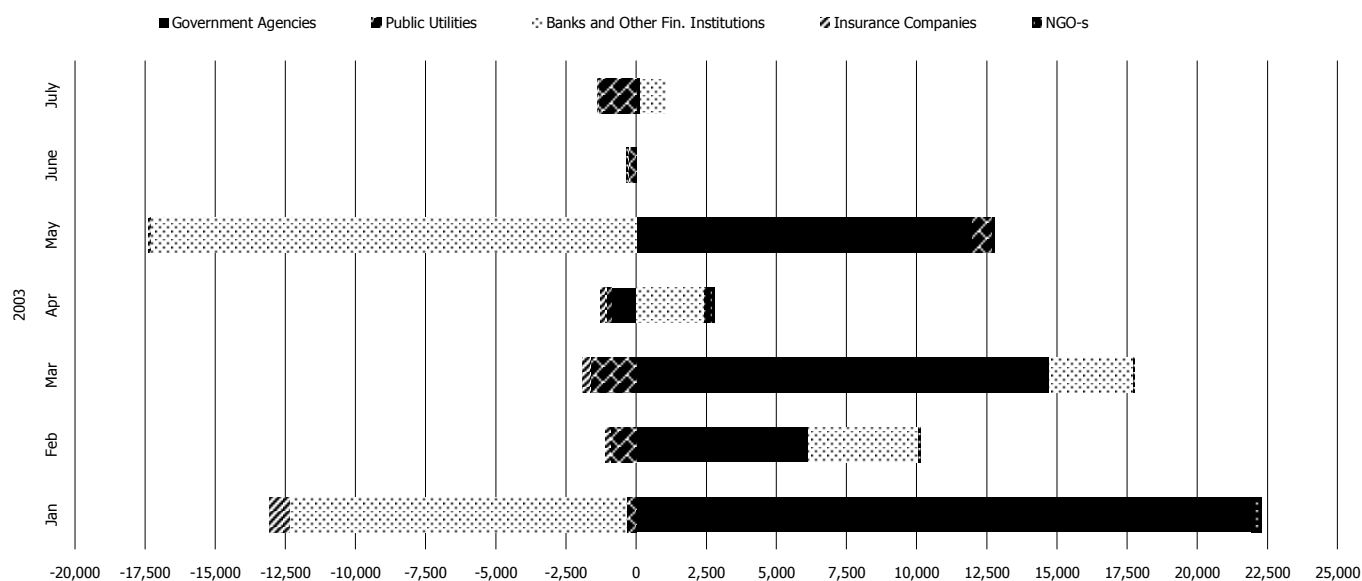




Table 17

FOREIGN TRANSFERS , flow data

('000 EUR)

Period	OUTGOING ¹				INCOMING ²			
	BPK	Commercial Banks	Wire transfers Agencies ³	Total	BPK	Commercial Banks	Wire transfers Agencies	Total
Total 2000	8,553	173,463	1,746	183,762	117,213	286,096	6,370	409,679
Total 2001	77,295	500,522	10,094	587,911	226,980	588,229	41,841	857,050
Total 2002	241,718	754,473	14,484	1,010,675	239,706	779,899	106,524	1,126,129
2003(up to date)	101,277	554,549	7,434	663,260	161,499	532,425	71,281	765,205
Jan	3,806	63,871	1,171	68,848	26,802	58,900	8,876	94,578
Feb	367	72,923	1,048	74,338	21,157	62,553	9,117	92,827
Mar	13,619	95,738	894	110,251	30,231	92,411	10,163	132,805
Apr	19,486	66,020	1,044	86,550	11,744	66,896	10,404	89,044
May	17,625	83,789	1,106	102,520	17,287	80,035	11,691	109,013
June	17,240	90,169	1,010	108,419	19,705	92,661	10,646	123,012
July	29,134	82,039	1,161	112,334	34,573	78,969	10,384	123,926

Note:

¹ The movement of money from a bank or other financial institutions account within Kosovo to a bank or financial institution accounts outside of Kosovo.

² The movement of money from an outside bank or other financial institutions account into a bank or financial institutions account within Kosovo.

³ All non-bank financial institutions performing electronic or wire transfer services (Western Union, Western Union MEB, ERA).

Figure 13

FOREIGN TRANSFERS , ('000 EUR)

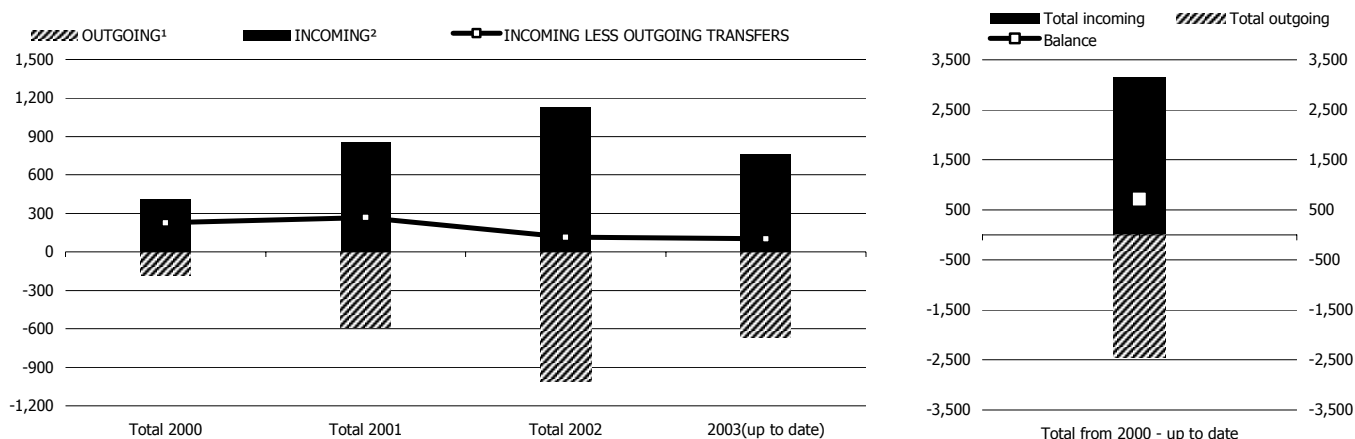




Table 18

INTERBANK CLEARING SYSTEM

('000 EUR)

Period	Transactions	
	Number	Value
2001	4,888	79,535
2002		
Q1	4,410	45,231
Q2	14,207	158,912
Q3	24,395	289,029
Q4	32,751	347,433
Total year 2002	75,763	840,605
2003		
Q1	30,207	294,538
Q2	37,094	321,726
July	14,394	141,038
Total up to date(2003)	81,695	757,302

Figure 14

INTERBANK CLEARING SYSTEM

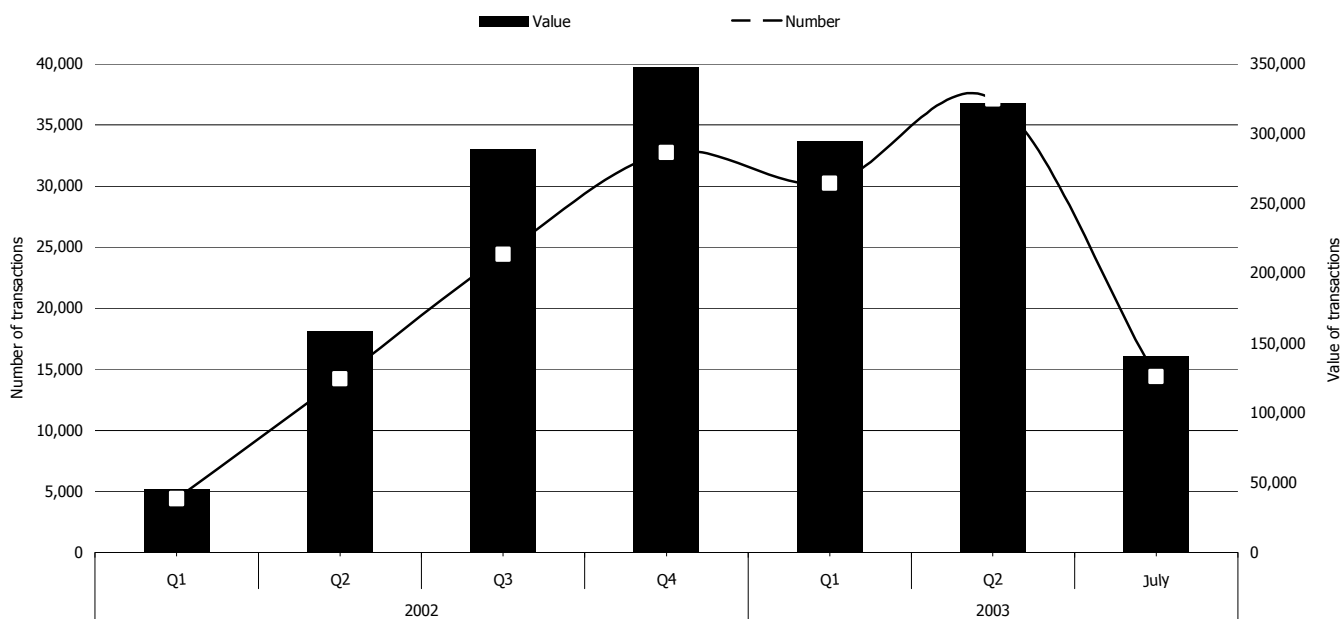




Table 19

BPK CASH VAULTS , stock data

('000' EUR)

Period		TOTAL	Euro	DEM & Other Currencies ²
2000	Q4	15,828	0	15,828
	Q1	25,883	0	25,883
	Q2	26,139	0	26,139
2001	Q3	47,451	0	47,451
	Q4 ¹	249,685	0	249,685
	Q1	47,808	41,474	6,334
	Q2	31,098	25,945	5,153
	Q3	37,122	36,916	206
	Q4	17,474	17,288	186
	Q1	14,852	14,568	284
2003	Q2	24,137	23,857	280
	July	49,558	49,277	281

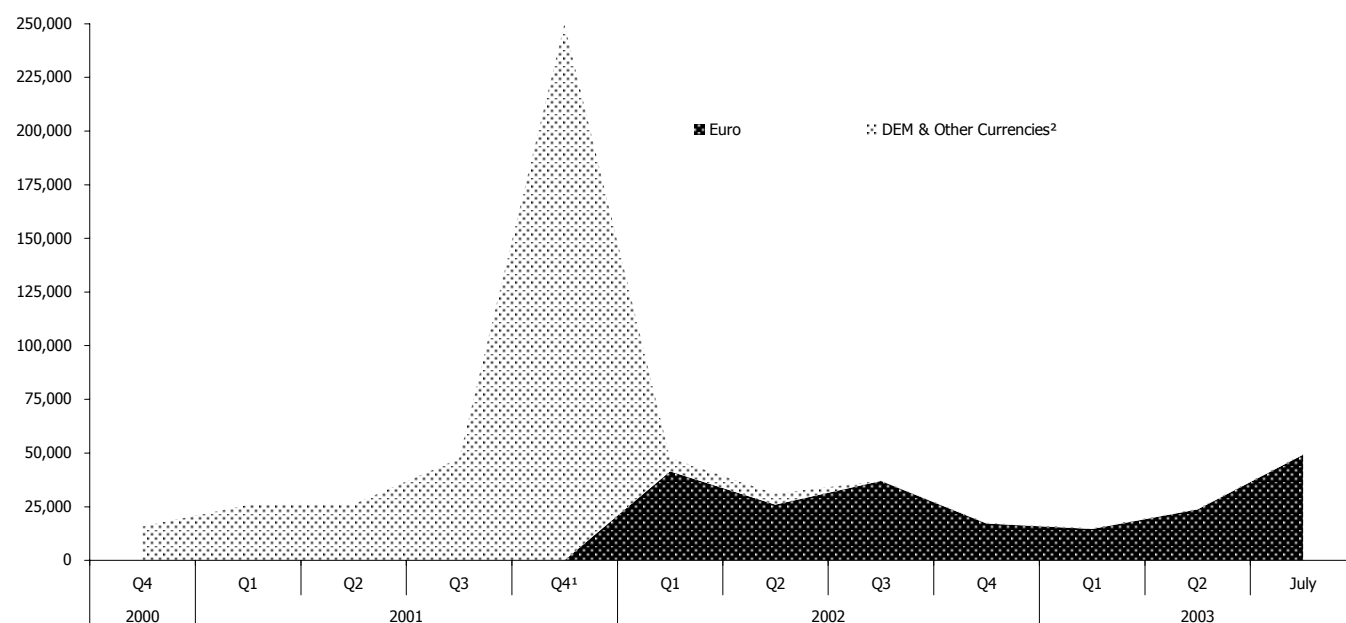
Note:

¹ Euro conversion effect

² DEM available in the BPK vaults up to June 2002

Figure 15

Cash in the BPK Vaults , by currencies, ('000 EUR)





OTHER STATISTICS



Table 20

INSURANCE COMPANIES ACTIVITY

(‘000 EUR)

Period	Number of TPL Policy	Premium	Number of Border Policy	Value of Border Policy	Total Premium	Paid Claims
2001	179,864	29,138	54,636	2,384	31,522	2,656
2002	160,108	25,284	72,358	3,686	26,476	3,417
2003 (up to date)	87,880	13,735	21,491	3,665	13,735	2,008
Jan	18,098	2,670	4,041	1,426	2,670	335
Feb	14,105	2,237	4,284	355	2,237	310
Mar	15,331	2,582	4,814	429	2,582	320
Apr	12,987	2,179	4,237	633	2,179	377
May	12,571	1,954	4,115	402	1,954	351
June	14,788	2,113	n/a	420	2,113	315
July	16,805	2,424	n/a	1,147	2,424	304

Figure 16

TREND OF INSURANCE PREMIUM AND PAID CLAIMS, (‘000 EUR)

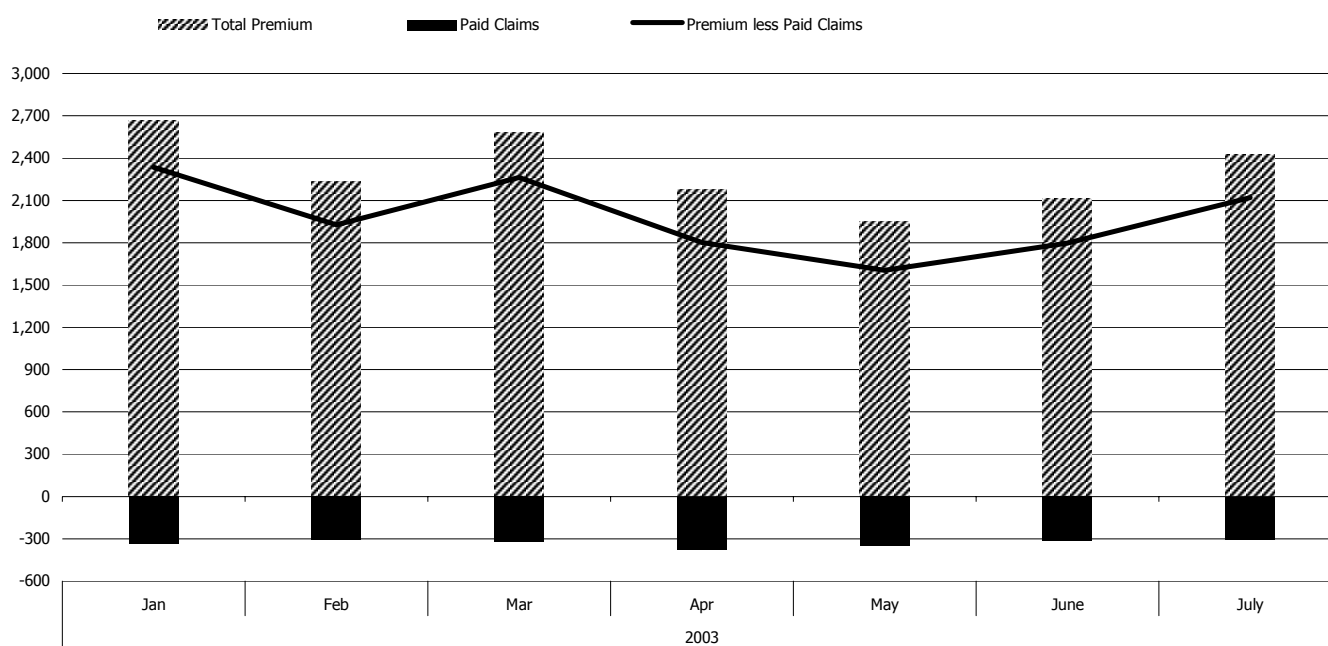




Table 21

MFI'S LOAN ACTIVITY, stock data

('000 EUR)

Period	FINCA	ICU	ICMC	GRAM MEN - MA	MCI-AFK	CORD- AID	BESË- LIDHJA	ADIE	DEG	ABU	DRC	KOSINV- EST	MESH- TEKNA	Ce.L.I.M	KBFF	IOM	START	TOTAL	
2000 Q4	560	0	1,282	234	0	111	373	101	0	0	0	0	0	0	0	0	0	0	2,661
2001 Q4	2,169	6,217	3,638	957	854	143	729	1,069	0	3,624	152	84	163	71	0	0	0	0	19,870
2002 Q1	2,620	6,311	4,088	1,054	809	137	945	1,081	2,596	4,457	148	122	226	52	0	0	0	0	24,646
2002 Q2	4,111	5,977	4,944	1,368	765	136	1,015	1,291	2,596	6,640	111	203	337	119	1,421	0	0	0	31,034
2002 Q3	6,575	5,634	4,898	1,702	845	136	1,160	1,582	2,596	9,382	336	272	281	115	1,926	35	96	96	37,571
2002 Q4	3,349	5,277	4,788	2,389	900	138	1,426	1,922	2,596	9,220	348	400	207	121	241	215	141	141	33,678
2003 Q1	3,371	5,048	5,281	2,095	1,050	138	1,684	2,418	2,596	9,027	-	420	195	119	-	350	138	138	33,930
2003 Q2	3,258	4,747	6,187	2,276	1,114	125	1,839	2,619	2,596	8,869	-	487	278	133	-	388	320	320	35,236
2003 July	3,285	1,948	6,253	2,303	1,194	125	1,825	2,624	2,596	8,399	-	428	274	143	-	402	340	340	32,139

Figure 17

MFI'S LOAN ACTIVITY, ('000 EUR)

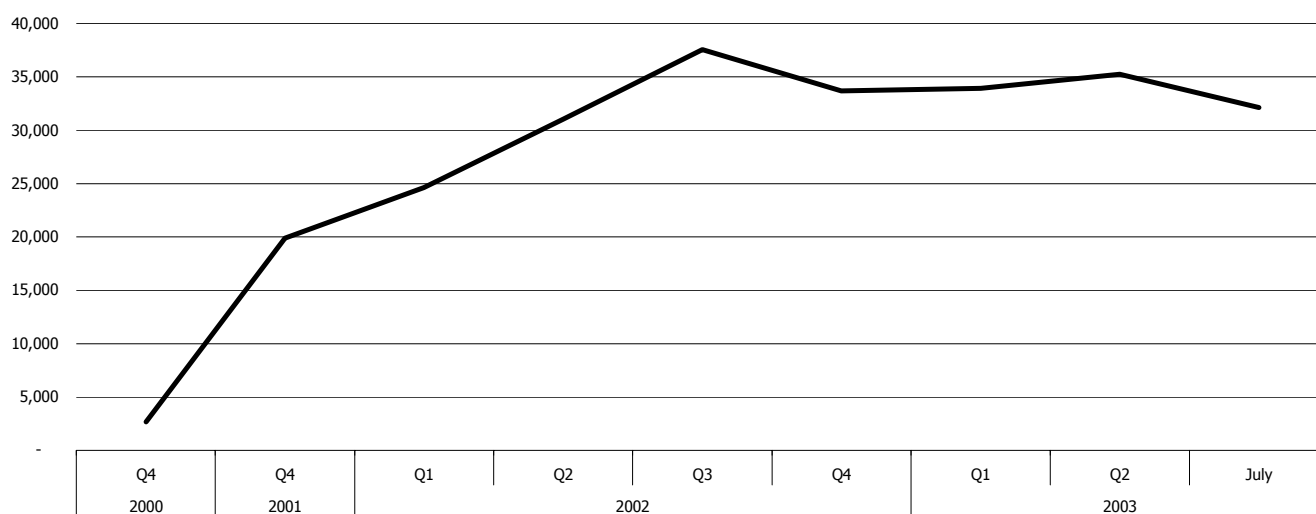




Table 22

MFI'S NUMBER OF LOANS, stock data

Period	FINCA	ICU	ICMC	GRAM MEN	MCI	CORD-AID	BESË-LIDHJA	ADIE	DEG	ABU	DRC	KOSINV-EST	MESH-TEKNA	Ce.L.I.M	KBFF	IOM	START	TOTAL	
2000 Q4	520	0	925	488	0	12	668	109	0	0	0	0	0	0	0	0	0	2,722	
2001 Q4	1,569	50	4,452	2,345	173	18	910	1,597	0	7	124	73	103	76	0	0	0	11,497	
2002	Q1	1,666	54	4,826	2,632	203	18	965	1,754	3	7	140	126	174	79	0	0	12,647	
	Q2	1,826	54	5,334	3,321	229	18	967	1,707	3	22	162	238	272	112	54	0	14,319	
	Q3	1,777	54	5,462	3,957	248	18	1,150	2,123	3	21	251	281	301	126	77	9	15,978	
	Q4	1,795	56	4,921	4,650	254	18	1,284	2,035	3	21	317	396	258	146	5	62	215	16,436
2003	Q1	1,841	56	4,917	4,700	268	18	1,171	2,470	3	22	-	472	204	112	-	119	257	16,630
	Q2	1,824	58	5,527	4,671	319	18	1,314	2,820	3	26	-	413	187	145	-	158	487	17,970
	July	1,842	23	5,557	4,746	339	18	1,320	2,797	3	25	-	405	205	118	-	178	543	18,119

Figure 18

MFI'S NUMBER OF LOANS ,(‘000 EUR)

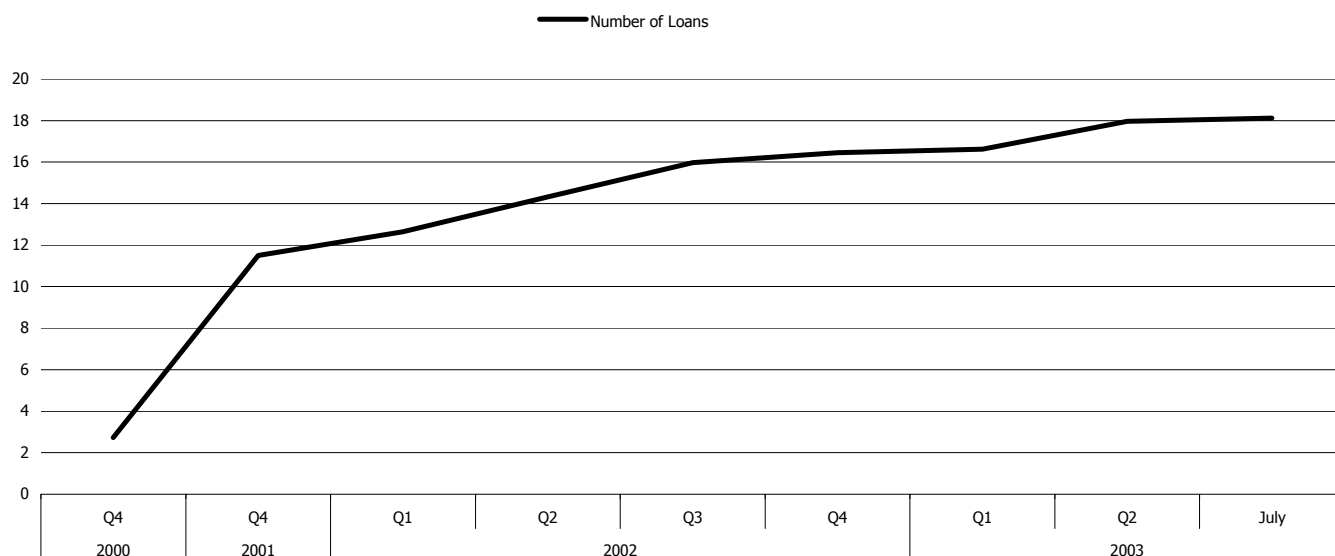




Table 23

EURO EXCHANGE RATE AGAINST SELECTED CURRENCIES, average for period

Period		Albanian Lek (ALL)	Croatian Kuna (HRK)	Slovenian Tolar (SIT)	Swiss Franc (CHF)	Turkish Lira (TRL) (millions)	US Dollar (USD)	Pound Sterling (GBP)	Yugoslavian Dinar (YUN)
		1	2	3	4	5	6	7	8
2000	Q4	133.72	7.66	207.44	1.56	0.58	0.92	0.62	10.74
2001	Q4	130.60	7.53	219.03	1.51	1.11	0.90	0.62	42.12
2002	Q1	129.20	7.70	228.68	1.47	1.22	0.88	0.61	52.37
	Q2	141.66	7.56	229.76	1.47	1.48	0.95	0.64	59.35
	Q3	141.46	7.37	231.09	1.46	1.64	0.98	0.63	60.29
	Q4	142.85	7.74	237.18	1.46	1.65	1.02	0.64	61.89
2003	Q1	145.29	7.97	236.16	1.46	1.82	1.07	0.68	62.14
	Q2	143.70	7.83	237.11	1.54	1.70	1.17	0.70	67.26
	July	141.95	7.80	237.96	1.54	1.62	1.13	0.70	65.97

Source: www.oanda.com/convert/fxhistory

Figure 19

EURO EXCHANGE RATE AGAINST SELECTED CURRENCIES, average for period

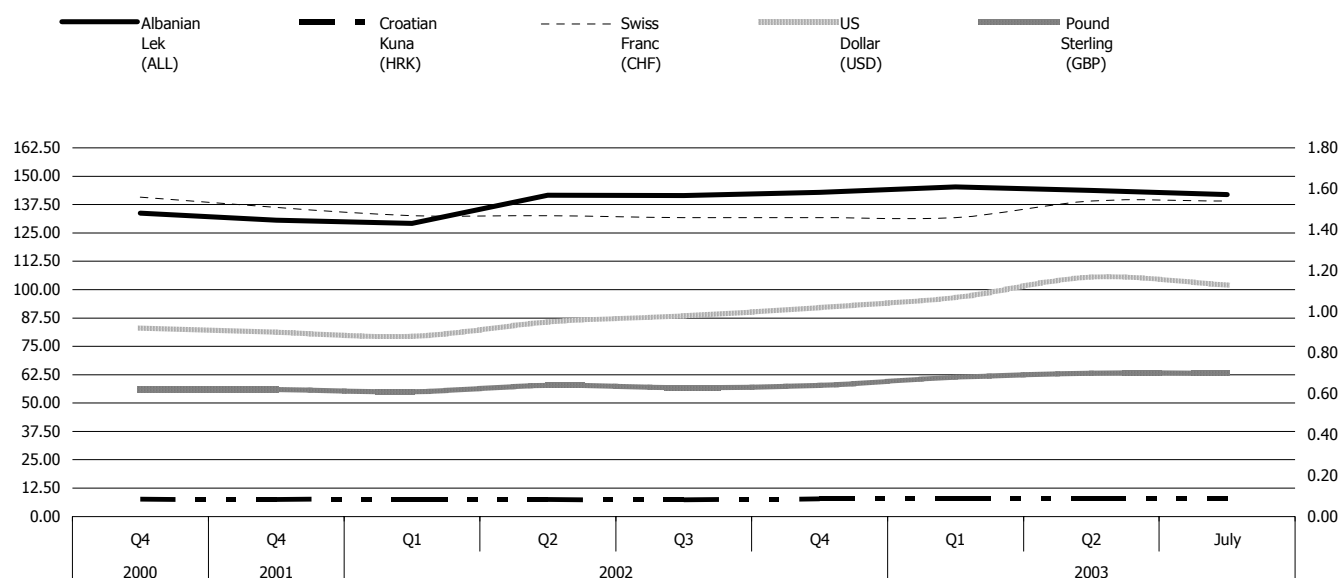




Table 24

FISCAL SECTOR: General budget revenue

Million EUR

Period	TOTAL	Tax revenues		Non taxes revenues	Donor grants		Interest		
		Border taxes	Domestic taxes		Budget support Grants	Designated Grants	Commerz Bank	BPK	
		=1+2+3+4+5+6+	1		2	3	4	5	6
Total 2000	289.54	115.17	6.55	5.80	120.75	40.13	1.14	0.00	
Total 2001	355.89	208.74	4,100	20.74	42.97	41.00	1.97	0.00	
2001	Q1	53.48	24.44	5.90	3.28	9.17	10.18	0.52	0.00
	Q2	83.88	48.42	6.30	4.59	11.50	12.65	0.41	0.00
	Q3	116.21	68.17	12.00	6.09	20.43	9.01	0.50	0.00
	Q4	102.33	67.71	16.80	6.78	0.00	10.50	0.54	0.00
2002	Q1	101.43	73.30	13.82	6.46	3.10	4.23	0.52	0.00
	Q2	114.71	85.10	16.21	7.07	0.00	5.62	0.71	0.00
	Q3	133.93	99.40	18.40	8.72	0.00	6.26	0.09	1.06
	Q4	158.30	101.68	26.20	9.43	15.00	4.72	0.17	1.10
2003	Jan	42.32	24.65	10.40	4.40	0.00	2.53	0.05	0.29
	Feb	42.47	24.50	6.80	4.66	0.00	6.17	0.05	0.29
	Mar	50.86	35.28	8.30	2.47	0.00	4.49	0.05	0.27
	Apr	53.90	29.82	17.50	2.61	0.00	3.67	0.04	0.26
	May	46.80	35.31	6.79	3.74	0.00	0.67	0.04	0.25
	Jun	46.24	36.78	5.31	3.00	0.00	0.71	0.02	0.42
	Jul	57.64	39.03	14.23	4.22	0.00	0.00	0.02	0.14

Source: Ministry of Finance and Economy - Department of Economic Policy

Figure 20

FISCAL SECTOR: General budget revenue, Euro millions

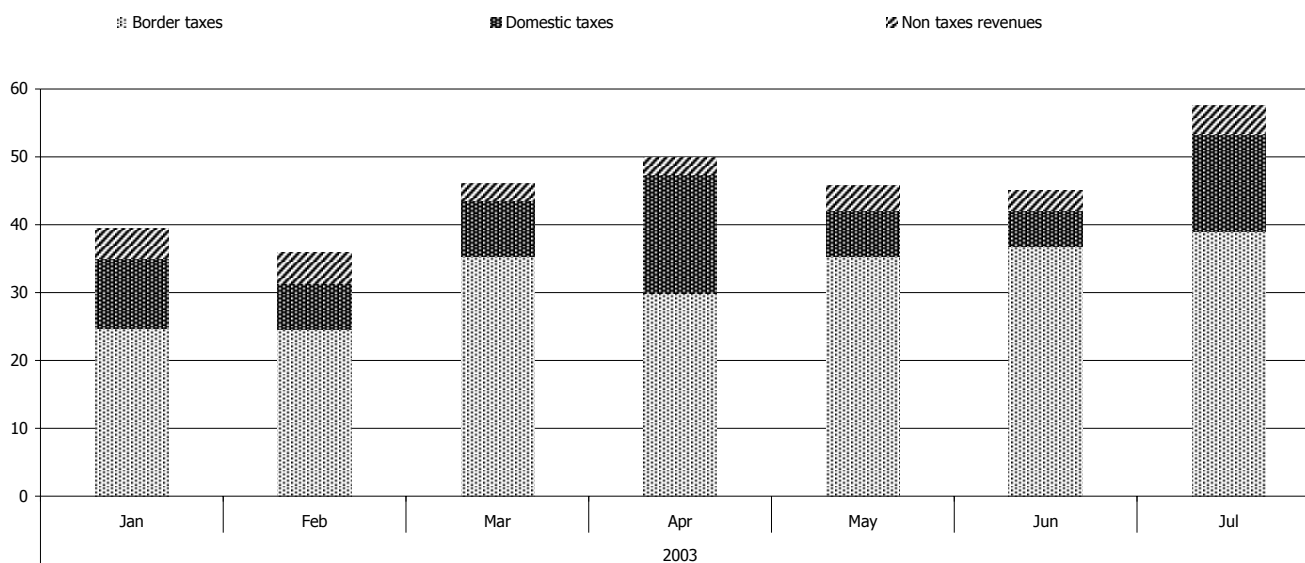




Table 25

CONSUMER PRICE INDEX (CPI)

Period	Index (May.2002=100)	Equals percent change
	Monthly	
2002	May 2002=100	
May	100.0	
Jun	98.4	-1.6
Jul	96.8	-1.6
Aug	96.6	-0.2
Sep	98.9	2.4
Oct	100.7	1.8
Nov	101.2	0.5
Dec	102.1	0.9
2003		
Jan	102.7	0.6
Feb	102.1	-0.6
Mar	103.3	1.2
Apr	102.5	-0.8
May	101.3	-1.2
Jun	99.6	-1.7
Jul	97.0	-2.6

Data source: Statistical Office of Kosovo

Note: Our computation of percent change is done following this formula: $CPI \text{ for current period} - CPI \text{ for previous period} = \text{Index point change}$ divided by previous period CPI=Result multiplied by 100=Percent change

Figure 21

CPI

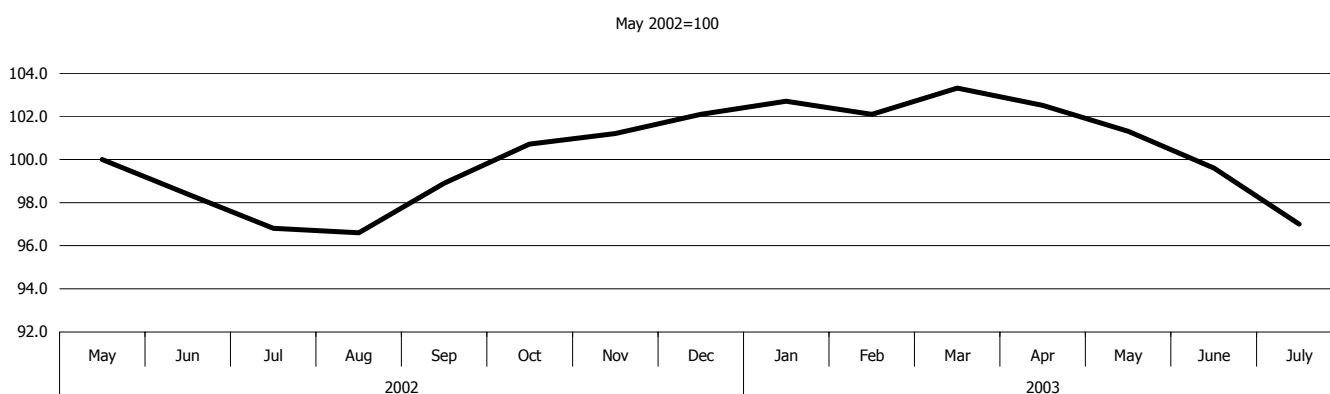



Table 26
REAL SECTOR: Number of enterprises by ownership and size, all enterprises ,end of period¹

Period	TOTAL	Public enterprises				Private enterprises			
		Total	Small	Medium	Large	Total	Small	Medium	Large
		1=2+6	2=3+4+5	3	4	5	6=7+8+9	7	8
2000	32,369	451	41	202	208	31,918	28,529	3,316	73
2001	45,317	509	55	219	235	44,808	40,434	4,286	88
Q1	36,946	467	46	209	212	36,479	32,701	3,704	74
Q2	39,942	482	48	212	222	39,460	35,429	3,951	80
Q3	43,164	504	54	218	232	42,660	38,404	4,169	87
Q4	45,317	509	55	219	235	44,808	40,434	4,286	88
2002									
Jan	46,001	514	56	221	237	45,487	41,084	4,315	88
Feb	46,016	514	56	221	237	45,502	41,098	4,316	88
Mar	46,386	514	56	221	237	45,872	41,449	4,335	88
Apr	47,095	513	55	221	237	46,582	42,121	4,370	91
May	47,466	514	55	222	237	46,952	42,475	4,386	91
Jun	47,918	517	56	223	238	47,401	42,910	4,400	91
Jul	48,165	518	56	224	238	47,647	43,148	4,408	91
Aug	48,862	518	56	224	238	48,344	43,799	4,452	93
Sep	49,276	520	56	225	239	48,756	44,192	4,471	93
Oct	49,919	522	57	225	239	49,397	44,806	4,498	93
Nov	50,271	525	59	226	240	49,746	45,138	4,515	93

Source: Statistical Office of Kosovo, Business Directory

Note:

¹ Due to re-registration process of all businesses data not available for December 2002 and January , June 2003


Table 27
REAL SECTOR: Number of enterprises by economic activity, private sector, small enterprises (1-4employees), end of period¹

Period	TOTAL	Agriculture	Industry	Construction	Trade	Transport	Finance	Services
	1=2 to 8	2	3	4	5	6	7	8
2000	28,515	224	2,965	1,124	18,206	3,519	656	1,821
2001	40,389	349	3,922	1,755	25,116	5,758	987	2,502
Q1	32,677	264	3,265	1,430	20,512	4,401	757	2,048
Q2	35,402	291	3,505	1,565	22,075	4,919	825	2,222
Q3	38,360	319	3,762	1,684	23,919	5,386	914	2,376
Q4	40,389	349	3,922	1,755	25,116	5,758	987	2,502
2002								
Jan	41,039	353	3,970	1,773	25,513	5,889	1,010	2,531
Feb	41,053	353	3,972	1,773	25,523	5,891	1,010	2,531
Mar	41,404	355	3,999	1,796	25,750	5,921	1,030	2,553
Apr	42,121	370	4,065	1,859	26,184	6,040	1,045	2,558
May	42,475	376	4,089	1,877	26,398	6,088	1,066	2,581
Jun	42,910	378	4,122	1,903	26,660	6,153	1,087	2,607
Jul	43,148	383	4,142	1,909	26,804	6,184	1,099	2,627
Aug	43,799	398	4,182	1,936	27,210	6,267	1,130	2,676
Sep	44,192	405	4,215	1,951	27,445	6,320	1,149	2,707
Oct	44,618	418	4,252	1,966	27,707	6,365	1,161	2,749
Nov	45,263	425	4,298	1,979	28,101	6,492	1,181	2,787

Source: Statistical Office of Kosovo, Business Directory2002

Note:
¹ Due to re-registration process of all businesses data not available for December 2002 and January - June 2003



Table 28

EMPLOYMENT BY ENTERPRISE OWNERSHIP AND SIZE, Number of employees

Period	TOTAL	Public enterprises				Private enterprises			
		Total	Small ¹	Medium ²	Large ³	Total	Small ¹	Medium ²	Large ³
		1=2+6	2=3+4+5	3	4	5	6=7+8+9	7	8
2000	142,215	54,153	115	4,431	49,607	88,062	49,275	26,923	11,864
2001	177,260	61,023	152	4,726	56,145	116,237	68,163	34,041	14,033
Q1	154,209	56,739	129	4,522	52,088	97,470	55,772	29,714	11,984
Q2	163,608	58,731	136	4,542	54,053	104,877	60,181	31,620	13,076
Q3	172,912	60,732	149	4,681	55,902	112,180	65,005	33,193	13,982
Q4	177,260	61,023	152	4,726	56,145	116,237	68,163	34,041	14,033
2002									
Jan	178,644	61,227	153	4,741	56,333	117,417	69,102	34,282	14,033
Feb	178,672	61,227	153	4,741	56,333	117,445	69,121	34,291	14,033
Mar	179,376	61,227	153	4,741	56,333	118,149	69,661	34,455	14,033
Apr	181,236	61,227	153	4,741	56,333	120,009	70,800	34,729	14,480
May	181,915	61,273	153	4,787	56,333	120,642	71,327	34,835	14,480
Jun	182,791	61,363	155	4,818	56,390	121,428	71,937	35,011	14,480
Jul	183,232	61,395	155	4,850	56,390	121,837	72,281	35,076	14,480
Aug	184,699	61,395	155	4,850	56,390	123,304	73,286	35,434	14,584
Sep	185,578	61,555	155	4,865	56,535	124,023	73,880	35,559	14,584
Oct	187,000	61,559	159	4,865	56,535	125,441	74,669	36,188	14,584
Nov	187,794	61,682	163	4,889	56,630	126,112	75,194	36,334	14,584

Source: Statistical Office of Kosovo, Business Directory, November 2002

Note:

Public enterprises:

¹ Small=1-4 employees

² Medium= 5-49 employees

³ Large= More than 50 employees

Private enterprises

¹ Small=1-4 employees

² Medium= 5-49 employees

³ Large= More than 50 employees



Table 29

EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY, ALL ENTERPRISES, NUMBER OF EMPLOYEES, end of period¹

Period	TOTAL	Agriculture	Industry	Construction	Trade	Transport	Finance	Services
	1=2 to 8	2	3	4	5	6	7	8
2000	142,215	5,274	44,797	16,782	51,336	10,514	4,052	9,460
2001	177,260	7,147	52,248	21,190	65,505	14,240	5,244	11,686
Q1	154,209	5,468	48,131	18,835	55,626	11,698	4,524	9,927
Q2	163,608	6,263	49,720	20,014	59,366	12,501	4,833	10,911
Q3	172,912	7,046	51,594	20,743	63,316	13,759	5,062	11,392
Q4	177,260	7,147	52,248	21,190	65,505	14,240	5,244	11,686
2002								
Jan	178,644	7,174	52,409	21,281	66,134	14,461	5,282	11,903
Feb	178,672	7,174	52,421	21,281	66,148	14,463	5,282	11,903
Mar	179,376	7,186	52,501	21,341	66,555	14,513	5,339	11,941
Apr	181,236	7,191	52,514	21,367	67,043	14,918	5,471	12,732
May	181,915	7,204	52,630	21,388	67,281	15,014	5,517	12,881
Jun	182,791	7,209	52,724	21,470	67,699	15,116	5,543	13,030
Jul	183,232	7,217	52,806	21,487	67,916	15,157	5,573	13,076
Aug	184,649	7,263	52,969	21,598	68,686	15,271	5,573	13,289
Sep	185,578	7,291	53,204	21,667	69,086	15,334	5,653	13,343
Oct	186,254	7,337	53,369	21,762	69,194	15,442	5,701	13,449
Nov	187,048	7,353	53,533	21,815	69,562	15,515	5,731	13,539

Source: Statistical Office of Kosovo, Business Register

¹ Due to re-registration process of all businesses data not available for December 2002 and January 2003 - June 2003

Figure 22

EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY

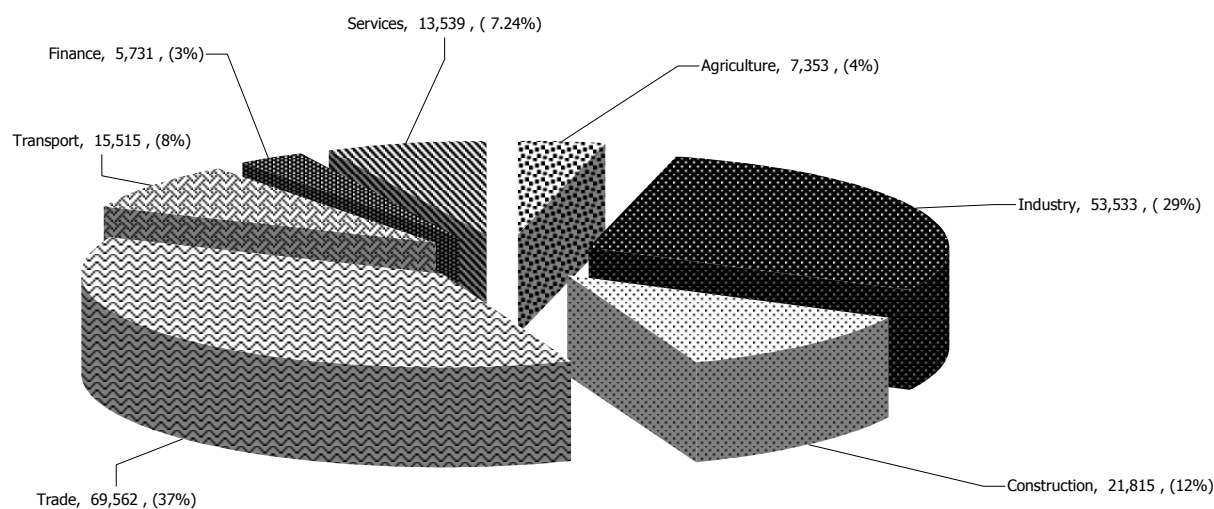




Table 30

EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY, PRIVATE SECTOR, SMALL ENTERPRISES (1-4 EMPLOYEES), NUMBER OF EMPLOYEES, end of period¹

Period	TOTAL	Agriculture	Industry	Construction	Trade	Transport	Finance	Services
	1	2	3	4	5	6	7	8
2000	49,275	505	6,189	2,691	31,368	4,640	1,048	2,834
2001	68,163	778	8,098	4,220	42,211	7,352	1,583	3,921
Q1	55,772	589	6,799	3,460	34,840	5,697	1,202	3,185
Q2	60,181	651	7,297	3,785	37,319	6,338	1,318	3,473
Q3	65,005	714	7,805	4,061	40,310	6,921	1,464	3,730
Q4	68,163	778	8,098	4,220	42,211	7,352	1,583	3,921
2002								
Jan	69,102	785	8,192	4,258	42,793	7,493	1,616	3,965
Feb	69,121	785	8,195	4,258	42,807	7,495	1,616	3,965
Mar	69,661	791	8,248	4,304	43,142	7,534	1,645	3,997
Apr	70,800	802	8,288	4,344	43,702	7,893	1,738	4,033
May	71,327	815	8,325	4,365	43,940	7,989	1,784	4,109
Jun	72,092	828	8,398	4,435	44,346	8,071	1,816	4,198
Jul	72,436	836	8,443	4,452	44,536	8,105	1,832	4,232
Aug	73,441	867	8,523	4,507	45,146	8,205	1,877	4,316
Sep	74,035	880	8,588	4,534	45,505	8,263	1,902	4,363
Oct	74,664	903	8,657	4,565	45,881	8,317	1,921	4,420
Nov	75,189	919	8,706	4,582	46,208	8,374	1,944	4,456

Source: Statistical Office of Kosovo, Business Register

¹ Due to re-registration process of all businesses data not available for December 2002 and January-June 2003

Figure 23

EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY, PRIVATE SECTOR, SMALL ENTERPRISES, NUMBER OF EMPLOYEES, end of period

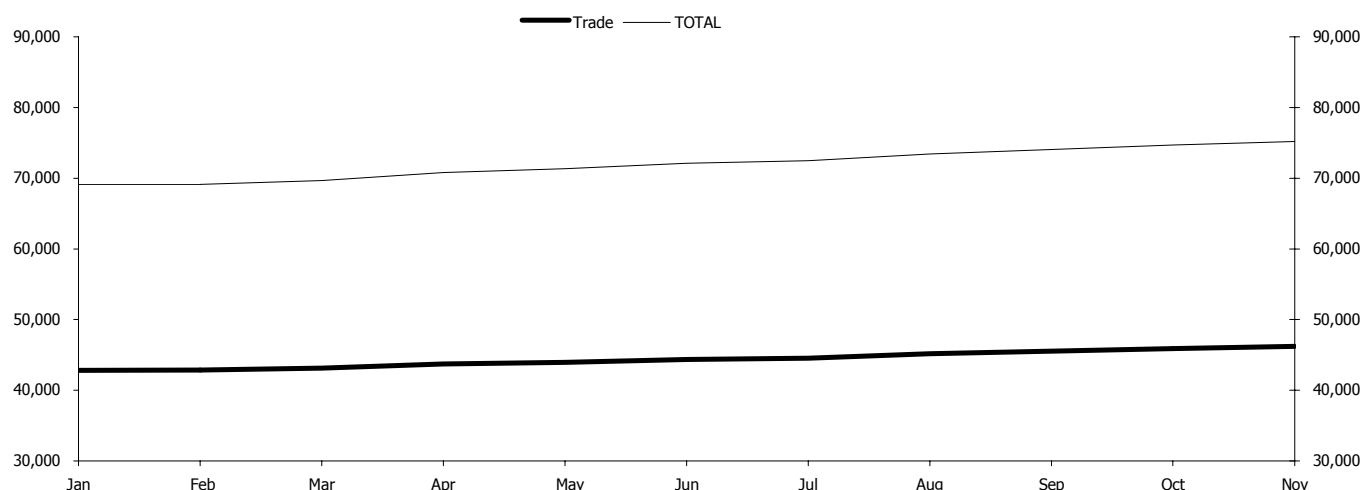




Table 31
UNEMPLOYMENT

Period	TOTAL	Female	Education		
		%	Elementary %	Secondary %	University %
1	2	3	4	5	
2000	208,074	43.2	58.1	38.8	3.1
2001	237,958	44.1	60.4	37.0	2.6
Q1	223,283	43.3	59.0	38.1	2.9
Q2	231,369	43.7	59.8	37.4	2.7
Q3	237,035	43.7	60.4	36.9	2.7
Q4	237,958	44.1	60.4	36.5	2.6
2002					
Jan	240,167	44.1	60.7	36.7	2.5
Feb	242,428	44.2	60.9	36.6	2.5
Mar	245,182	44.1	61.0	36.5	2.5
Apr	240,167	44.1	60.7	36.7	2.5
May	248,254	44.2	61.1	36.5	2.4
Jun	248,418	44.2	61.1	36.5	2.4
Jul	250,873	44.7	61.1	36.5	2.4
Aug	252,122	44.8	61.2	36.4	2.4
Sep	253,142	44.4	61.2	36.4	2.3
Oct	254,365	44.4	61.4	36.3	2.3
Nov	255,978	44.5	61.4	36.3	2.3
Dec	257,505	44.5	61.5	36.2	2.2
2003					
Jan	260,848	44.6	61.7	36.1	2.2
Feb	264,951	44.6	61.7	36.1	2.2
Mar	268,440	44.7	61.9	36.1	2.0
Apr	269,719	44.8	62.1	35.9	2.0
May	269,720	44.9	62.3	35.7	2.0
June	275,373	45.0	62.5	35.6	1.9
July	276,781	45.0	62.6	35.5	1.9

Source: Kosovo Employment Office

Note: This table represents the structure of unemployment by gender and by education in percentage of the total number of unemployment

PUBLISHER: Banking and Payments Authority of Kosovo
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