



# MONTHLY STATISTICS BULLETIN

March 2003

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# MONETARY AND BANKING STATISTICS

Table 1

Depository Corporations Survey<sup>1</sup>

(‘000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan	Feb	Mar
<b>Net foreign assets</b>	<b>678,102</b>	<b>958,678</b>	<b>900,560</b>	<b>946,435</b>	<b>1,087,793</b>	<b>1,109,623</b>	<b>1,114,646</b>	<b>1,104,498</b>	<b>1,063,926</b>
Currency in circulation <sup>2</sup>	536,229	366,578	385,216	403,854	422,492	441,130	418,727	412,306	410,131
BPK	61,697	296,051	193,113	247,461	344,459	345,589	363,315	371,628	370,759
Assets	61,697	296,235	193,297	247,646	344,643	345,773	363,499	371,913	371,042
Liabilities	0	184	184	184	184	184	184	285	283
Commercial banks	80,175	296,050	322,231	295,120	320,842	322,904	332,604	320,564	283,036
Assets	83,099	301,095	327,335	298,120	325,271	328,322	338,022	326,622	289,594
Liabilities	2,924	5,045	5,104	3,000	4,429	5,418	5,418	6,058	6,558
<b>Net domestic assets</b>	<b>-52,612</b>	<b>-109,760</b>	<b>-129,768</b>	<b>-166,466</b>	<b>-276,557</b>	<b>-248,683</b>	<b>-262,252</b>	<b>-256,175</b>	<b>-226,285</b>
Net claims on the government	-8,741	-72,066	-120,239	-165,417	-270,856	-258,917	-273,859	-276,406	-301,974
Claims	0	0	0	0	0	0	0	0	0
Deposits	8,741	72,066	120,239	165,417	270,856	258,917	273,859	276,406	301,974
Net claims on other public sector	-32,378	-10,885	-16,167	-17,547	-10,009	-4,245	-4,181	-4,343	-3,566
Net claims on financial institutions	0	-11,087	-13,075	-12,946	-15,711	-24,619	-26,540	-29,142	-17,066
Loans to the private sector	3,148	25,135	46,476	57,700	66,231	83,976	87,800	98,782	112,160
Other items net	-14,642	-40,857	-26,764	-28,256	-46,213	-44,878	-45,472	-45,066	-15,840
BPK	-4,826	-28,109	-7,620	-8,301	-10,481	-11,586	-12,062	-12,023	-6,332
Commercial banks	-9,816	-12,749	-19,143	-19,955	-35,732	-33,292	-33,410	-33,043	-9,508
<b>Broad money</b>	<b>625,489</b>	<b>848,918</b>	<b>770,792</b>	<b>779,969</b>	<b>811,236</b>	<b>860,940</b>	<b>852,394</b>	<b>848,323</b>	<b>837,641</b>
Currency in circulation	536,229	366,578	385,216	403,854	422,492	441,130	418,727	412,306	410,131
Private sector's deposits	89,260	482,340	385,576	376,115	388,744	419,810	433,667	436,017	427,510
Current account-enterprises	0	138,441	120,260	132,432	147,860	166,576	168,928	161,830	150,842
Current account-individuals	89,260	205,604	134,626	121,411	115,908	115,161	119,120	123,684	118,528
Terms and saving account-enterprises	0	31,158	22,831	22,435	20,155	25,568	25,572	24,505	49,471
Terms and saving account-individuals	0	107,138	107,859	99,837	104,821	112,505	120,047	125,998	108,669

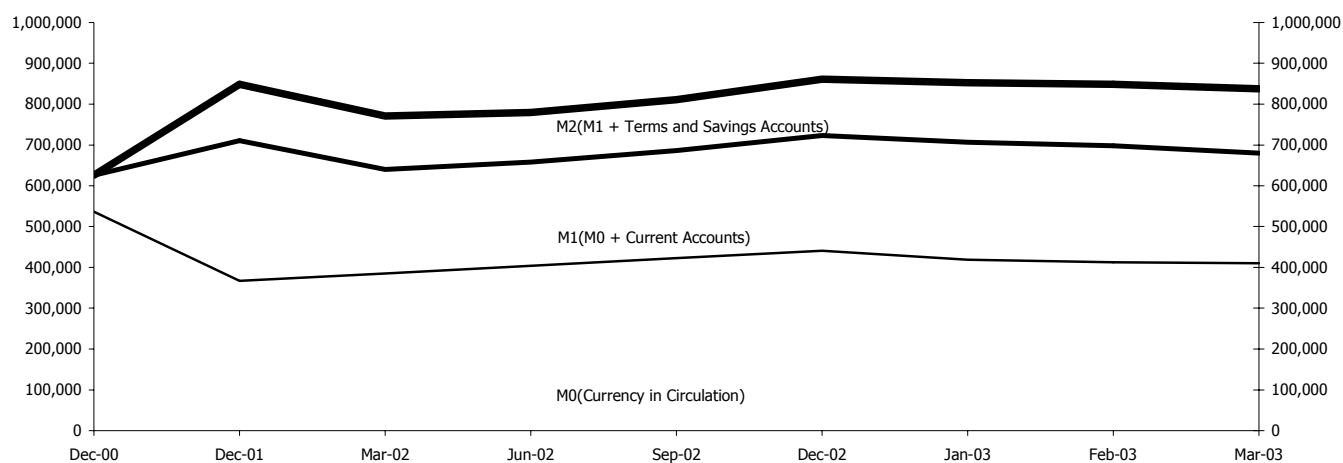
Note:

<sup>1</sup> Monetary Survey (BPK Balance Sheet plus Commercial Banks Balance Sheet)

<sup>2</sup> Based only on the data regarding Cash export and import done by BPK and Commercial Banks

Figure 1

Monetary Aggregates (‘000 EUR)



**Table 2**  
**BPK Survey<sup>1</sup>**

(‘000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan	Feb	Mar
Net foreign assets	597,926	662,629	578,329	651,315	766,951	786,719	782,042	783,934	780,890
Currency in circulation <sup>2</sup>	536,229	366,578	385,216	403,854	422,492	441,130	418,727	412,306	410,131
Assets	61,697	296,235	193,297	247,646	344,643	345,773	363,499	371,913	371,042
Cash	15,828	249,685	47,808	31,098	37,122	17,474	25,645	24,899	14,851
Deposits in foreign banks	45,869	46,550	145,489	216,548	307,521	328,299	337,854	347,014	356,191
Liabilities	0	184	184	184	184	184	184	285	283
Deposits of non-residents		184	184	184	184	184	184	285	283
Net domestic assets	-45,944	-122,147	-157,101	-204,211	-307,056	-299,367	-316,642	-321,914	-328,937
Net claims on the government	-8,741	-72,066	-120,239	-165,417	-270,856	-258,917	-273,859	-276,406	-301,974
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	273,859	276,406	301,974
Net claims on the rest of the public sector	-32,378	-10,885	-16,167	-17,547	-10,009	-4,245	-4,181	-4,343	-3,566
UNMIK deposit accounts	9,581	2,581	3,753	2,267	1,698	363	277	899	1,265
Public nonfin. Corporations deposits	22,796	6,959	11,426	14,384	7,879	3,467	3,234	2,912	1,966
Other Nonfinancial deposits	n/a	1,346	988	896	433	415	670	532	336
Net claims on financial institutions	0	-11,087	-13,075	-12,946	-15,711	-24,619	-26,540	-29,142	-17,066
Insurance Companies	n/a	10,562	12,804	12,729	14,151	15,999	15,929	16,674	16,464
Pension Funds	n/a	0	0	0	1,560	8,620	10,611	12,468	602
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	-12,062	-12,023	-6,332
Of which: shareholders'equity	4,925	4,727	4,779	4,779	7,130	10,560	10,967	10,966	10,937
Base money	551,982	540,482	421,228	447,104	459,895	487,352	465,400	462,020	451,953
Currency in circulation	536,229	366,578	385,216	403,854	422,492	441,130	418,727	412,306	410,131
Banks deposits	15,753	173,904	36,012	43,250	37,403	46,222	46,673	49,714	41,822

Note:

<sup>1</sup> Monetary Authorities Survey

<sup>2</sup> Based only on the data regarding Cash export and import done by BPK and Commercial Banks

**Figure 2**  
**BPK Net Domestic Assets and its components** (‘000 EUR)

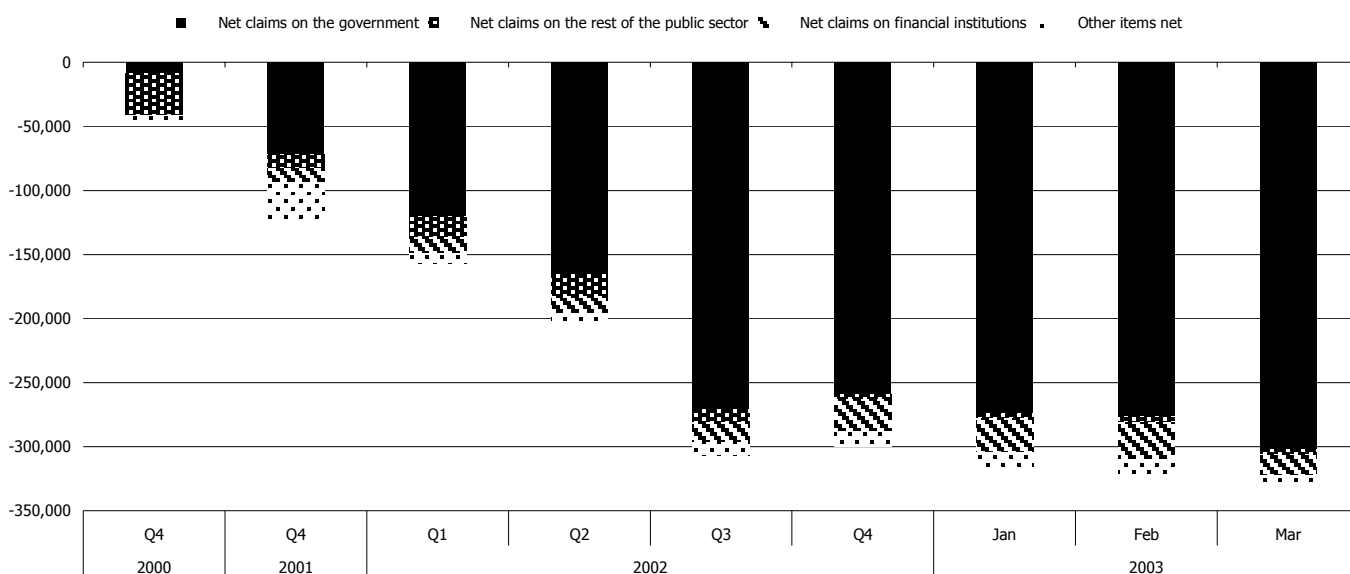


Table 3

Other Depository Corporations Survey<sup>1</sup>

('000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan	Feb	Mar
Net foreign assets	80,175	296,050	322,231	295,120	320,842	322,904	332,604	320,564	283,036
Assets	83,099	301,095	327,335	298,120	325,271	328,322	338,022	326,622	289,594
Cash	11,671	88,342	41,723	46,963	49,002	35,597	42,269	37,203	40,516
Deposits in foreign banks	65,214	179,514	245,611	222,445	227,366	275,360	282,099	274,120	219,852
Non-interest bearing deposits	6,215	33,239	40,001	28,712	48,903	17,365	13,654	15,299	29,226
Liabilities	2,924	5,045	5,104	3,000	4,429	5,418	5,418	6,058	6,558
Net domestic assets	9,085	186,290	63,345	80,995	67,902	96,906	101,063	115,453	144,474
Claims on the private sector	3,148	25,135	46,476	57,700	66,231	83,976	87,800	98,782	112,160
Gross loans	3,148	25,916	47,555	59,048	68,247	86,498	90,411	101,799	115,760
Provision	0	781	1,079	1,348	2,016	2,522	2,611	3,017	3,600
Deposits at BPK	15,753	173,904	36,012	43,250	37,403	46,222	46,673	49,714	41,822
Other items net	-9,816	-12,749	-19,143	-19,955	-35,732	-33,292	-33,410	-33,043	-9,508
Of which: shareholders' equity	6,152	20,435	24,038	28,240	32,976	33,244	33,780	33,079	33,385
Liabilities to the private sector	89,260	482,340	385,576	376,115	388,744	419,810	433,667	436,017	427,510
Current account-enterprises	0	138,441	120,260	132,432	147,860	166,576	168,928	161,830	150,842
Current account-individuals	89,260	205,604	134,626	121,411	115,908	115,161	119,120	123,684	118,528
Terms and saving account-enterprises	0	31,158	22,831	22,435	20,155	25,568	25,572	24,505	49,471
Terms and saving account-individuals	0	107,138	107,859	99,837	104,821	112,505	120,047	125,998	108,669

Note:

<sup>1</sup> Consolidated Balance Sheet of Commercial Banks

Figure 3

Main characteristics of the ODCS, ('000 EUR)

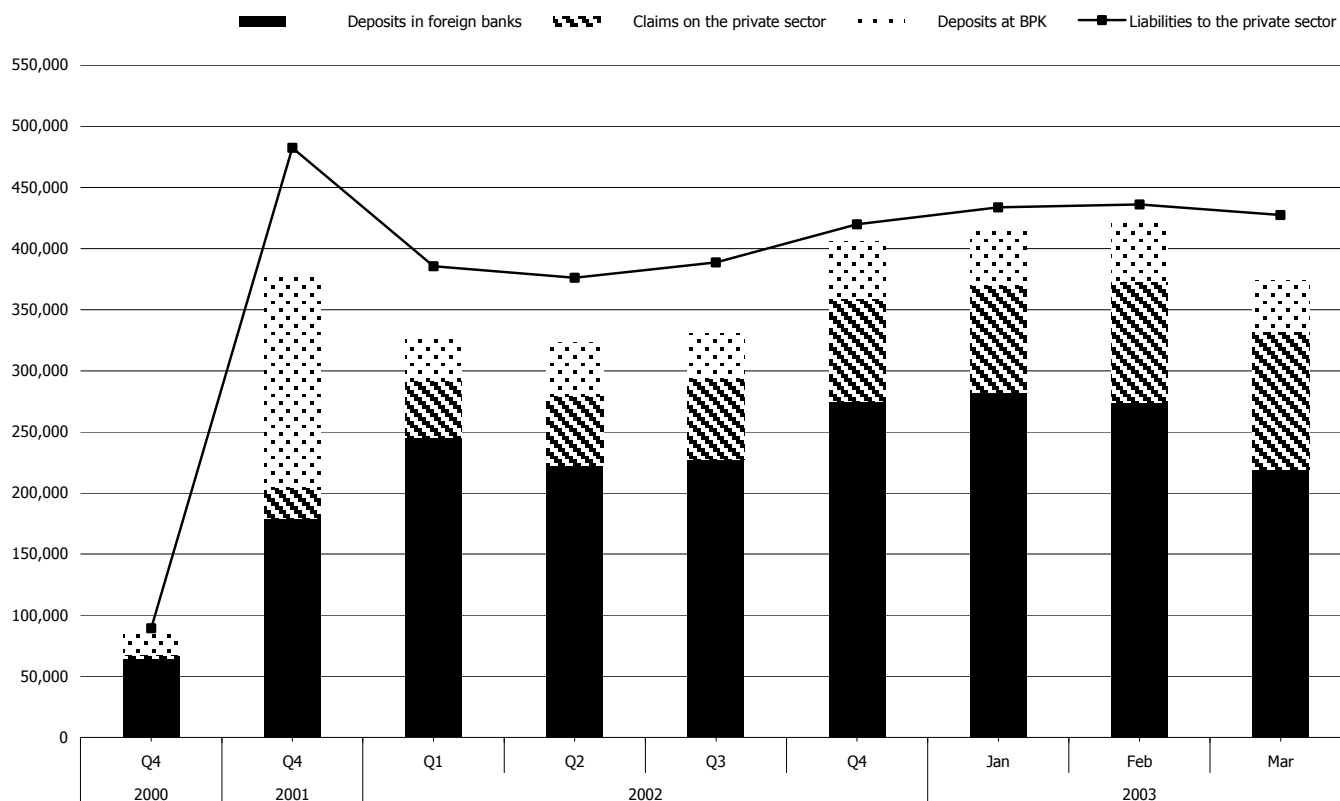


Table 4

BPK BALANCE SHEET

('000 EUR)

Description	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan	Feb	Mar
<b>ASSETS</b>									
<i>Currency and Deposits</i>	61,697	296,235	193,297	247,646	344,643	345,773	363,499	371,913	371,042
<b>Currency</b>	15,828	249,685	47,808	31,098	37,122	17,474	25,645	24,899	14,851
Foreign currency(Cash)	15,828	249,685	47,808	31,098	37,122	17,474	25,645	24,899	14,851
Euro	n/a	n/a	41,474	25,945	36,916	17,288	25,459	24,610	14,568
Other currencies	n/a	n/a	6,334	5,153	206	186	186	289	284
<b>Deposits at banks abroad</b>	45,869	46,550	145,489	216,548	307,521	328,299	337,854	347,014	356,191
Transferable deposits	6,755	536	415	470	60,021	66,249	67,804	69,664	79,841
In foreign currency	6,755	536	415	470	60,021	66,249	67,804	69,664	79,841
Other deposits	39,114	46,014	145,075	216,077	247,500	262,050	270,050	277,350	276,350
Foreign Investments	39,114	46,014	145,075	216,077	247,500	262,050	270,050	277,350	276,350
<b>Securities other than shares</b>	0	0	0	0	0	0	0	0	0
<b>Other accounts receivable</b>	489	206	-2,119	-2,165	287	264	549	474	6,382
<b>Nonfinancial assets</b>	845	658	645	609	544	622	593	610	595
<b>TOTAL ASSETS</b>	<b>63,032</b>	<b>297,099</b>	<b>191,823</b>	<b>246,089</b>	<b>345,474</b>	<b>346,659</b>	<b>364,642</b>	<b>372,996</b>	<b>378,019</b>
<b>LIABILITIES</b>									
<b>Transferable deposits</b>	41,118	267,942	185,493	239,160	333,979	334,003	351,253	359,604	364,428
Public nonfin. Corporations	22,796	6,959	11,426	14,384	7,879	3,467	3,234	2,912	1,966
Other Nonfinancial	N/A	1,346	988	896	433	415	670	532	336
Central government	8,741	72,066	120,239	165,417	270,856	258,917	273,859	276,406	301,974
UNMIK deposit accounts	9,581	2,581	3,753	2,267	1,698	363	277	899	1,265
Other depository corporations	15,753	173,904	36,012	43,250	37,403	46,222	46,673	49,714	41,822
Insurance Companies	n/a	10,562	12,804	12,729	14,151	15,999	15,929	16,674	16,464
Pension Funds	n/a	0	0	0	1,560	8,620	10,611	12,468	602
Other financial institutions	n/a	525	271	217	0	0	0	0	0
<b>EC Deposits</b>	n/a	184	184	184	184	184	184	285	283
Nonresidents	n/a	184	184	184	184	184	184	285	283
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
<b>Securities other than shares</b>	0	0	0	0	0	0	0	0	0
<b>Other accounts payable</b>	1,236	24,245	1,367	1,965	4,182	1,911	2,238	2,141	2,371
Other	1,236	24,245	1,367	1,965	4,182	1,911	2,238	2,141	2,371
<b>Shares and other equity</b>	4,925	4,727	4,779	4,779	7,130	10,560	10,967	10,966	10,937
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	2,566	2,556
General and Special Reserves	n/a	1,443	1,443	1,443	3,843	7,540	7,546	7,545	7,380
Reserves	n/a	309	309	309	309	3,940	3,943	3,943	3,943
Income or loss	n/a	1,133	1,133	1,133	3,534	3,599	3,603	3,602	3,436
Grants from donors	n/a	728	780	780	730	464	864	864	1,001
<b>TOTAL LIABILITIES</b>	<b>63,032</b>	<b>297,099</b>	<b>191,823</b>	<b>246,089</b>	<b>345,474</b>	<b>346,659</b>	<b>364,642</b>	<b>372,996</b>	<b>378,019</b>

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	Jan	Feb	Mar
<b>ASSETS</b>									
Cash	11,671	88,342	41,723	52,961	49,002	35,597	42,269	37,203	40,516
Balance with BPK	13,700	176,793	35,929	43,066	37,454	45,740	46,564	47,580	31,361
Bearing current account with other Banks	6,215	33,239	40,001	21,170	48,903	17,365	13,654	15,299	29,226
Loans to financial institutions(placement)	65,214	179,514	245,611	229,522	227,366	275,360	282,099	274,120	219,852
Securities	0	7,498	7,498	7,599	103	0	0	0	31,968
Gross loans to non-financial institutions	3,148	25,916	47,555	58,716	68,247	86,498	90,411	101,799	115,760
Less; Provisions for loan losses	0	781	1,079	1,349	2,016	2,522	2,611	3,017	3,600
Net loans	3,148	25,135	46,476	57,367	66,231	83,976	87,800	98,782	112,160
Property and equipment. net of deprecation	441	4,544	5,568	7,132	8,369	9,498	9,400	9,390	9,506
Interest receivable and other assets	2,576	3,920	2,247	5,385	3,667	3,657	3,678	3,278	8,931
<b>Total</b>	<b>102,964</b>	<b>518,985</b>	<b>425,053</b>	<b>424,202</b>	<b>441,095</b>	<b>471,193</b>	<b>485,464</b>	<b>485,652</b>	<b>483,521</b>
<b>LIABILITIES AND SHAREHOLDER'S EQUITY</b>									
Customer deposits	89,260	482,340	385,576	379,971	388,744	419,810	433,667	436,017	427,510
Current account-enterprises	0	138,441	120,260	133,536	147,860	166,576	168,928	161,830	150,842
Current account-individuals	89,260	205,604	134,626	122,713	115,908	115,161	119,120	123,684	118,528
Terms and saving account-enterprises	0	31,158	22,831	22,653	20,155	25,568	25,572	24,505	49,471
Terms and saving account-individuals	0	107,138	107,859	101,069	104,821	112,505	120,047	125,998	108,669
Borrowings	2,924	5,045	5,104	3,000	4,429	5,418	5,418	6,058	6,558
Interest payable and other liabilities	8,371	11,165	10,333	10,968	12,901	11,430	10,554	8,452	14,023
Subordinated debts	0	0	2	2,045	2,045	1,291	2,045	2,046	2,045
Shareholder's equity	6,152	20,435	24,038	28,218	32,976	33,244	33,780	33,079	33,385
<b>Total</b>	<b>102,964</b>	<b>518,985</b>	<b>425,053</b>	<b>424,202</b>	<b>441,095</b>	<b>471,193</b>	<b>485,464</b>	<b>485,652</b>	<b>483,521</b>
<b>OFF BALANCE SHEET COMMITMENTS</b>									
1. Direct credit substitutes(guaranties and standby letters of credit )	184	1,961	4,562	7,997	9,091	9,289	7,813	8,039	10,166
2. Transaction related contingencies	0	0	55	0	0	0	0	0	0
3. Loan commitments	5,778	0	0	239	726	52	52	1,883	52
4. Interest and foreign exchange rate related items including swaps,options and futures	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>5,962</b>	<b>1,961</b>	<b>4,617</b>	<b>8,236</b>	<b>9,817</b>	<b>9,341</b>	<b>7,865</b>	<b>9,922</b>	<b>10,218</b>

Figure 4

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

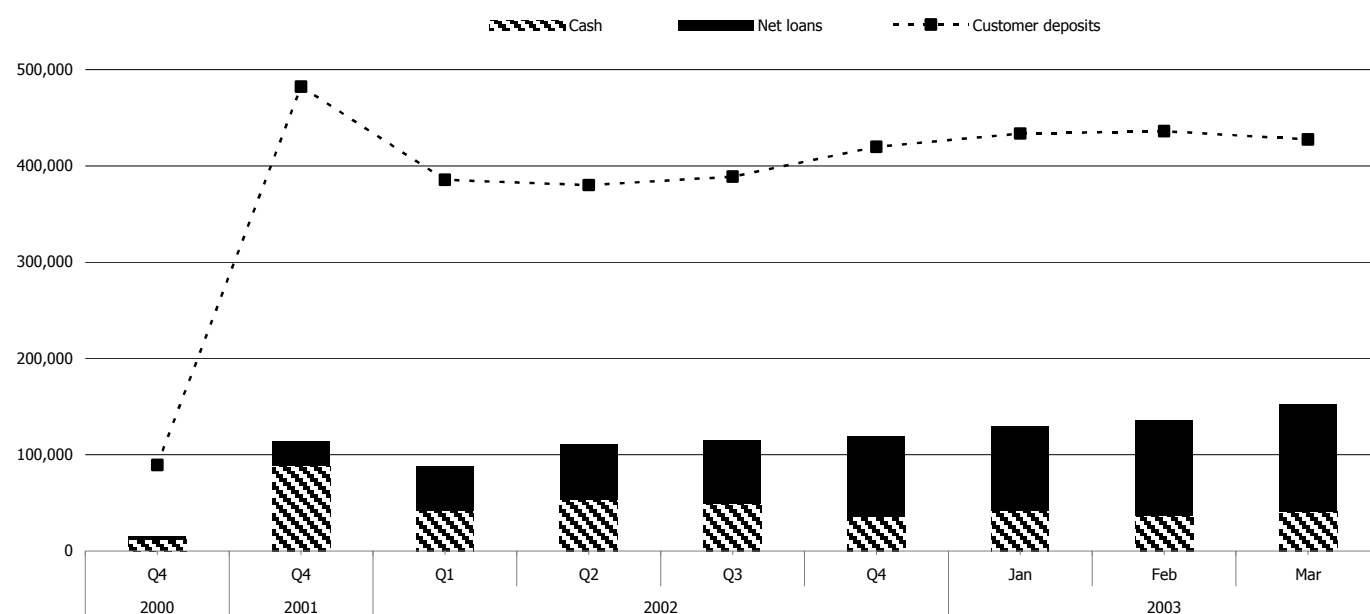




Table 6

INCOME STATEMENT OF COMMERCIAL BANKS

(‘000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan <sup>1</sup>	Feb	Mar
<b>INCOME</b>									
Interest income	1,829	7,179	2,965	7,194	12,225	17,818	1,781	3,526	5,890
Loans	0	2,150	1,314	3,404	6,174	9,373	1,128	2,240	3,839
Placement with banks	0	5,029	1,598	3,675	5,801	8,257	653	1,286	2,051
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	1,082	2,280	3,456
Fees and commissions	5,274	9,212	3,424	6,099	9,252	13,194	986	2,053	3,253
Other operating income	0	190	380	789	641	840	96	227	203
<b>TOTAL INCOME</b>	<b>7,104</b>	<b>16,581</b>	<b>6,769</b>	<b>14,082</b>	<b>22,118</b>	<b>31,852</b>	<b>2,863</b>	<b>5,806</b>	<b>9,346</b>
<b>EXPENDITURES</b>									
Interest expenditures	207	1,312	1,010	1,879	2,756	3,470	313	589	968
Deposits	207	855	719	1,707	2,488	3,102	279	521	862
Borrowings	0	458	291	172	268	368	34	68	106
Non-Interest expenditures	338	1,507	629	1,738	3,491	5,792	300	1,507	2,343
Provision for losses on loans (placement)	166	616	181	763	1,883	3,282	79	1,084	1,659
Depreciation on fixed assets	172	891	448	975	1,608	2,510	221	423	684
General and administrative expenses	2,707	7,271	3,755	7,668	12,695	19,130	1,696	3,748	5,786
<b>TOTAL EXPENDITURES</b>	<b>3,252</b>	<b>10,090</b>	<b>5,394</b>	<b>11,285</b>	<b>18,942</b>	<b>28,392</b>	<b>2,309</b>	<b>5,844</b>	<b>9,097</b>
<b>NET INCOME</b>									
Net operating income	3,852	6,491	1,375	2,797	3,176	3,460	554	-38	249
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	28	111	174
Net gains losses from foreign currency revaluations	33	-19	8	-58	44	53	26	-6	-10
Net income from banking activities before taxes	4,462	7,172	1,612	3,087	3,679	4,022	608	67	413
Provision from taxes	610	456	137	431	919	1,306	117	234	288
Net profit / loss for period	3,852	6,716	1,475	2,656	2,760	2,716	491	-167	125
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	491	-167	125

<sup>1</sup> Income Statement only for year 2003

Figure 5

COMMERCIAL BANKS INCOME AND EXPENDITURE, (‘000 EUR)

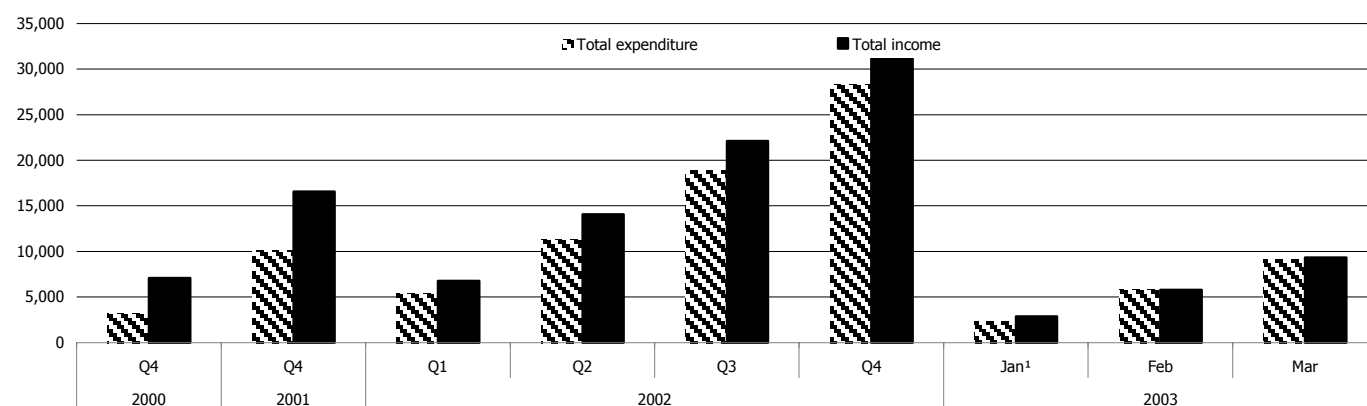


Table 7

COMMERCIAL BANKS DEPOSITS

('000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan	Feb	Mar
<b>Residents</b>									
Individuals	22,792	297,146	235,784	218,832	209,982	222,669	234,367	243,772	233,603
Time deposits	0	93,471	96,164	89,735	91,543	104,359	110,301	119,172	105,874
Sight deposits	0	203,676	13,962	129,097	118,439	118,310	124,066	124,600	127,729
Legal entities	55,990	157,814	134,971	144,869	161,972	179,607	181,870	175,011	176,831
Time deposits	0	31,318	23,423	22,317	25,879	23,921	23,848	37,434	38,276
Sight deposits	0	126,496	111,548	122,552	136,093	155,686	158,022	137,577	138,555
Banks	0	0	0	0	0	0	0	0	309
Time deposits	0	0	0	0	0	0	0	0	0
Sight deposits	0	0	0	0	0	0	0	0	309
<b>Total</b>	<b>78,782</b>	<b>454,960</b>	<b>370,755</b>	<b>363,701</b>	<b>371,954</b>	<b>402,276</b>	<b>416,237</b>	<b>418,783</b>	<b>410,743</b>
<b>Nonresidents</b>									
Individuals	1,742	4,844	5,680	5,035	4,706	5,401	5,111	5,701	5,629
Time deposits	0	1,549	1,656	1,540	1,617	1,977	2,038	2,009	1,945
Sight deposits	0	3,296	4,024	3,495	3,089	3,124	3,073	3,692	3,684
Legal entities	7,973	9,039	11,048	12,501	13,294	12,433	12,319	11,533	11,138
Time deposits	13	28	118	28	28	1,028	1,028	1,028	1,028
Sight deposits	7,975	9,011	10,930	12,473	13,266	11,405	11,291	10,505	10,110
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
<b>Total</b>	<b>9,715</b>	<b>13,884</b>	<b>16,728</b>	<b>17,536</b>	<b>18,000</b>	<b>17,534</b>	<b>17,430</b>	<b>17,234</b>	<b>16,767</b>
<b>TOTAL (Residents + Nonresidents)</b>	<b>88,496</b>	<b>468,844</b>	<b>387,483</b>	<b>381,237</b>	<b>389,954</b>	<b>419,810</b>	<b>433,667</b>	<b>436,017</b>	<b>427,510</b>

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)

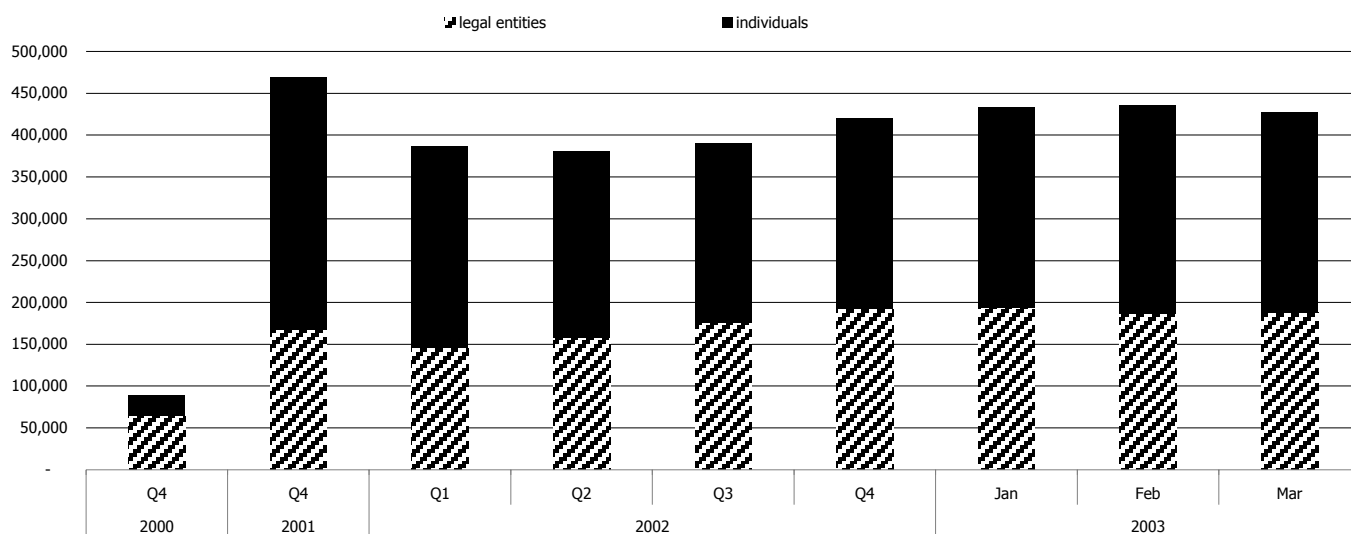


Table 8

COMMERCIAL BANKS LOANS

(‘000 EUR)

DESCRIPTION	2000	2001	2002				2003		
	Q4	Q4	Q1	Q2	Q3	Q4	Jan	Feb	Mar
Individuals	n/a	n/a	n/a	n/a	n/a	5,692	8,502	9,670	12,026
Enterprises	3,148	25,916	47,555	58,716	68,247	80,806	81,909	92,129	103,734
By Ownership									
Private	3,148	24,916	45,001	56,978	66,578	79,469	80,556	89,780	101,853
Social-Owned	0	1,000	2,554	1,723	1,658	1,283	1,353	1,418	1,881
Public	0	0	0	15	11	54	0	0	0
<b>Total loans</b>	<b>3,148</b>	<b>25,916</b>	<b>47,555</b>	<b>58,716</b>	<b>68,247</b>	<b>86,498</b>	<b>90,411</b>	<b>101,799</b>	<b>115,760</b>
By economic activity									
Agriculture	0	141	386	589	1,412	1,510	1,764	2,090	2,034
Civil Engineering	0	0	1,657	715	722	1,811	1,578	1,916	57
Trade	2,187	13,960	21,455	30,083	35,930	50,532	48,526	53,781	67,749
Services, Tourism, Hotel/ Restaura	565	3,688	9,031	12,822	13,826	14,633	16,394	18,570	18,926
Industry	396		2,149	4,059	665	3,154	3,434	3,223	8,233
Real Esatate/ Real Estate Construct	0	194	647	735	1,263	474	2,056	2,862	0
Administration, Other Public Service	0	0	0	58	4,092	3,822	3,546	3,836	0
Other Customer	0	7,933	12,230	9,655	10,337	10,562	13,113	15,521	18,761
<b>Total loans</b>	<b>3,148</b>	<b>25,916</b>	<b>47,555</b>	<b>58,716</b>	<b>68,247</b>	<b>86,498</b>	<b>90,411</b>	<b>101,799</b>	<b>115,760</b>

Figure 7

LOANS BY ECONOMIC ACTIVITY, (‘000 EUR)

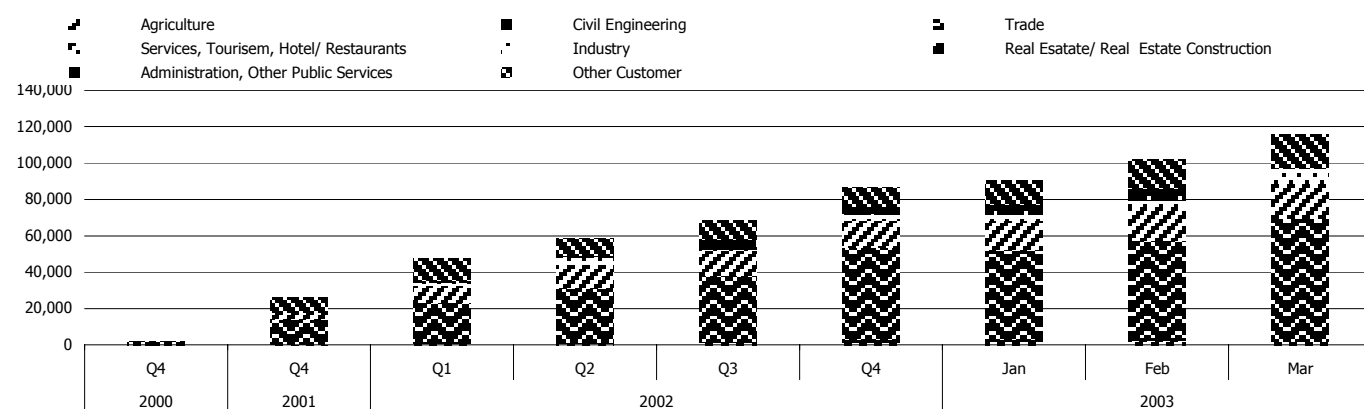
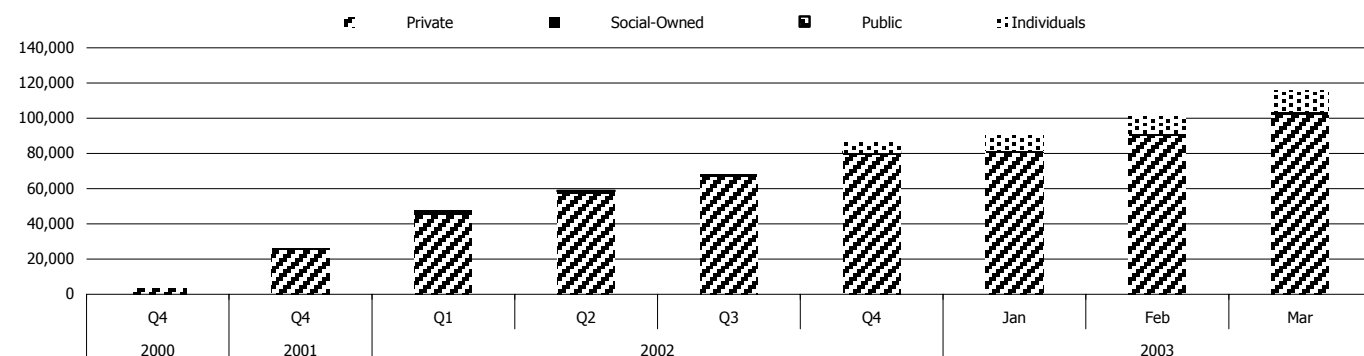


Figure 8

LOANS TO INDIVIDUALS AND BUSINESSES BY OWNERSHIP, (‘000 EUR)



n/a = Data not available

Table 9

COMMERCIAL BANKS NOMINAL INTEREST RATES ( in %)<sup>1</sup>

Categories	2001	2002				2003
	Q4	Q1	Q2	Q3	Q4	Q1
<b>LOANS</b>	MONTHLY					
Loans till 30 days	1.12	1.15	1.15	1.15	1.15	1.15
Loans from 31 to 90 days	1.16	1.19	1.19	1.19	1.19	1.19
Loans from 91 to 180 days	1.24	1.25	1.25	1.25	1.25	1.25
Loans from 181 days to 1 year	1.30	1.30	1.30	1.30	1.30	1.30
Loans over 1 year	1.34	1.33	1.33	1.33	1.33	1.33
<b>DEPOSITS</b>	ANNUAL					
Deposits till 30 days	1.83	1.83	1.83	1.83	1.83	1.83
Deposits from 31 to 90 days	2.13	2.13	2.13	2.13	2.13	2.13
Deposits from 91 to 180 days	2.38	2.38	2.38	2.38	2.38	2.38
Deposits from 181 days to 1 year	2.68	2.68	2.68	2.68	2.68	2.68
Deposits over 1 year	3.08	3.08	3.08	3.08	3.08	3.08

Note:

<sup>1</sup> 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 %)

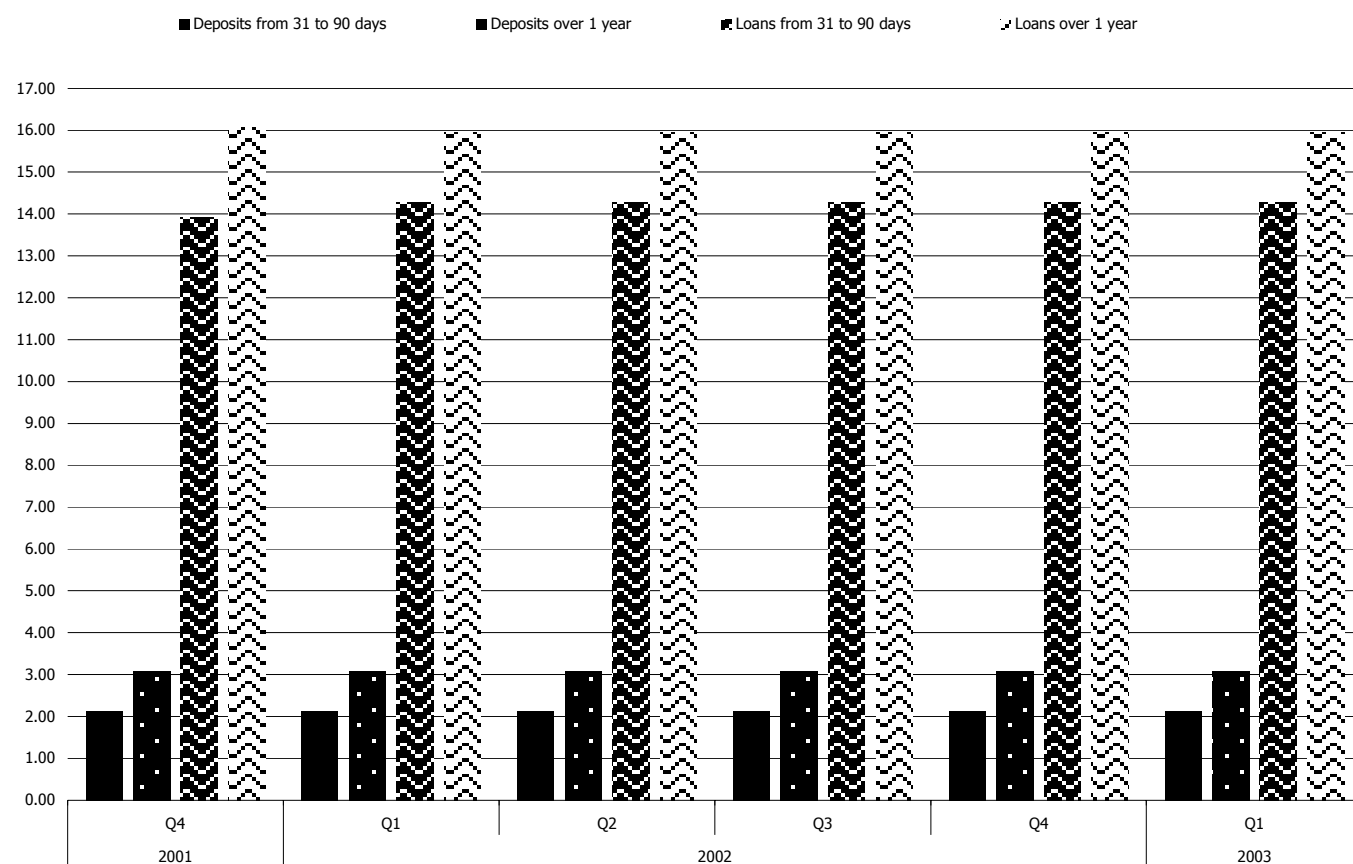


Table 10

COMMERCIAL BANKS - REGIONAL CONCENTRATION

As of March, 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+SB	HQ+4SB	HQ+BR+SB	HQ+2SB	HQ+2SB	HQ	HQ	7	1	10	
Prizren	BR	BR	BR+SB	BR+SB	BR+2SB	BR	BR+SB			7	5	
Peja	BR	BR+SB	BR+SB	BR+2SB	BR+SB	BR	BR			7	5	
Gjilani	BR	BR	BR+SB		BR	BR	BR+2SB			6	3	
Gjakova	BR	BR	BR	BR+SB	BR+SB	BR				6	2	
Mitrovica	BR + SB	BR+SB	BR+SB		BR+2SB	BR+SB+MU		BR	5	6	1	
Ferizaj	BR	BR	BR+SB	BR	BR	BR	BR+SB			7	2	
Podujevë		SB	2SB		BR+SB					1	4	
Lipjan			SB		SB						2	
Vitia		SB			SB						2	
Rahovec		SB					SB				2	
Kamenicë			SB		SB	SB	SB				4	
Kaçanik			SB		SB	SB					3	
Dragash			SB			SB					2	
Shtime			SB				SB				2	
Klinë			SB		SB						2	
Shtërpce						SB					1	
Elez Han					2SB		SB				3	
Fushë Kosovë					SB						1	
Gillogovcë					SB		SB				2	
Gračanicë						SB					1	
Deçan					SB						1	
Vushtrri					SB	SB					2	
Zveçan						SB					1	
Theranda			SB		SB						2	
Skenderaj		SB									1	
Istog			SB	SB							2	
Malishevë						SB	SB				2	
Obiliq					SB						1	
<b>TOTAL</b>									<b>7</b>	<b>40</b>	<b>76</b>	<b>1</b>

Table 11

EXCHANGE BUREAUS AND MONEY TRANSFER SERVICES

As of March, 2003

Region	Exchange Bureau				Transfer Services		
	ABD	Euro-Cufa	EURO B	NBS	Union Financial Tiranë <sup>1</sup>	MEB - Western Union	ERA <sup>2</sup>
Prishtina	HQ + BR	HQ		HQ	HQ	BR	HQ
Prizren						BR	BR
Peja						BR	
Gjilani						BR	
Gjakova						BR	
Mitrovica							BR
Ferizaj							BR
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.

<sup>1</sup> 49 locations,

<sup>2</sup> Closed

Table 12

MICRO FINANCE AND NON-BANK FINANCIAL INSTITUTIONS

As of March, 2003

	Prishtina	Prizreni	Peja	Gjakova	Klina	Vushtrri	Ferizaj	Dragash
<b>Micro Finance Institutions</b>								
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.)				√				
Danish Refuge Council <sup>1</sup>	√							
Mështekna (Society for Farmers and Individual Producers)								√
IOM (International Organization for Migration)	√							
<b>Savings and Credit Associations</b>								
Inciativa Kreditore Fshatare					√			
Drumiresha						√		
Ardhmëria Fshatare					√			
Uniteti Kreditor Fshatarë						√		
Ardhmëria-Begaj						√		
BESA 2001						√		
Perspektiva e Fshatit					√			
NORA					√			
Perparimi Fshatare						√		
SHPRESA-2002					√			
<b>Other non-bank credit institutions</b>								
UNMIK ICU	√							
EAR AgroBusiness Development Unit	√							
KBF Fund	√							
START NGO (Islamic Relief in Kosovo)	√							

Note :

√ = Regional concentration

<sup>1</sup> Closed



## **BPK ACTIVITY**

Table 13

**BPK CASH OPERATIONS—DEPOSITS BY MAIN ACCOUNTS, flow data (monthly)**

(‘000 EUR)

Period		Government Agencies	Public Utilities	Banks and other fin. Institutions	Insurance Companies	Enterprises	NGO-s	Donor Agencies	Total Deposits
Total Year 2000 <sup>1</sup>		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	n/a	8	0	20,435
Total ( up to date )2003		1,002	3,987	54,519	1,605	0	49	0	61,162

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 14) and Net transfers (table 15)

<sup>1</sup> data available from June 2000

Figure 10

**DEPOSITS BY MAIN ACCOUNTS, (‘000 EUR)**

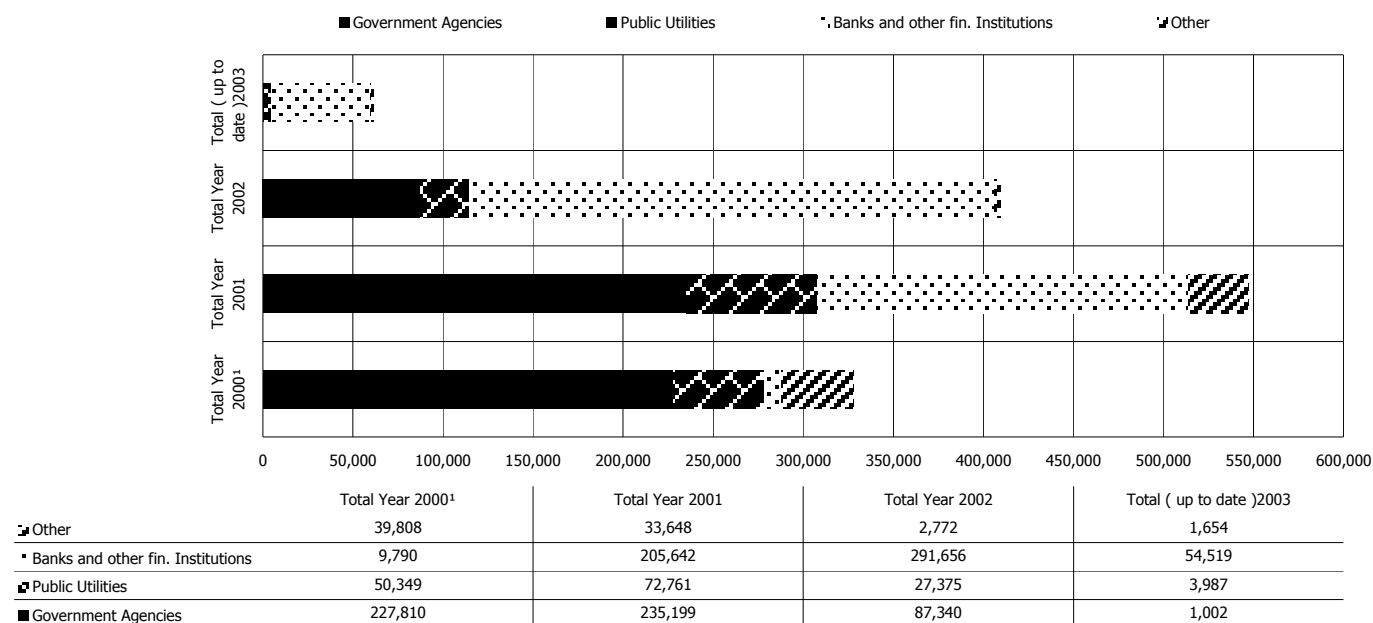




Table 14

**BPK CASH OPERATIONS—WITHDRAWALS BY MAIN ACCOUNTS, flow data (monthly)**

(‘000 EUR)

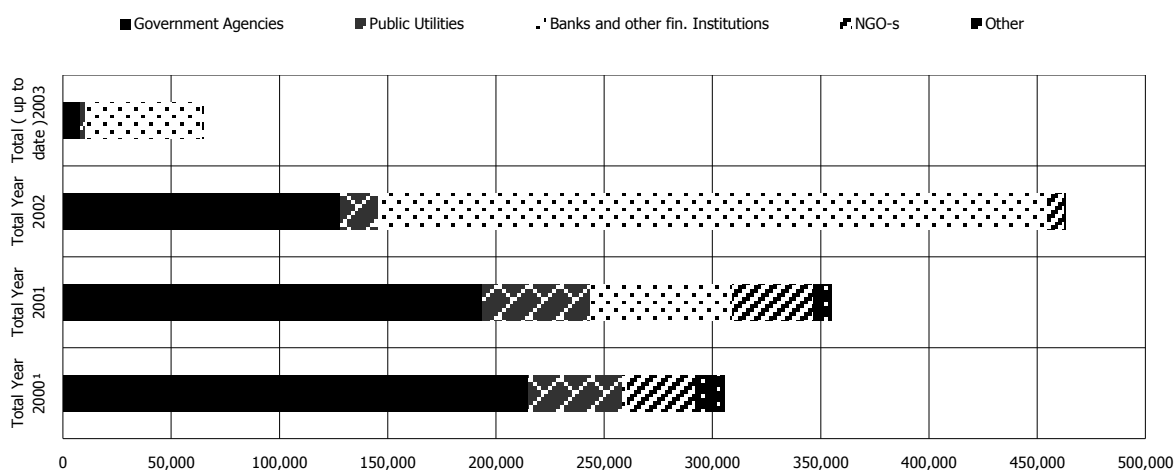
Period		Government Agencies	Banks and other fin. Institutions	Public Utilities	Donor Agencies	NGO-s	Enterprises	Insurance Companies	Total Withdrawals
Total Year 2000 <sup>1</sup>		214,924	2,124	43,554	82,756	31,284	12,238	1,408	388,288
Total Year 2001		193,832	65,351	49,883	150,047	37,299	5,170	3,504	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
Total ( up to date )2003		7,889	53,791	2,580	0	601	0	0	64,862

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 13) and Net Transfer (table 15)

<sup>1</sup> Data available from June 2000

Figure 11

**WITHDRAWALS BY MAIN ACCOUNTS, (‘000 EUR)**



	Total Year 2000 <sup>1</sup>	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	601
▨ Banks and other fin. Institutions	2,124	65,351	309,016	53,791
▩ Public Utilities	43,554	49,883	17,699	2,580
■ Government Agencies	214,924	193,832	127,888	7,889

Table 15

**BPK NON CASH OPERATIONS - NET TRANSFERS BY MAIN ACCOUNTS<sup>1</sup>**

(‘000 EUR)

Period		Government Agencies	Public Utilities	Banks and Other Fin. Institutions	Insurance Companies	Enterprises	NGO-s	Donor Agencies	Net Transfers
2002	Jan	104,693	7,533	119,705	11,401	0	3,084	0	246,415
	Feb	16,452	1,706	-67,432	613	0	-129	0	-48,789
	Mar	12,786	1,665	9,195	279	0	121	0	24,047
	Apr	22,244	-1,750	19,776	-63	0	512	0	40,720
	May	23,586	-2,202	16,225	-88	0	-24	0	37,497
	Jun	20,061	1,996	10,504	-93	0	798	0	33,266
	Jul	81,235	-3,121	-8,459	-344	0	293	0	69,604
	Aug	6,254	-5,285	-19,794	4,364	0	529	0	-13,932
	Sep	35,749	-187	-23,010	-2,898	0	-140	0	9,514
	Oct	12,520	-1,191	-17,772	2,155	0	463	0	-3,824
	Nov	15,453	-3,329	-7,010	-391	0	390	0	5,113
	Dec	-17,349	-1,310	31,763	-253	0	494	0	13,345
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
Total ( up to date )2003		42,828	-2,905	-5,111	-1,140	0	472	0	34,144

Note:

<sup>1</sup> 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)**

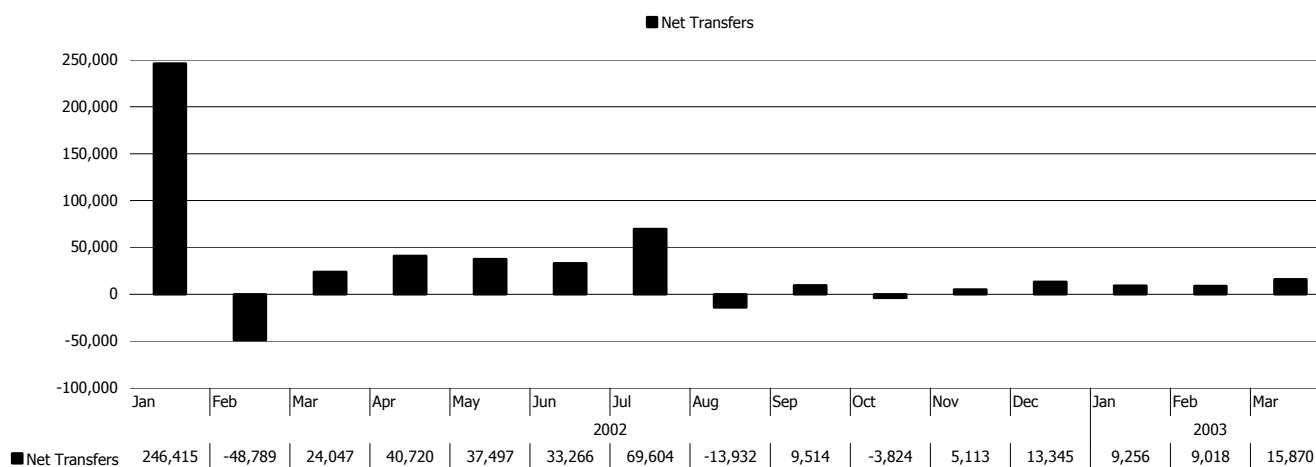


Table 16

FOREIGN TRANSFERS

('000 EUR)

Period	OUTGOING <sup>1</sup>				INCOMING <sup>2</sup>			
	BPK	Commercial Banks	Wire transfers Agencies <sup>3</sup>	Total	BPK	Commercial Banks	Wire transfers Agencies	Total
2000	8,553	173,463	1,746	183,762	117,213	286,096	6,370	409,679
2001	77,295	500,522	10,094	587,911	226,980	588,229	41,841	857,050
2002								
Jan	86,857	29,670	1,296	117,823	13,525	43,305	5,109	61,939
Feb	86,741	35,204	1,455	123,400	12,591	50,727	5,989	69,307
Mar	1,270	102,300	1,690	105,260	19,523	89,106	5,689	114,318
Apr	1,092	80,309	1,132	82,533	32,094	91,109	12,284	135,487
May	904	12,088	200	13,192	31,649	42,600	8,945	83,194
Jun	1,146	34,859	1,205	37,210	26,321	15,075	7,611	49,007
Jul	1,416	68,432	1,225	71,073	31,864	61,715	8,106	101,685
Aug	28,275	73,881	1,184	103,340	13,344	71,927	9,226	94,497
Sep	5,195	98,176	1,378	104,749	14,185	86,236	10,406	110,827
Oct	12,237	63,374	1,367	76,978	10,922	61,844	11,681	84,447
Nov	16,156	50,866	1,140	68,162	20,321	54,619	10,917	85,857
Dec	429	73,256	1,214	74,899	13,367	79,669	10,508	103,544
2003								
Jan	3,806	63,871	1,225	68,902	26,802	58,900	8,876	94,578
Feb	367	77,655	994	79,016	21,157	63,723	9,116	93,996
Mar	13,619	91,214	1,029	105,862	30,231	87,530	10,316	128,077

Note:

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

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

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

Figure 13

FOREIGN TRANSFERS , ('000 EUR)

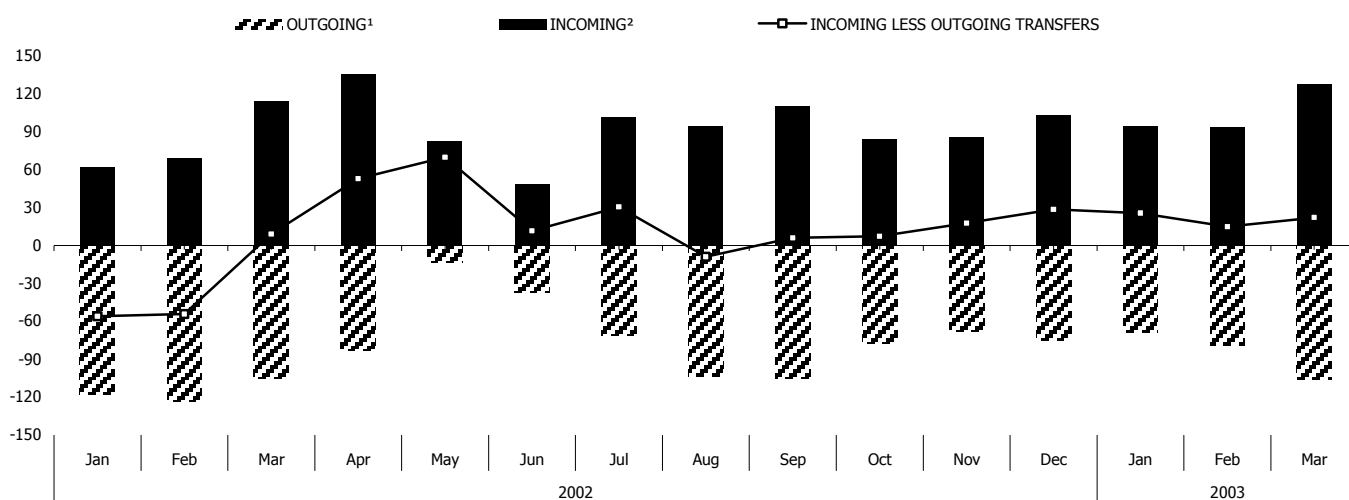


Table 17

INTERBANK CLEARING SYSTEM

('000 EUR)

Period	Transactions	
	Number	Value
2001	4,888	79,535
<b>2002</b>		
Jan	903	8,653
Feb	1,463	15,736
Mar	2,044	20,842
Apr	3,922	50,478
May	5,322	50,833
Jun	4,963	57,601
Jul	8,086	123,853
Aug	7,554	83,920
Sep	8,755	81,256
Oct	9,087	115,865
Nov	9,756	93,422
Dec	13,908	138,146
<b>Total year 2002</b>	<b>75,763</b>	<b>840,605</b>
<b>2003</b>		
Jan	8,833	93,540
Feb	9,121	97,336
Mar	12,253	103,662
<b>Total up to date(2003)</b>	<b>30,207</b>	<b>294,538</b>

Figure 14

INTERBANK CLEARING SYSTEM , number of transactions

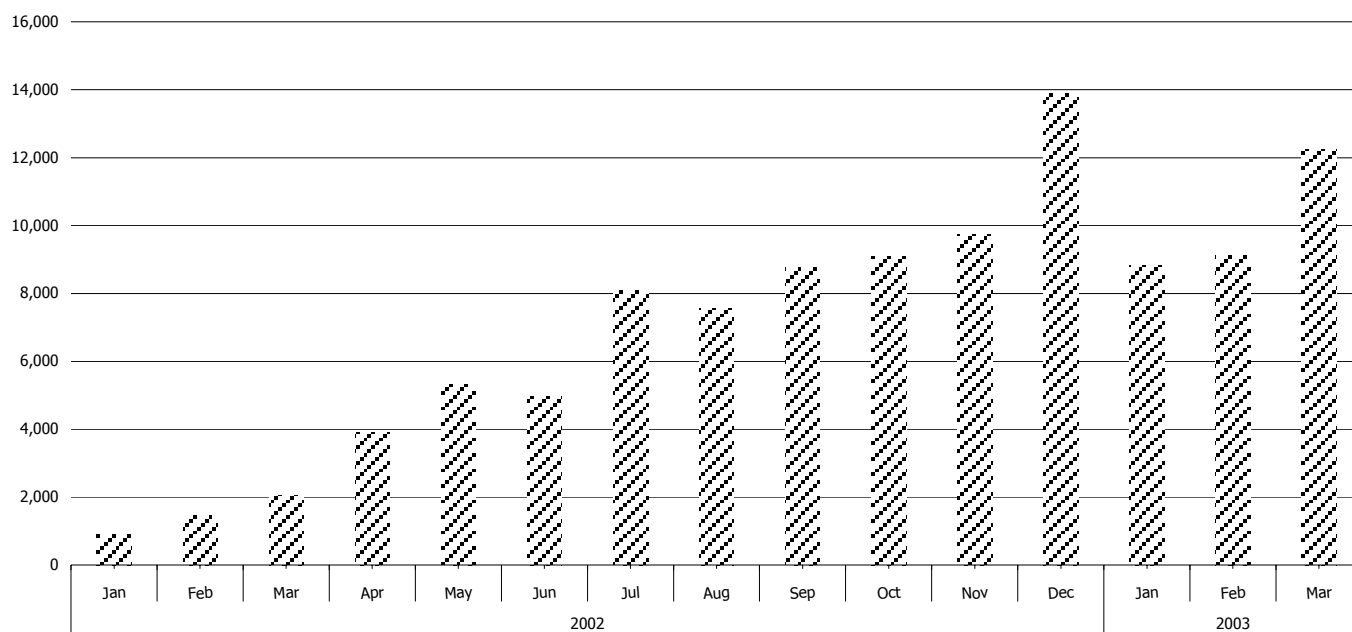


Table 18

BPK CASH VAULTS , stock data

(000' EUR)

Period		TOTAL	Euro	DEM & Other Currencies <sup>1</sup>
2000	Q4	15,828	0	15,828
2001	Q1	25,883	0	25,883
	Q2	26,139	0	26,139
	Q3	47,451	0	47,451
	Q4 <sup>1</sup>	249,685	0	249,685
2002	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
2003	Jan	25,645	25,459	186
	Feb	24,899	24,610	289
	Mar	14,852	14,568	284

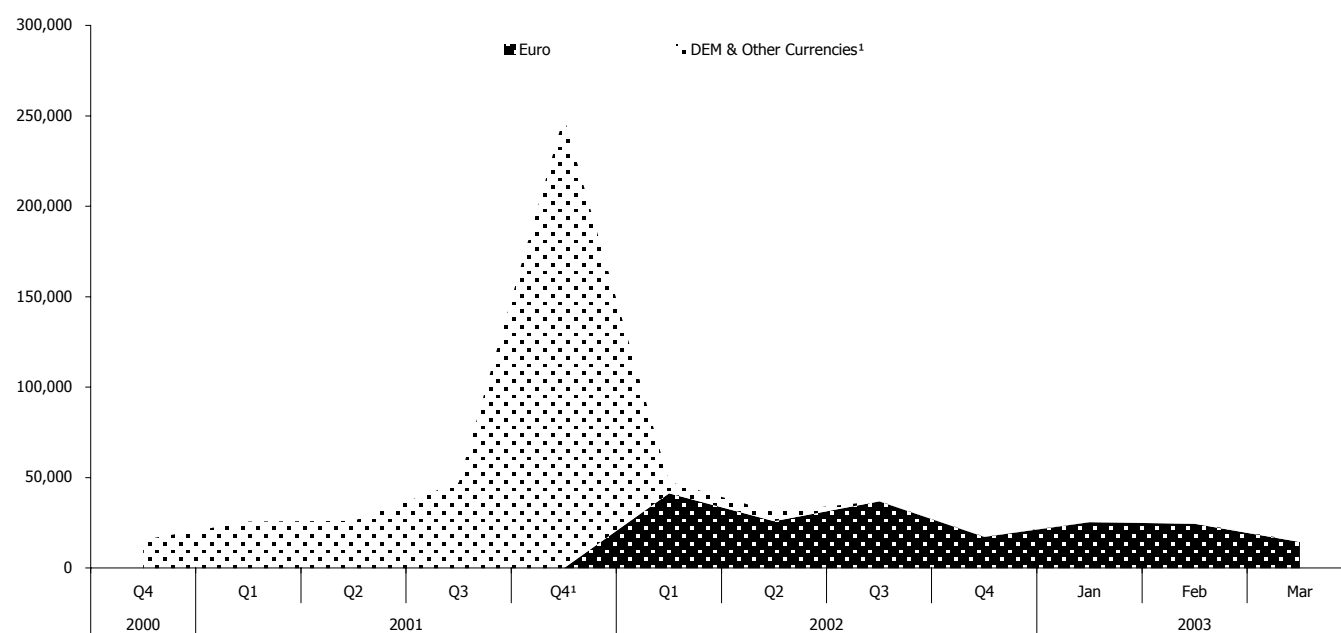
Note:

<sup>1</sup> DEM available in the BPK vaults up to June 2002

<sup>2</sup> Euro conversion effect

Figure 15

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





## OTHER STATISTICS

Table 19

INSURANCE COMPANIES ACTIVITY

(‘000 EUR)

Period	Number of TPL Policy	Premium	Number of Border Policy	Premium	Total Premium	Paid Claims
2001	179,864	29,138	54,636	2,384	31,522	2,656
2002						
Jan	12,988	2,488	3,847	396	2,884	438
Feb	10,234	1,586	5,323	404	1,990	335
Mar	8,807	1,679	4,241	393	2,071	314
Apr	9,318	1,690	n/a	0	1,690	243
May	10,191	1,620	n/a	0	1,620	236
Jun	10,496	1,662	n/a	0	1,662	237
Jul	12,725	1,910	n/a	0	1,910	207
Aug	14,822	2,264	n/a	0	2,264	275
Sep	18,117	2,770	n/a	0	2,770	249
Oct	19,288	2,804	n/a	0	2,804	299
Nov	15,848	2,307	n/a	0	2,307	271
Dec	17,274	2,504	n/a	0	2,504	313
2003						
Jan	18,098	2,670	n/a	0	2,670	335
Feb	14,105	2,237	n/a	0	2,237	310
Mar	15,331	2,582	n/a	0	2,582	320

Figure 16

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

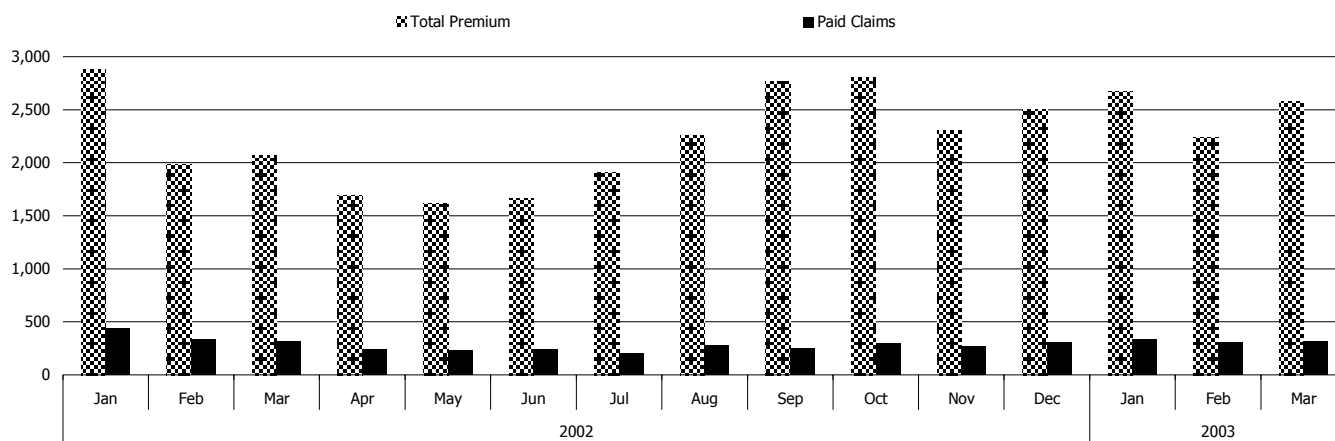


Table 20

MFI'S LOAN ACTIVITY, stock data

('000 EUR)

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	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 Jan	3,244	5,178	5,054	2,389	941	138	1,552	2,047	2,596	9,363	370	400	198	101	0	272	126	126	33,969
2003 Feb	3,261	5,074	5,143	2,207	962	138	1,610	2,184	2,596	9,174	382	472	182	101	0	336	111	111	33,933
2003 Mar	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

Figure 17

MFI'S LOAN ACTIVITY, ('000 EUR)

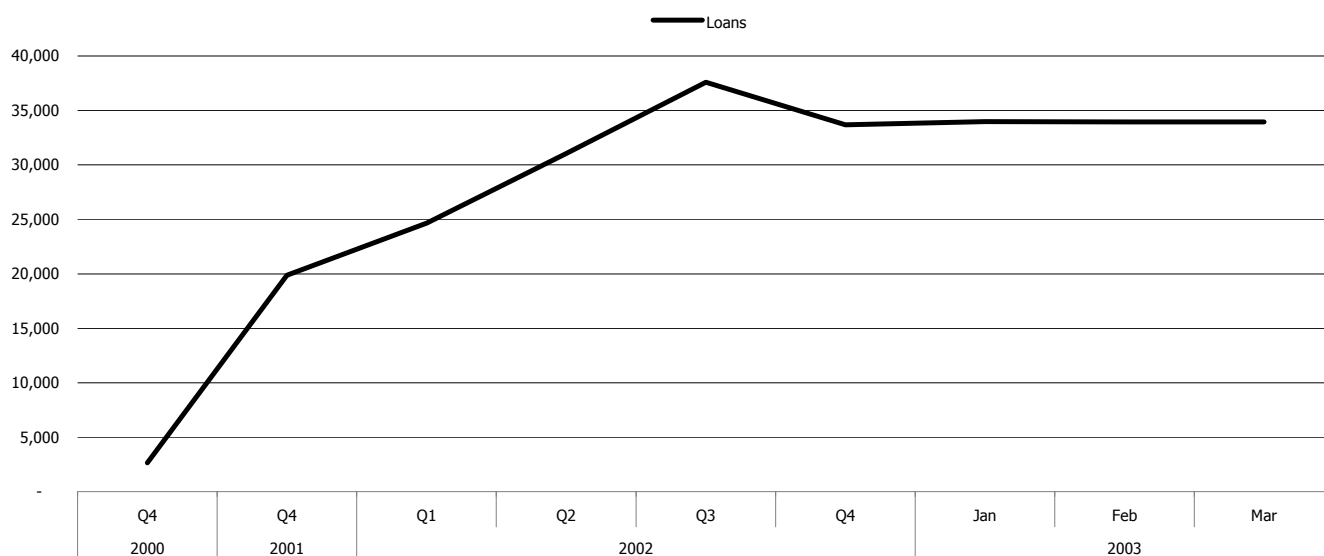




Table 21

MFI'S NUMBER OF LOANS, stock data

Period	FINCA	ICU	ICMC	GRAM MEN	MCI	CORD-AID	BESË-LIDHJA	ADIE	DEG	ABU	DRC	KOSINVEST	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	Jan	1,811	56	4,587	4,650	256	18	1,350	2,012	3	20	361	396	255	137	0	82	214	16,208
	Feb	1,790	56	4,920	4,631	252	18	1,133	2,098	3	20	396	515	237	107	0	104	214	16,494
	Mar	1,841	56	4,917	4,700	268	18	1,171	2,470	3	22	-	472	204	112	-	119	257	16,630

Figure 18

MFI'S NUMBER OF LOANS ,(‘000 EUR)

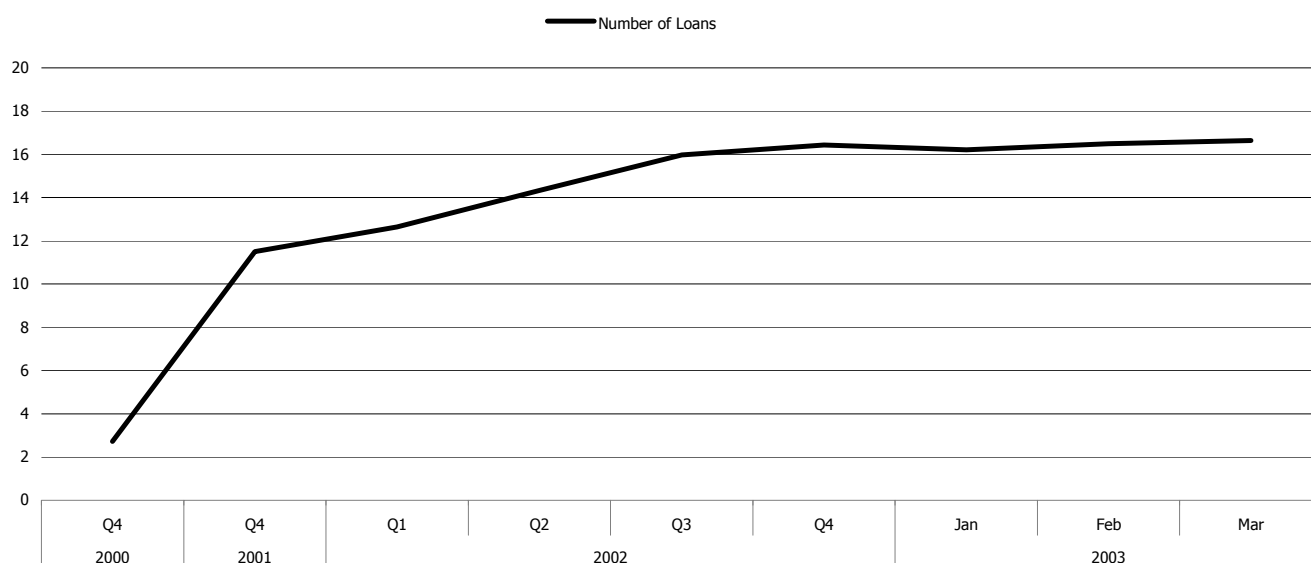


Table 22

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	Jan	145.21	7.83	234.82	1.46	1.79	1.06	0.65	62.23
	Feb	145.13	7.89	235.03	1.46	1.79	1.07	0.66	62.18
	Mar	145.29	7.97	236.16	1.46	1.82	1.07	0.68	62.14

Source: www.oanda.com/convert/fxhistory

Figure 19

EURO EXCHANGE RATE AGAINST SELECTED CURRENCIES, average for period

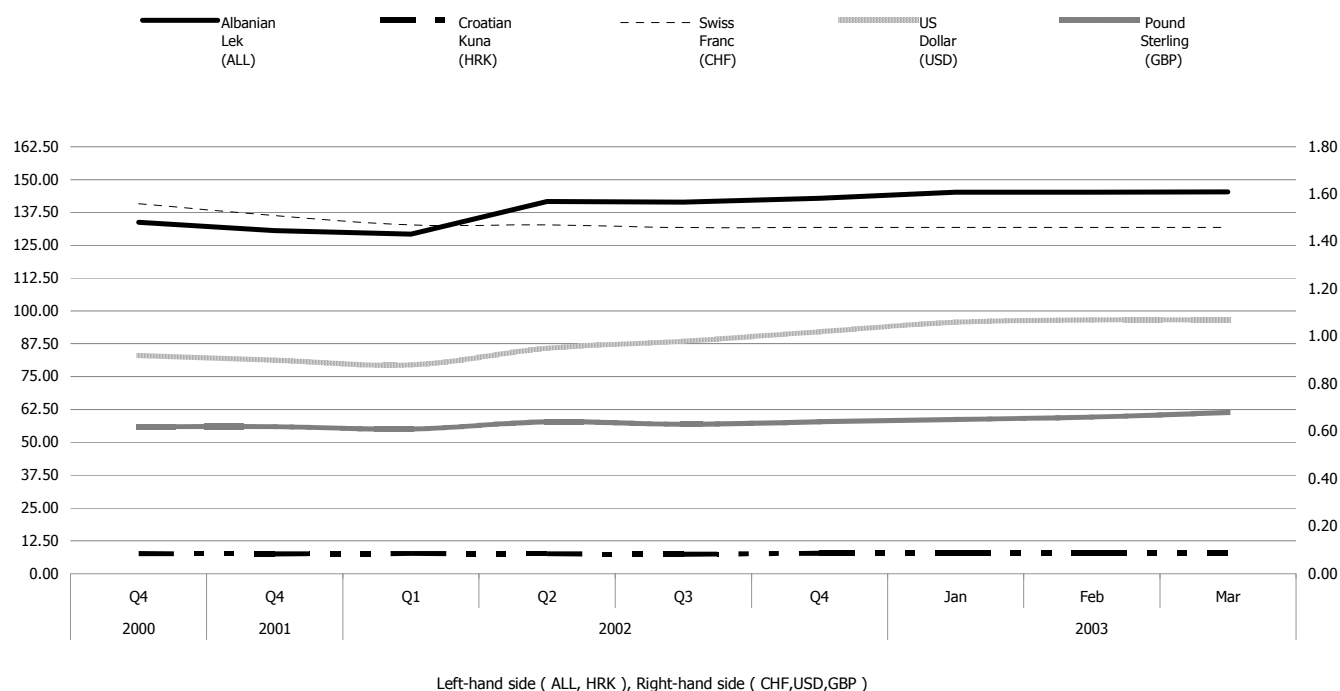


Table 23

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	36.17	21.56	10.48	3.12	0.00	0.68	0.05	0.29
	Feb	40.26	24.51	6.88	2.38	0.00	6.17	0.05	0.27
	Mar	50.36	34.82	8.48	3.24	0.00	3.59	0.05	0.18

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

Figure 20

FISCAL SECTOR: General budget revenue, Euro millions

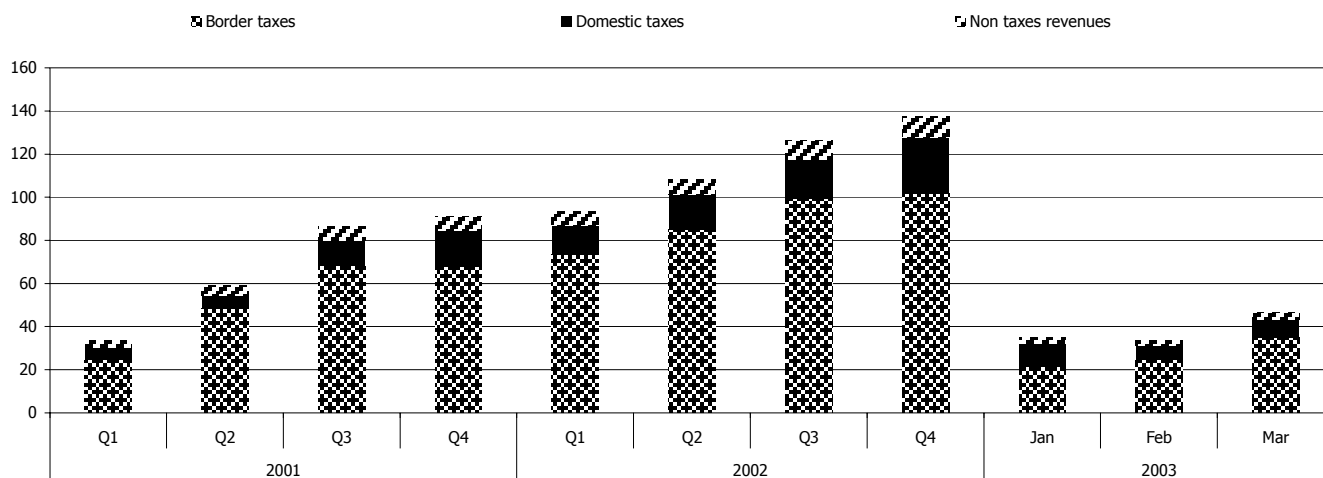


Table 24

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

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

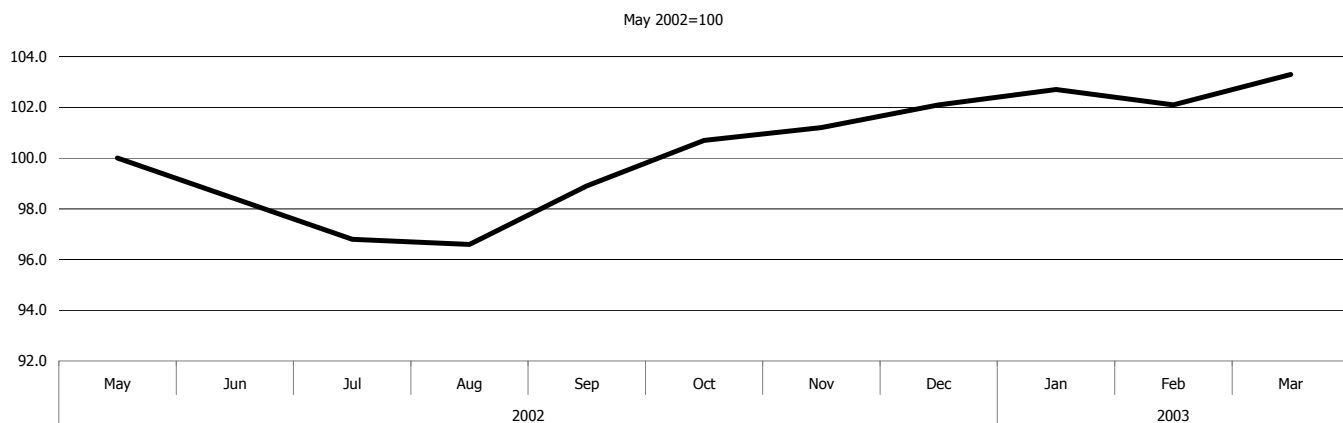


Table 25

REAL SECTOR: Number of enterprises by ownership and size, all enterprises ,end of period<sup>1</sup>

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 Kososvo, Business Directory

Note:

<sup>1</sup> Due to re-registration process of all businesses data not available for December 2002 and January , February 2003

**Table 26**

**REAL SECTOR:** Number of enterprises by economic activity, private sector, small enterprises (1-4employees), end of period<sup>1</sup>

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
<b>2001</b>	<b>40,389</b>	<b>349</b>	<b>3,922</b>	<b>1,755</b>	<b>25,116</b>	<b>5,758</b>	<b>987</b>	<b>2,502</b>
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
<b>2002</b>								
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:

<sup>1</sup> Due to re-registration process of all businesses data not available for December 2002 and January , February 2003

Table 27

EMPLOYMENT BY ENTERPRISE OWNERSHIP AND SIZE, Number of employees

Period	TOTAL	Public enterprises				Private enterprises			
		Total	Small <sup>1</sup>	Medium <sup>2</sup>	Large <sup>3</sup>	Total	Small <sup>1</sup>	Medium <sup>2</sup>	Large <sup>3</sup>
		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:

<sup>1</sup> Small=1-4 employees

<sup>2</sup> Medium= 5-49 employees

<sup>3</sup> Large= More than 50 employees

Private enterprises

<sup>1</sup> Small=1-4 employees

<sup>2</sup> Medium= 5-49 employees

<sup>3</sup> Large= More than 50 employees

Table 28

EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY, ALL ENTERPRISES, NUMBER OF EMPLOYEES, end of period<sup>1</sup>

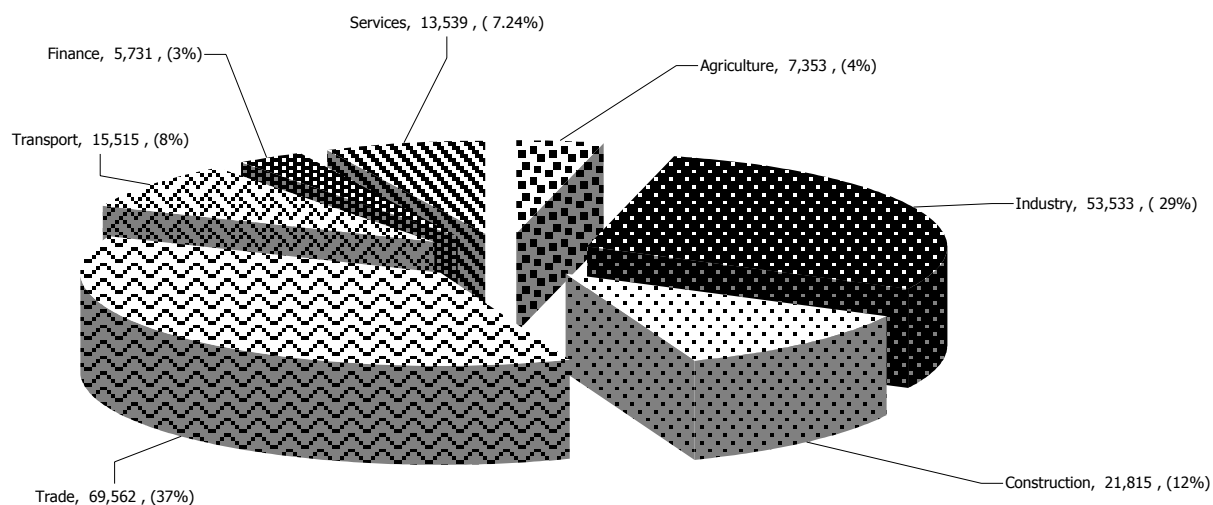
Period	TOTAL	Agriculture	Industry	Construction	Trade	Transport	Finance	Services
	1=2 to 8	2	3	4	5	6	7	8
2000	142,215	5,274	44,797	16,782	51,336	10,514	4,052	9,460
2001	177,260	7,147	52,248	21,190	65,505	14,240	5,244	11,686
Q1	154,209	5,468	48,131	18,835	55,626	11,698	4,524	9,927
Q2	163,608	6,263	49,720	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

<sup>1</sup> Due to re-registration process of all businesses data not available for December 2002 and January , February 2002

Figure 22

EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY





**Table 29**

**EMPLOYMENT BY ENTERPRISE ECONOMIC ACTIVITY, PRIVATE SECTOR, SMALL ENTERPRISES (1-4 EMPLOYEES), NUMBER OF EMPLOYEES, end of period<sup>1</sup>**

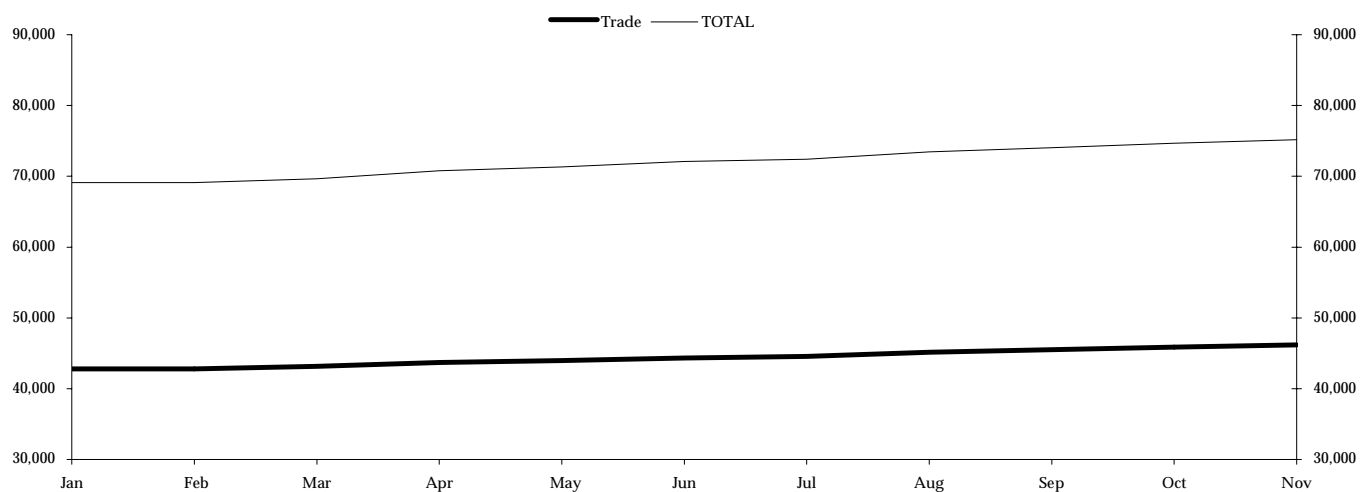
Period	TOTAL	Agriculture	Industry	Construction	Trade	Transport	Finance	Services
	1	2	3	4	5	6	7	8
<b>2000</b>	49,275	505	6,189	2,691	31,368	4,640	1,048	2,834
<b>2001</b>	68,163	778	8,098	4,220	42,211	7,352	1,583	3,921
Q1	55,772	589	6,799	3,460	34,840	5,697	1,202	3,185
Q2	60,181	651	7,297	3,785	37,319	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
<b>2002</b>								
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

<sup>1</sup> Due to re-registration process of all businesses data not available for December 2002 and January , February 2003

**Figure 23**

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



**Table 30**  
**UNEMPLOYMENT**

Period	TOTAL PERSONS	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

Source: Kosovo Employment Office

This table represents the structure of unemployment by education in percentage of the total number of unemployment

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