



MONTHLY STATISTICS BULLETIN

January 2003

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MONETARY AND BANKING STATISTICS

Table 1
DEPOSITORY CORPORATIONS SURVEY*

('000 EUR)

Description	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan
Net Foreign Assets	126,911	483,063	446,222	477,505	571,928	620,949	645,414
Claims on non-residents	126,911	483,247	446,406	477,690	572,112	621,133	645,598
less: Liabilities to non-residents	0	184	184	184	184	184	184
Net Claims on Central Government	-8,741	-72,066	-120,239	-165,417	-270,827	-258,917	-273,859
Claims on central government	0	0	0	0	0	0	0
less: Liabilities to central government	8,741	72,066	120,239	165,417	270,827	258,917	273,859
Claims on the domestic Economy	7,499	34,463	52,817	68,036	79,098	98,017	102,020
Other items net**	-289	57,680	30,306	19,852	27,795	-28,610	-28,306
Other Assets	31,585	298,374	117,653	120,723	135,359	98,702	102,487
less: Other Liabilities	31,874	240,693	87,347	100,871	107,564	127,312	130,793
Money M1	121,638	354,930	271,053	271,390	273,777	285,981	292,229
Currency in circulation**	0	0	0	0	0	0	0
Current accounts	121,638	354,930	271,053	271,390	273,777	285,981	292,229
Current account-enterprises	22,796	146,745	132,674	147,713	156,171	170,458	172,833
Current account-individuals	98,841	208,185	138,379	123,678	117,606	115,524	119,397
Money M2(M1 + quasi-money)	121,638	493,225	401,743	393,662	398,753	424,054	437,848
Terms and saving accounts	0	138,295	130,690	122,272	124,976	138,073	145,619
Terms and saving account-enterp.	0	31,158	22,831	22,435	20,155	25,568	25,572
Terms and saving account-individ.	0	107,138	107,859	99,837	104,821	112,505	120,047
Money M3(M2 + money market instr.)	125,381	503,141	409,107	399,976	407,994	431,438	445,269
Deposits in process	3,743	9,915	7,364	6,314	9,241	7,384	7,421

* Monetary Survey (Balance Sheet of the BPK + Consolidated balance sheets of the Commercial Banks)

** In other items net are included: Cash, Balance with BPK and non-interest bearing accounts of commercial banks less other liabilities

*** Euro is predominantly used in Kosovo and BPK estimates it to be between 800 and 1.000 million.

Table 2

BPK SURVEY*

('000 EUR)

Description	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan
Net foreign assets	61,697	296,051	193,113	247,461	344,459	345,589	363,315
Claims on non-residents	61,697	296,235	193,297	247,646	344,643	345,773	363,499
less: Liabilities to non-residents		184	184	184	184	184	184
Net claims on central government	-8,741	-72,066	-120,239	-165,417	-270,856	-258,917	-273,859
Claims on central government	0	0	0	0	0	0	0
less: Deposits of central government	8,741	72,066	120,239	165,417	270,856	258,917	273,859
Other items	1,334	864	-1,474	-1,557	831	886	1,142
Monetary base	32,378	10,885	16,167	17,547	10,009	4,244	4,181
Currency in circulation	0	0	0	0	0	0	0
Deposits included in broad money	32,378	10,885	16,167	17,547	10,009	4,244	4,181
Deposits excluded from broad money	15,753	184,991	49,088	56,196	53,114	70,841	73,213
Shares and other equity	4,925	4,727	4,779	4,779	7,130	10,561	10,967
Other liabilities net	1,236	24,245	1,367	1,965	4,182	1,911	2,238

* Monetary Authorities (BPK) Survey.

Table 3
OTHER DEPOSITORY CORPORATIONS SURVEY*

('000 EUR)

Description	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan
Net Foreign Assets	65,214	187,012	253,109	230,044	227,469	275,360	282,099
Claims on non-residents	65,214	187,012	253,109	230,044	227,469	275,360	282,099
less: Liabilities to non-residents	0	0	0	0	0	0	0
Claims on Central Bank	25,370	265,135	77,652	92,011	86,456	81,337	88,833
Net claims on central government	0	0	0	0	0	0	0
Other items	12,380	66,838	94,292	98,305	127,170	114,496	114,532
Deposits included in broad money	93,003	492,255	392,940	382,429	397,985	427,194	441,088
Borrowing	2,924	5,045	5,104	3,000	4,429	5,418	5,418
Shares and other equity	6,152	20,435	24,038	28,240	32,976	33,244	33,780
Other liabilities net	885	1,249	2,971	6,691	5,705	5,337	5,178

*Consolidated Balance Sheet of the Commercial Banks.

Table 4

BPK BALANCE SHEET

('000 EUR)

Description	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan
ASSETS							
Currency and Deposits	61,697	296,235	193,297	247,646	344,643	345,773	363,499
Currency	15,828	249,685	47,808	31,098	37,122	17,474	25,645
Foreign currency(Cash)	15,828	249,685	47,808	31,098	37,122	17,474	25,645
Euro	N/A	N/A	41,474	25,945	36,916	17,288	25,459
Other currencies	N/A	N/A	6,334	5,153	206	186	186
Deposits at banks abroad	45,869	46,550	145,489	216,548	307,521	328,299	337,854
Transferable deposits	6,755	536	415	470	60,021	66,249	67,804
In foreign currency	6,755	536	415	470	60,021	66,249	67,804
Other deposits	39,114	46,014	145,075	216,077	247,500	262,050	270,050
Foreign Investments	39,114	46,014	145,075	216,077	247,500	262,050	270,050
Securities other than shares	-	-	-	-	-	-	-
Other accounts receivable	489	206	-2,119	-2,165	287	264	549
Nonfinancial assets	845	658	645	609	544	622	593
TOTAL ASSETS	63,032	297,099	191,823	246,089	345,474	346,659	364,642
LIABILITIES							
Currency in circulation							
Transferable deposits	41,118	267,942	185,493	239,160	333,979	334,003	351,253
Public nonfin. Corporations	22,796	6,959	11,426	14,384	7,879	3,467	3,234
Other Nonfinancial	N/A	1,346	988	896	433	415	670
Central government	8,741	72,066	120,239	165,417	270,856	258,917	273,859
UNMIK deposit accounts	9,581	2,581	3,753	2,267	1,698	363	277
Other depository corporations	15,753	173,904	36,012	43,250	37,403	46,222	46,673
Insurance Companies	N/A	10,562	12,804	12,729	14,151	15,999	15,929
Pension Funds	N/A	0	0	0	1,560	8,620	10,611
Other financial institutions	N/A	525	271	217	0	0	0
FC Deposits	N/A	184	184	184	184	184	184
Nonresidents	N/A	184	184	184	184	184	184
Banks	N/A	0	0	0	0	0	0
Other non-bank sectors	N/A	0	0	0	0	0	0
Securities other than shares	0	0	0	0	0	0	0
Other accounts payable	1,236	24,245	1,367	1,965	4,182	1,911	2,238
Other	1,236	24,245	1,367	1,965	4,182	1,911	2,238
Shares and other equity	4,925	4,727	4,779	4,779	7,130	10,560	10,967
Funds contributed by owners	N/A	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
General and Special Reserves	N/A	1,443	1,443	1,443	3,843	7,540	7,546
Reserves	N/A	309	309	309	309	3,940	3,943
Income or loss	N/A	1,133	1,133	1,133	3,534	3,599	3,603
Grants from donors	N/A	728	780	780	730	464	864
TOTAL LIABILITIES	63,032	297,099	191,823	246,089	345,474	346,659	364,642

Table 5

BALANCE SHEET OF COMMERCIAL BANKS

('000 EUR)

DESCRIPTION	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan
ASSETS							
Cash	11,671	88,342	41,723	46,963	49,002	35,597	42,269
Balance with BPK	13,700	176,793	35,929	45,048	37,454	45,740	46,564
Non-interest bearing current account with other Banks	6,215	33,239	40,001	28,712	48,903	17,365	13,654
Loans to financial institutions (placement)	65,214	179,514	245,611	222,445	227,366	275,360	282,099
Securities	-	7,498	7,498	7,599	103	-	-
Gross loans to non-financial institutions	3,148	25,916	47,555	59,048	68,247	86,498	90,411
Less; Provisions for loan losses	-	781	1,079	1,348	2,016	2,522	2,611
Net loans	3,148	25,135	46,476	57,700	66,231	83,976	87,800
Property and equipment, net of depreciation	441	4,544	5,568	7,096	8,369	9,498	9,400
Interest receivable and other assets	2,576	3,920	2,247	4,797	3,667	3,657	3,678
Total	102,964	518,985	425,053	420,360	441,095	471,193	485,464
LIABILITIES AND SHAREHOLDER'S EQUITY							
Customer deposits	89,260	482,340	385,576	376,115	388,744	419,810	433,667
Current account-enterprises	-	138,441	120,260	132,432	147,860	166,576	168,928
Current account-individuals	89,260	205,604	134,626	121,411	115,908	115,161	119,120
Terms and saving account-enterprises	-	31,158	22,831	22,435	20,155	25,568	25,572
Terms and saving account-individuals	-	107,138	107,859	99,837	104,821	112,505	120,047
Borrowings	2,924	5,045	5,104	3,000	4,429	5,418	5,418
Interest payable and other liabilities	8,371	11,165	10,333	10,960	12,901	11,430	10,554
Subordinated debts	-	-	2	2,045	2,045	1,291	2,045
Shareholder's equity	6,152	20,435	24,038	28,240	32,976	33,244	33,780
Total	102,964	518,985	425,053	420,360	441,095	471,193	485,464
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	7,813
2. Transaction related contingencies	-	-	55	-	-	-	-
3. Loan commitments	5,778	-	-	239	726	52	52
4. Interest and foreign exchange rate related items including swaps, options and futures	-	-	-	-	-	-	-
Total	5,962	1,961	4,617	8,236	9,817	9,341	7,865

Figure 1

CASH, NET LOANS AND CUSTOMER DEPOSITS AT THE COMMERCIAL BANKS, million EUR

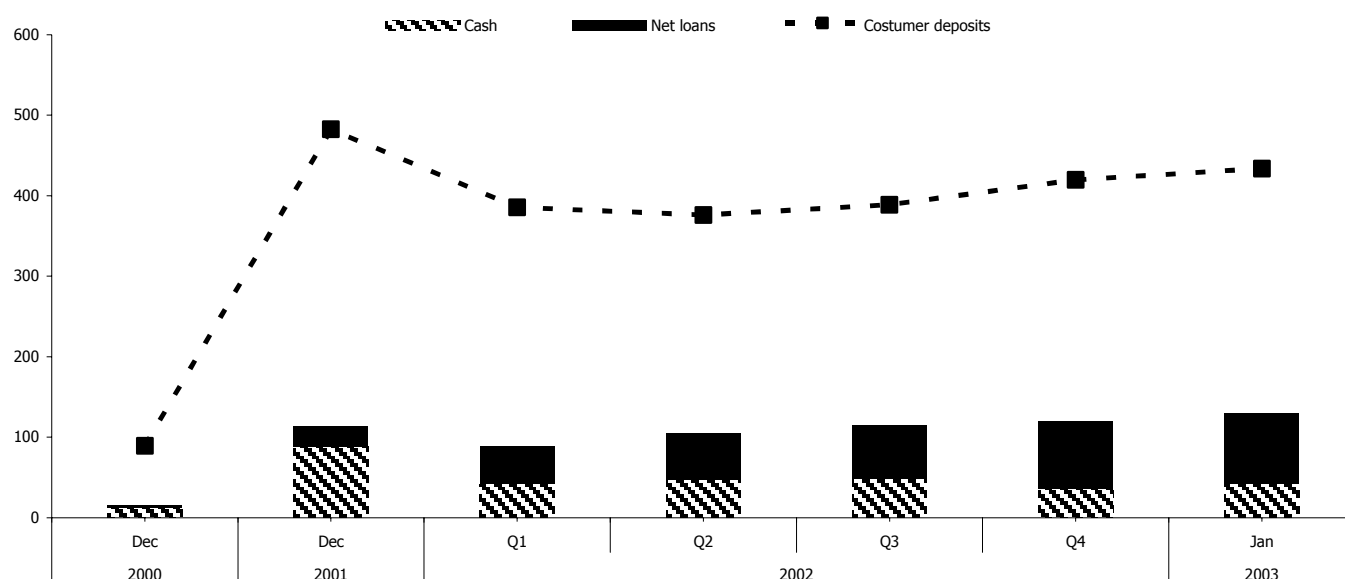


Table 6

INCOME STATEMENT OF COMMERCIAL BANKS

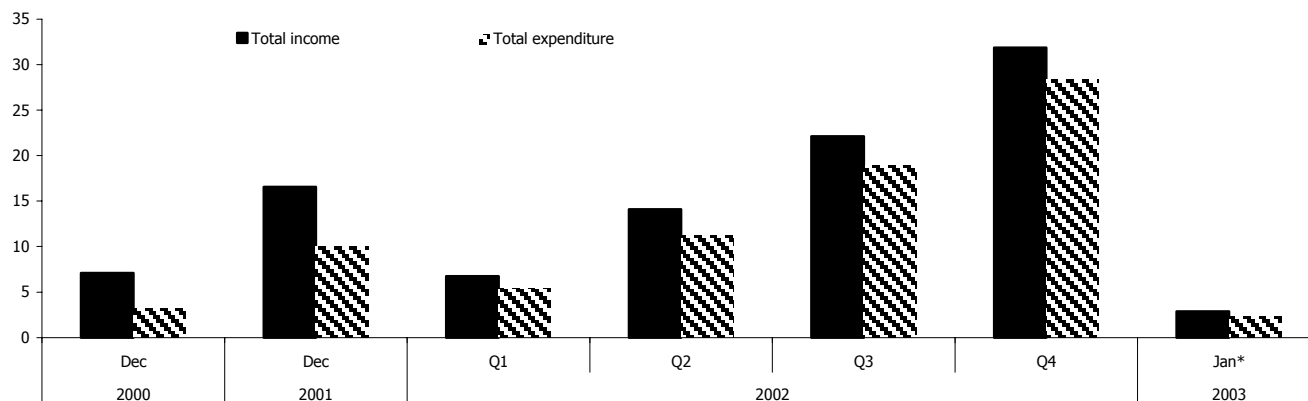
(‘000 EUR)

DESCRIPTION	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan*
INCOME							
Interest income	1,829	7,179	2,965	7,194	12,225	17,818	1,781
Loans	-	2,150	1,314	3,404	6,174	9,373	1,128
Placement with banks	-	5,029	1,598	3,675	5,801	8,257	653
Securities	-	-	53.0	115.0	250.0	188.0	-
Non-Interest income	5,274	9,402	3,804	6,888	9,893	14,034	1,082
Fees and commissions	5,274	9,212	3,424	6,099	9,252	13,194	986
Other operating income	-	190	380	789	641	840	96
TOTAL INCOME	7,104	16,581	6,769	14,082	22,118	31,852	2,863
EXPENDITURES							
Interest expenditures /1	207	1,312	1,010	1,879	2,756	3,470	313
Deposits	207	855	719	1,707	2,488	3,102	279
Borrowings	-	458	291	172	268	368	34
Non-Interest expenditures	338	1,507	629	1,738	3,491	5,792	300
Provision for losses on loans (placement)	166	616	181	763	1,883	3,282	79
Depreciation on fixed assets	172	891	448	975	1,608	2,510	221
General and administrative expenses	2,707	7,271	3,755	7,668	12,695	19,130	1,696
TOTAL EXPENDITURES	3,252	10,090	5,394	11,285	18,942	28,392	2,309
NET INCOME							
Net operating income	3,852	6,491	1,375	2,797	3,176	3,460	554
Net gains/losses from dealing securities	-	-	-	-	-	-	-
Net gains/losses from dealing in foreign exchange	577	699	229	348	459	509	28
Net gains losses from foreign currency revaluations	33	-19	8	(58)	44	53	26
Net income from banking activities before taxes	4,462	7,172	1,612	3,087	3,679	4,022	608
Provision from taxes	610	456	137	431	919	1,306	117
Net profit / loss for period	3,852	6,716	1,475	2,656	2,760	2,716	491
Less: dividends	2,299.8	5,260	(1)	-	-	2,118	-
Retained profit for period	1,552	1,457	1,476	2,656	2,760	598	491

* Represent Income and expenditures only for January 2003 because of dividends paid on December 2002.

Figure 2

COMMERCIAL BANKS INCOME AND EXPENDITURE, Millions EUR



1/ There were no breakdown of the item concerned to the interest income and interest expenditures at the bank reports until the end of December 2000.

Table 7

COMMERCIAL BANKS DEPOSITS

('000 EUR)

DESCRIPTION	2000	2001	2002				2003
	Dec	Dec	Q1	Q2	Q3	Q4	Jan
Residents							
Individuals	22,792	297,146	234,383	216,297	209,982	222,669	234,367
Time deposits	-	93,471	96,165	89,123	91,543	104,359	110,301
Sight deposits	-	203,676	138,218	127,174	118,439	118,310	124,066
Legal entities	55,990	157,814	132,156	143,548	161,972	179,607	181,870
Time deposits	-	31,318	23,423	22,116	25,879	23,921	23,848
Sight deposits	-	126,496	108,733	121,432	136,093	155,686	158,022
Banks	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-
Sight deposits	-	-	-	-	-	-	-
Total	78,782	454,960	366,539	359,845	371,954	402,276	416,237
Non residents							
Individuals	1,742	4,844	5,680	5,035	4,706	5,401	5,111
Time deposits	-	1,549	1,656	1,540	1,617	1,977	2,038
Sight deposits	-	3,296	4,024	3,495	3,089	3,124	3,073
Legal entities	7,973	9,039	11,048	12,501	13,294	12,433	12,319
Time deposits	13	28	118	28	28	1,028	1,028
Sight deposits	7,975	9,011	10,930	12,473	13,266	11,405	11,291
Banks	-	-	-	-	-	-	-
Time deposits	-	-	-	-	-	-	-
Sight deposits	-	-	-	-	-	-	-
Total	9,715	13,884	16,728	17,536	18,000	17,534	17,430
TOTAL (Residents + Nonresidents)	88,496	468,844	383,267	377,381	389,954	419,810	433,667

Figure 3

COMMERCIAL BANKS DEPOSITS, Millions EUR

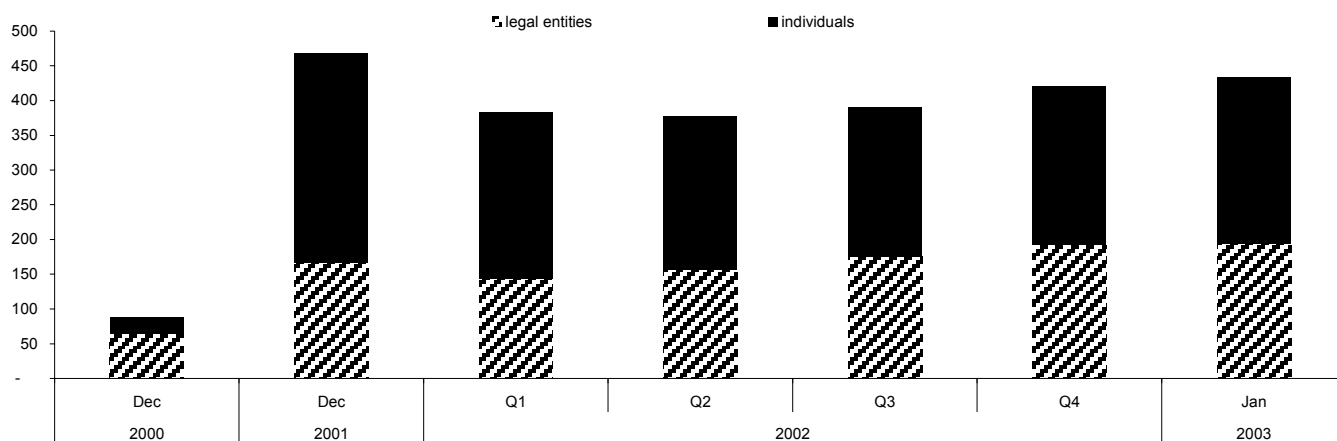


Table 8

COMMERCIAL BANKS LOANS BY SECTORS

('000 EUR)

DESCRIPTION	2000	2001	2002				2003
	Dec	Dec	Mar	Jun	Sep	Dec	Jan
Individuals	5,692	8,502
Enterprises	3,313	25,191	48,411	58,972	68,039	80,806	81,909
By Ownership							
Private	3,313	24,191	45,857	57,234	66,370	79,469	80,556
Social-Owned	-	1,000	2,554	1,723	1,658	1,283	1,353
Public	-	-	-	15	11	54	-
By economic activity							
Trade	2,187	13,940	23,207	27,782	35,916	47,912	48,469
Industry	561	3,122	8,437	11,509	12,596	13,129	8,999
Services	565	3,988	8,877	12,393	13,747	13,287	12,408
Agriculture	-	10	393	602	1,416	1,478	1,760
Other	-	4,131	7,497	6,686	4,364	5,000	10,273
Total loans	3,313	25,191	48,411	58,972	68,039	86,498	90,411

Figure 4

LOANS BY SECTORS, Millions EUR

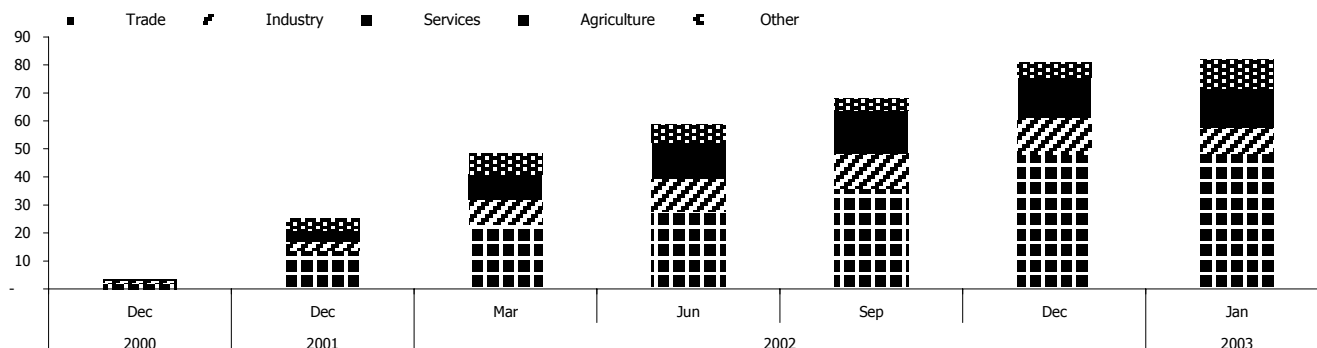
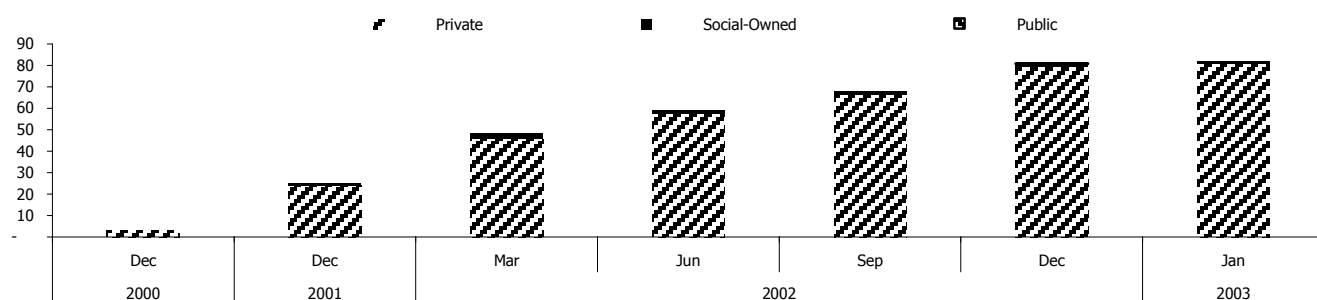


Figure 5

LOANS BY OWNERSHIP, Millions EUR



Note: ... /numerical value unknown.

Table 9

COMMERCIAL BANKS - REGIONAL CONCENTRATION

January 2002

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	HQ + 4 SB	HQ+SB	HQ+2SB	HQ+ 2SB	HQ	HQ	7		10	
Prizren	BR	BR	BR + SB	BR	BR + SB	BR	BR			7	2	
Peja	BR	BR + SB	BR + SB	BR+SB	BR + SB	BR	BR			8	4	
Gjilani	BR	BR	BR+SB		BR	BR	BR+2SB			6	3	
Gjakova	BR	BR	BR + SB	BR + SB	BR	BR				6	2	
Mitrovica	BR + SB	BR + SB	BR + SB		BR	BR +SB+MU		BR		5	5	1
Ferizaj	BR	BR	BR + SB	BR	BR	BR	BR+SB			7	2	
Podujevë		SB	BR+SB		BR + SB					2	3	
Lipjan			SB		SB						2	
Vitia		SB	SB		SB						3	
Rahovec		SB	SB				BR			1	2	
Kamenicë			SB		SB	SB	SB				4	
Kaçanik			SB		SB	SB					3	
Dragash			SB			SB					2	
Shtime			SB								1	
Klinë			SB		SB						2	
Shtërpce							SB				1	
Elez Han			SB		BR		SB			1	2	
Fushë Kosovë					SB						1	
Gillogvcë					SB						1	
Gračanicë						SB					1	
Deçan					SB						1	
Vushtrri					SB	SB					2	
Zveçan						SB					1	
Theranda			SB								1	
Skenderaj		SB									1	
Istog			SB	SB							2	
Malishevë						SB					1	
Obiliq					SB						1	
TOTAL									7	43	66	1

Table 10

EXCHANGE BUREAUS AND MONEY TRANSFER SERVICES

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

Note :

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

BK= Banka Kreditore of Prishtina, ABK = Kosovo American Bank, CEDB= Central European Development Bank

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

*/49 locations

Table 10

MICRO FINANCE AND NON-BANK FINANCIAL INSTITUTIONS

January 2002

	Prishtina	Prizreni	Peja	Gjakova	Klina	Vushtrri	Ferizaj	Dragash
Micro Finance Institutions								
Grameen Trust	√		√					
FINCA Kosovo		√		√			√	
Besëlidhja Micro Finance (W. Relief)	√							
Kosovo Enterprise Program (ICMC)		√	√					
Cordaid				√				
Mercy Corps International SED Program			√					
German Investment and Development Co (DEG)	√							
ADIE	√							
Kosinvest / World Vision		√						
Centro Laici Italiani per le Mission (Ce.L.I.M.)				√				
Danish Refugee Council	√							
Mështekna (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)	√							

√ = Regional concentration



BPK ACTIVITY

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Table 11

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*	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	-	331	139	170,318
	Q2	8,926	9,595	42,310	606	-	99	4	61,540
	Q3	4,808	4,758	92,112	301	-	74	-	102,053
	Q4	2,542	4,677	67,570	339	-	104	-	75,232
Total Year 2002	87,340	27,375	291,656	2,021	-	608	143	409,143	
2003									
Jan	357	1,394	19,928	629	-	12	-	22,320	
Total (up to date)2003	357	1,394	19,928	629	-	12	-	22,320	

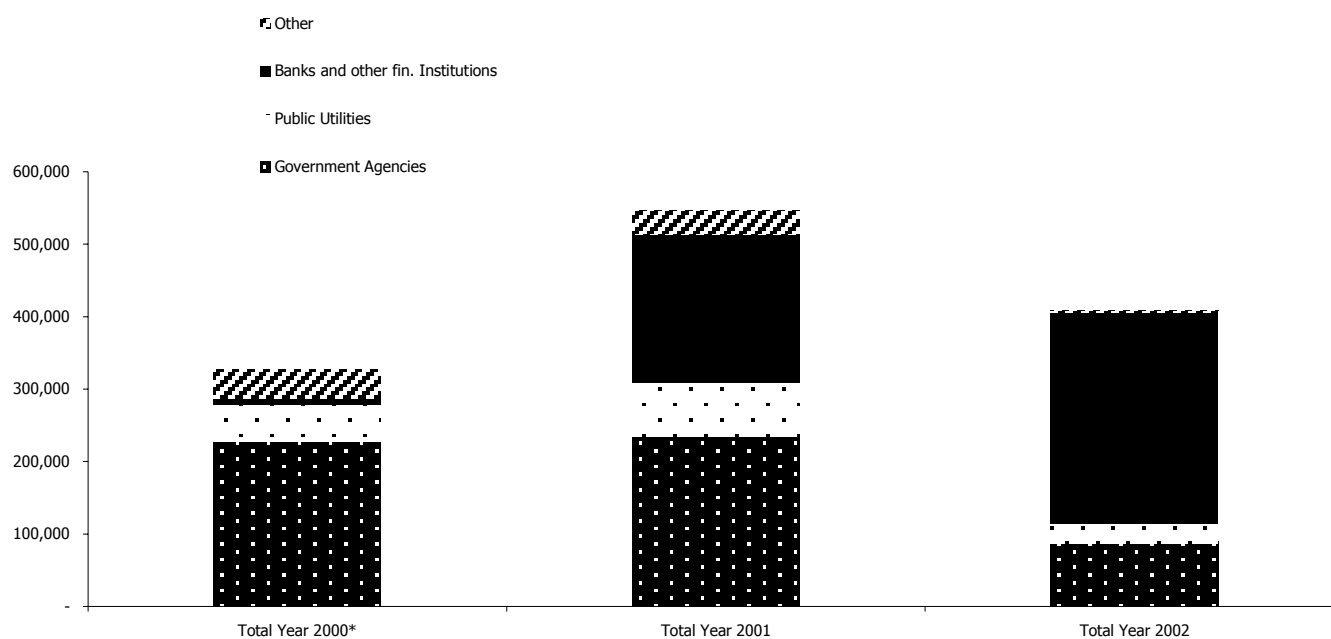
* Data available from June 2000.

** Total figure has sense only if it is compared with the total of withdrawals(table 13) and net Transfers(table14).

This table represent only deposits that were made by BPK costumers

Figure 6

DEPOSITS BY MAIN ACCOUNTS, ('000 EUR)



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Table 12

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*	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	-	264	205,661
	Q2	25,137	81,607	4,005	6,844	1,480	-	438	119,511
	Q3	21,614	46,888	2,669	-	3,219	-	-	74,390
	Q4	19,378	65,714	3,258	-	1,468	-	-	89,818
Total Year 2002	127,888	309,016	17,699	26,190	7,885	-	702	489,380	
2003									
Jan	5,445	7,467	1,098	-	129	-	-	14,139	
Total (up to date)2003	5,445	7,467	1,098	-	129	-	-	14,139	

* Data available from June 2000.

** Total figure has sense only if it is compared with the total of deposits(table 12) and net transfers(table 14).

This table represent only withdrawals that were made by BPK costumers

Figure 7

WITHDRAWALS BY MAIN ACCOUNTS, (‘000 EUR)

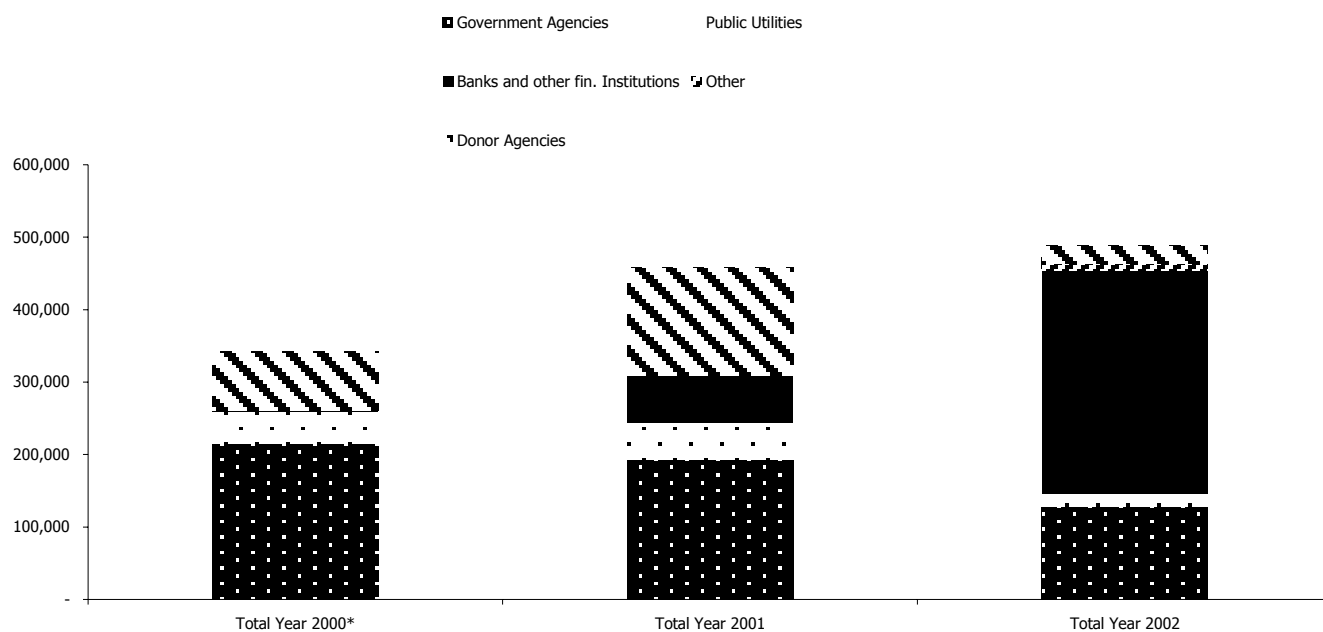


Table 13

BPK NON CASH OPERATIONS - NET TRANSFERS BY MAIN ACCOUNTS*

('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	-	3,084	-	246,415
	Feb	16,452	1,706	(67,432)	613	-	(129)	-	(48,789)
	Mar	12,786	1,665	9,195	279	-	121	-	24,047
	Apr	22,244	(1,750)	19,776	(63)	-	512	-	40,720
	May	23,586	(2,202)	16,225	(88)	-	(24)	-	37,497
	Jun	20,061	1,996	10,504	(93)	-	798	-	33,266
	Jul	81,235	(3,121)	(8,459)	(344)	-	293	-	69,604
	Aug	6,254	(5,285)	(19,794)	4,364	-	529	-	(13,932)
	Sep	35,749	(187)	(23,010)	(2,898)	-	(140)	-	9,514
	Oct	12,520	(1,191)	(17,772)	2,155	-	463	-	(3,824)
	Nov	15,453	(3,329)	(7,010)	(391)	-	390	-	5,113
	Dec	(17,349)	(1,310)	31,763	(253)	-	494	-	13,345
Total 2002	333,686	(5,474)	63,692	14,681	-	6,391	-	412,975	
2003	Jan	21,935	(346)	(12,006)	(699)	-	372	-	9,256
Total (up to date)2003	21,935	(346)	(12,006)	(699)	-	372	-	9,256	

* All data represent Incoming Transfers less Outgoing Transfers from BPK costumer accounts which are presented in this table.

** Incoming less Outgoing transfers from Main Accounts.

Figure 8

BPK NON CASH OPERATIONS - NET TRANSFERS BY MAIN ACCOUNTS

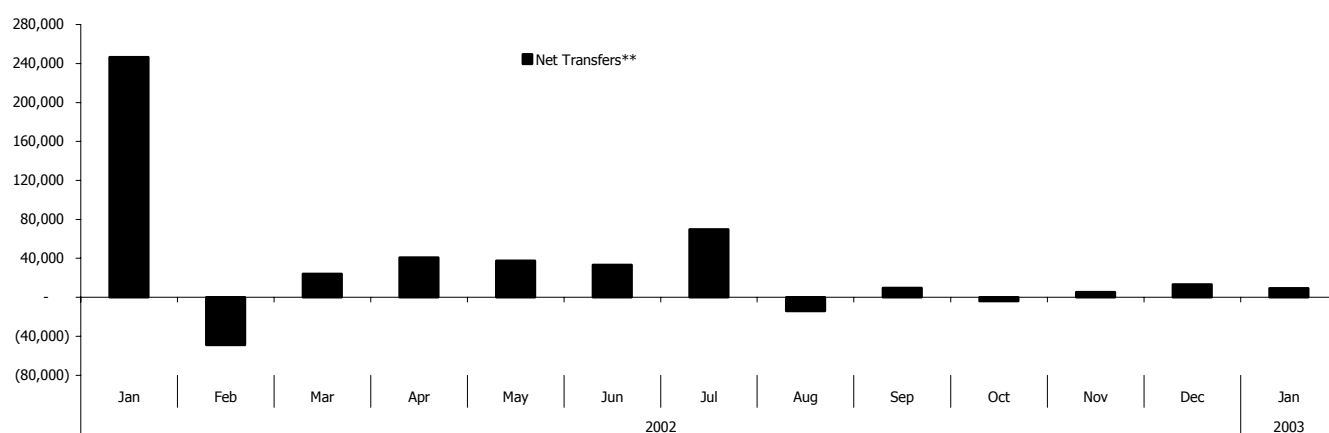


Table 14

FOREIGN TRANSFERS

('000 EUR)

Period	OUTGOING**				INCOMING*			
	BPK	Commercial Banks	Wire transfers Agencies***	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	1,171	68,848	26,802	58,900	8,876	94,578

* Movement of money from one bank or other financial institutions account outside of Kosovo to a bank or financial institution account inside of Kosovo

** Movement of money from a bank or other financial institutions account to another bank or non-bank institutions account outside of Kosovo

*** All financial institutions that are not a banks and perform electronic or wire transfers services (Western Union, Western Union MEB, ERA)

Figure 9

FOREIGN TRANSFERS , ('000 EUR)

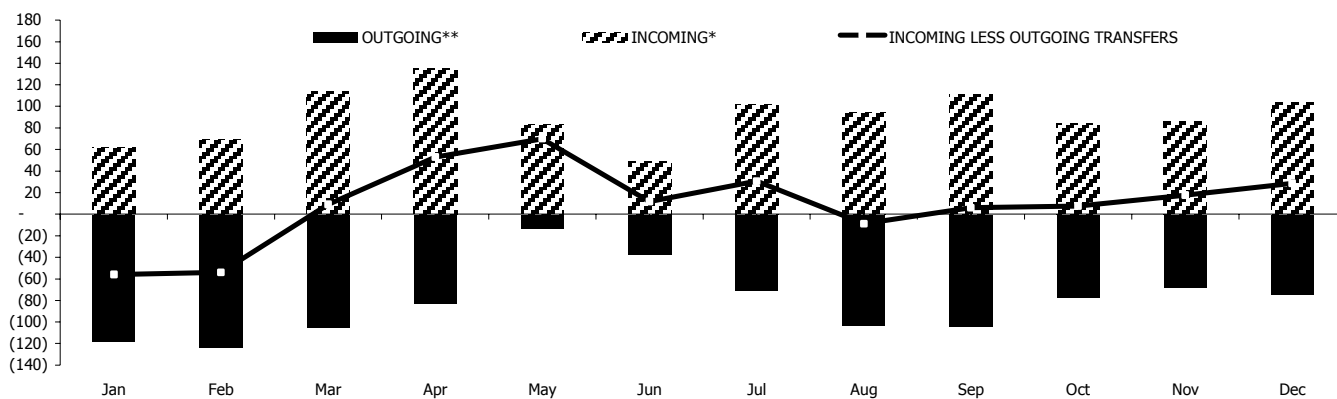


Table 15

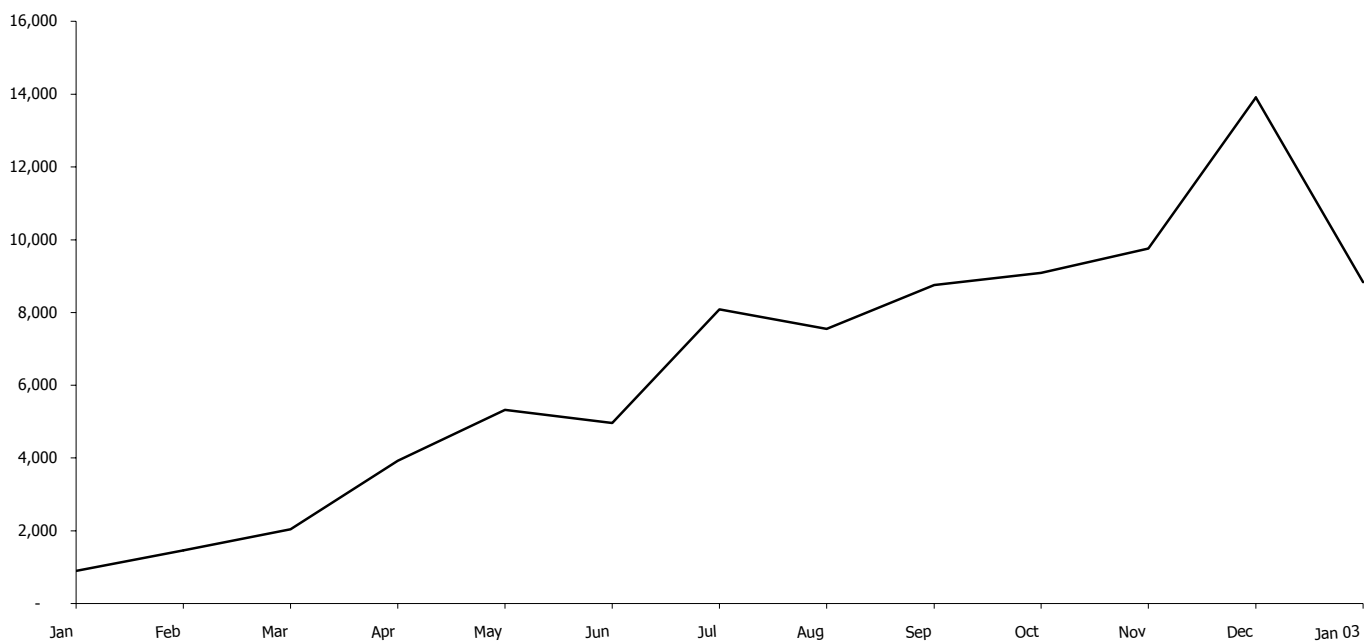
INTERBANK CLEARING SYSTEM

('000 EUR)

Period	Transactions	
	Number	Value
2001	4,888	79,535
2002		
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
Total year 2002	67,685	840,605
2003		
Jan	8,833	93,540
Total up to date(2003)	8,833	93,540

Figure 10

INTERBANK CLEARING SYSTEM, number of transactions



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Table 16

BPK CASH VAULTS, stock data

(000' EUR)

Period	TOTAL	Euro	DEM & Other Currencies*
2000			
Nov	15,385	-	15,385
Dec	15,828	-	15,828
2001			
Jan	29,267	-	29,267
Feb	19,595	-	19,595
Mar	25,883	-	25,883
Apr	21,207	-	21,207
May	29,914	-	29,914
Jun	26,139	-	26,139
Jul	35,431	-	35,431
Aug	39,801	-	39,801
Sep	47,451	-	47,451
Oct	21,885	-	21,885
Nov	23,184	-	23,184
Dec**	249,685	-	249,685
2002			
Jan**	193,689	76,159	117,530
Feb**	115,094	49,584	65,545
Mar	47,808	41,474	6,334
Apr	49,670	44,519	5,151
May	41,060	35,907	5,152
Jun	31,098	25,945	5,153
Jul	33,493	33,282	211
Aug	30,832	30,628	205
Sep	37,122	36,916	206
Oct	36,360	36,158	201
Nov	35,930	35,728	202
Dec	17,474	17,288	186
2003			
Jan	25,645	25,459	186

Note: * DEM available in BPK Vaults up to June 2002

Note: ** Euro conversion effect

Figure 11

BPK VAULT CASH FLOW, EURO million

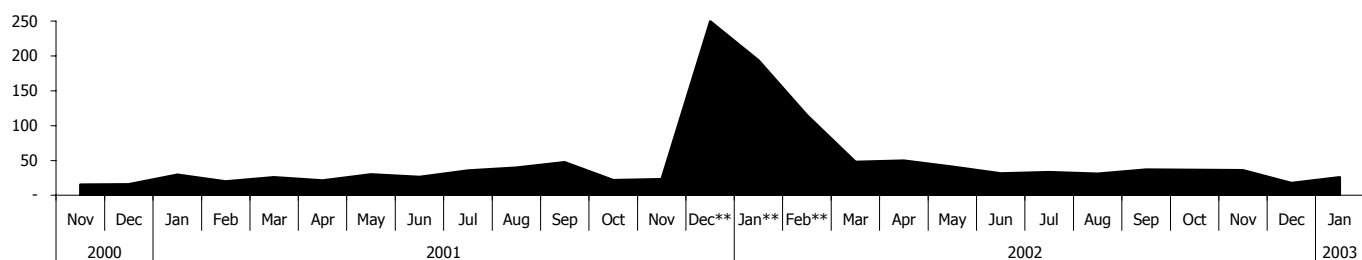
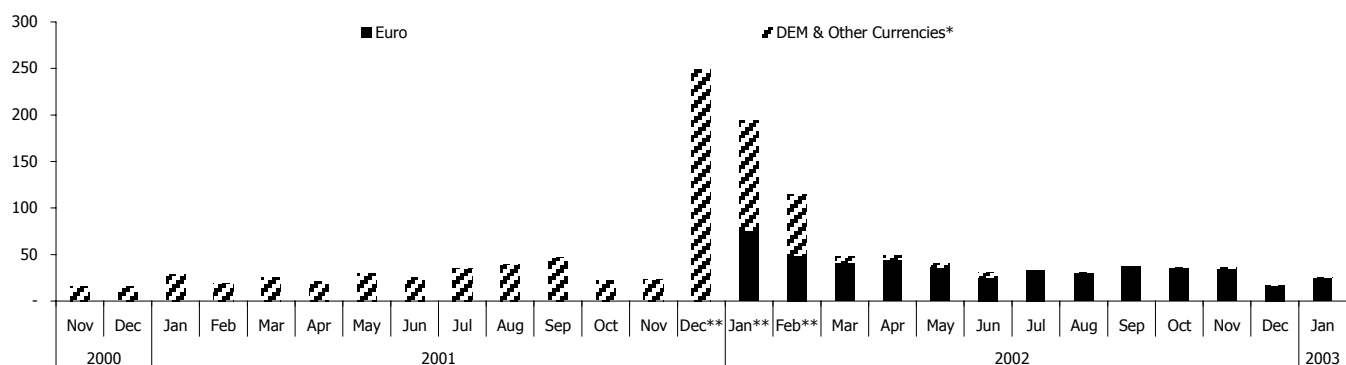


Figure 12

CASH FLOW (by currencies), EURO million





OTHER STATISTICS

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Table 17

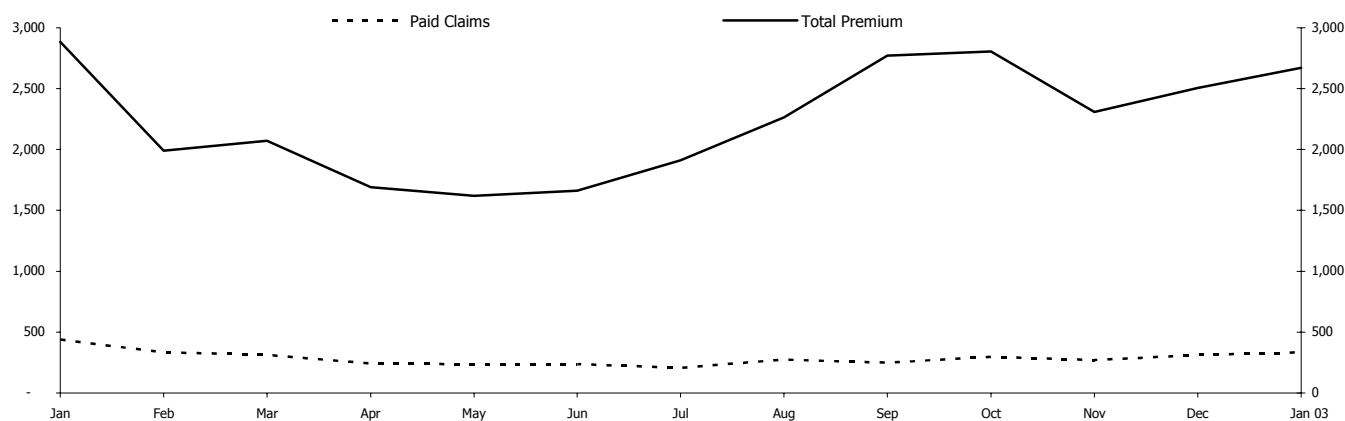
INSURANCE COMPANIES ACTIVITY

('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

Figure 13

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



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Table 18

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	IOM	START	TOTAL	
Dec-00	560	-	1,282	234	-	111	373	101	-	-	-	-	-	-	-	-	-	2,661
Dec-01	2,169	6,217	3,638	957	854	143	729	1,069	-	3,624	152	84	163	71	-	-	-	19,870
Jan-02	2,302	6,254	3,543	1,032	777	143	798	1,063	-	4,457	133	92	200	52	-	-	-	20,846
Feb-02	2,553	6,357	3,616	1,064	793	139	859	1,036	2,596	-	148	93	174	38	-	-	-	19,466
Mar-02	2,620	6,311	4,088	1,054	809	137	945	1,081	2,596	4,457	148	122	226	52	-	-	-	24,646
Apr-02	2,703	6,200	4,008	1,114	788	137	1,041	1,140	2,596	6,665	108	144	287	66	-	-	-	26,997
May-02	3,447	6,082	4,585	1,276	760	137	1,065	1,082	2,596	6,230	132	144	325	81	-	-	-	27,942
Jun-02	4,111	5,977	4,944	1,368	765	136	1,015	1,291	2,596	6,640	111	203	337	119	-	-	-	31,034
Jul-02	1,034	5,881	4,802	1,419	770	136	1,098	1,363	2,596	7,711	168	349	320	128	-	-	-	27,775
Aug-02	5,913	5,784	4,678	1,533	802	136	1,141	1,423	2,596	8,603	200	217	306	124	16	62	-	33,534
Sep-02	6,575	5,634	4,898	1,702	845	136	1,160	1,582	2,596	9,382	336	272	281	115	35	96	-	35,645
Oct-02	3,102	5,501	5,094	1,964	891	133	1,198	1,771	2,596	9,340	436	369	262	117	122	116	-	33,012
Nov-02	3,198	5,411	5,122	2,288	900	133	1,389	1,922	2,596	9,089	401	459	228	116	170	136	-	33,558
Dec-02	3,349	5,277	4,788	2,389	900	138	1,426	1,922	2,596	9,220	348	400	207	121	215	141	-	33,437
Jan-03	3,244	5,178	5,054	2,389	941	138	1,552	2,047	2,596	9,363	370	400	198	101	272	126	-	33,969

Table 19

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	IOM	START	TOTAL	
Dec-00	520	-	925	488	-	12	668	109	-	-	-	-	-	-	-	-	-	2,722
Dec-01	1,569	50	4,452	2,345	173	18	910	1,597	-	7	124	73	103	76	-	-	-	11,497
Jan-02	1,576	52	4,468	2,496	172	18	912	1,530	-	7	124	86	132	76	-	-	-	11,649
Feb-02	1,625	54	4,604	2,549	186	18	909	1,633	3	-	140	101	142	76	-	-	-	12,040
Mar-02	1,666	54	4,826	2,632	203	18	965	1,754	3	7	140	126	174	79	-	-	-	12,647
Apr-02	1,717	54	4,826	2,783	216	18	1,009	1,835	3	18	140	156	204	82	-	-	-	13,061
May-02	1,825	54	5,207	3,055	232	18	1,051	1,652	3	18	164	156	240	88	-	-	-	13,763
Jun-02	1,826	54	5,334	3,321	229	18	967	1,707	3	22	162	238	272	112	-	-	-	14,319
Jul-02	1,813	54	5,425	3,550	236	18	1,026	1,820	3	22	200	259	282	118	-	-	-	14,826
Aug-02	1,820	54	5,284	3,726	241	18	1,106	1,942	3	21	222	257	299	118	4	66	-	15,181
Sep-02	1,777	54	5,462	3,957	248	18	1,150	2,123	3	21	251	281	301	126	9	120	-	15,901
Oct-02	1,777	54	5,556	4,276	247	18	1,198	1,916	3	20	320	316	310	143	28	152	-	16,334
Nov-02	1,792	56	5,549	4,551	254	18	1,198	1,916	3	20	320	316	310	143	28	152	-	16,626
Dec-02	1,795	56	4,921	4,650	254	18	1,284	2,035	3	21	317	396	258	146	62	215	-	16,431
Jan-03	1,811	56	4,587	4,650	256	18	1,350	2,012	3	20	361	396	255	137	82	214	-	16,208

Figure 14

MFI'S LOAN ACTIVITY, Millions EUR

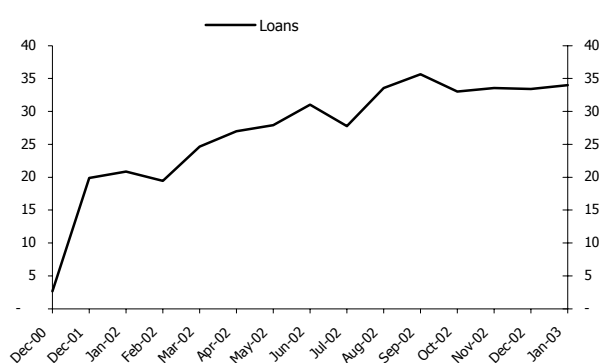


Figure 15

MFI'S NUMBER OF LOANS, in thousands

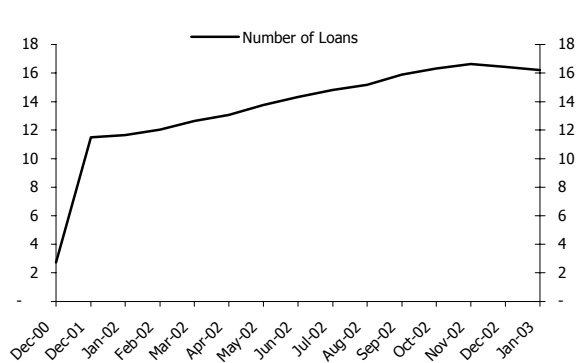


Table 20

EURO EXCHANGE RATE AGAINST SELECTED CURRENCIES, average for period

Period	Albania Lek (ALL)	Croatia Kuna (HRK)	Slovenia Tolar (SIT)	Switzerland Franc (CHF)	Turkey Lira (TRL)	USA Dollar (USD)	Yugoslavia Dinar (YUN)
	1	2	3	4	5	6	7
2000	133.72	7.66	207.44	1.56	0.58	0.92	10.74
2001	130.60	7.53	219.03	1.51	1.11	0.90	42.12
2002							
Q1	129.20	7.70	228.68	1.47	1.22	0.88	52.37
Q2	141.66	7.56	229.76	1.47	1.48	0.95	59.35
Q3	141.46	7.37	231.09	1.46	1.64	0.98	60.29
Q4	142.85	7.74	237.18	1.46	1.65	1.02	61.89
2003							
Jan	145.21	7.83	234.82	1.46	1.79	1.06	62.23

Source: www.oanda.com/convert/fxhistory

Figure 16

EURO EXCHANGE RATE AGAINST SELECTED CURRENCIES, average for period

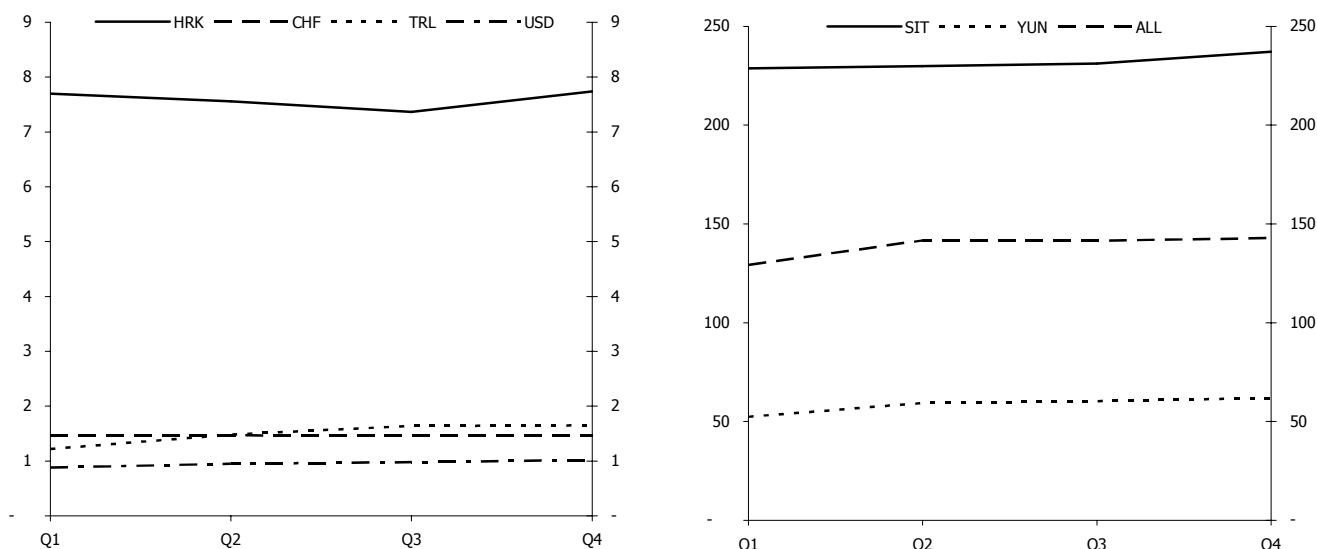


Table 21

FISCAL SECTOR: General budget revenue

Euro millions

Period	TOTAL 1=2+3+6	Nontax Revenues 2	Tax Revenues			
			TOTAL	Domestic Revenues	Customs Revenues	Donations
			3=4+5	4	5	6
2000	228.9	4.80	121.80	6.60	115.20	102.30
2001	341.9	15.90	249.70	41.00	208.70	76.30
2001						
Q1	45.1	2.00	30.30	5.90	24.40	12.80
Q2	81.5	3.80	54.70	6.30	48.40	23.00
Q3	125.6	4.90	80.20	12.00	68.20	40.50
Q4	89.7	5.20	84.50	16.80	67.70	0.00
2002						
Jan	38.0	2.14	35.90	9.80	26.10	0.00
Feb	31.2	2.36	25.50	2.20	23.30	3.30
Mar	27.7	1.95	25.70	1.80	23.90	0.00
Apr	37.1	1.78	35.30	8.90	26.40	0.00
May	36.4	2.61	33.80	4.00	29.80	0.00
Jun	34.9	2.69	32.20	3.30	28.90	0.00
Jul	44.0	4.14	39.90	9.10	30.80	0.00
Aug	42.1	2.64	39.50	4.50	35.00	0.00
Sep	40.3	1.94	38.40	4.80	33.60	0.00
Oct	50.0	1.72	48.30	14.00	34.30	0.00
Nov	41.0	2.15	38.80	5.80	33.00	0.00
Dec	61.3	5.50	40.80	6.40	34.40	15.00

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

Figure 17

FISCAL SECTOR: General budget revenue, Euro millions

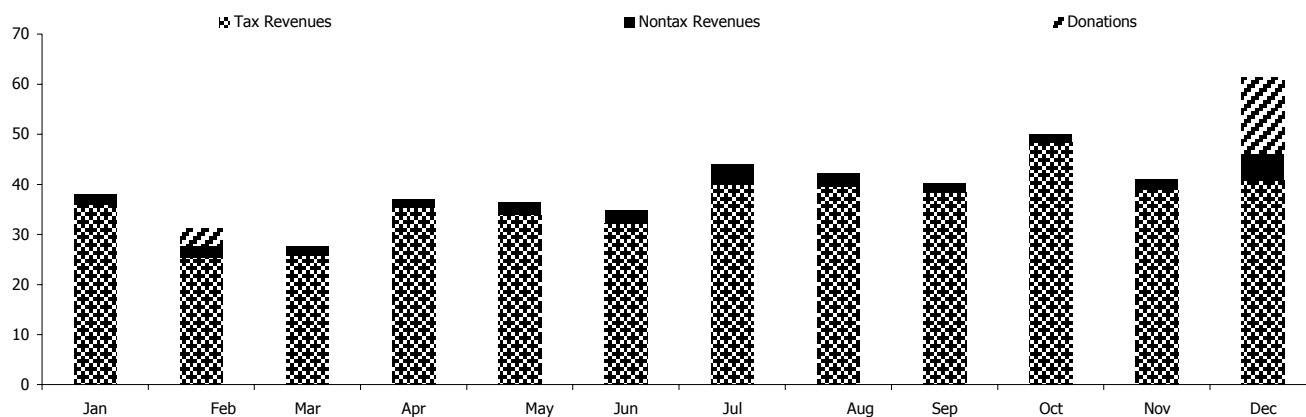


Table 22

CONSUMER PRICE INDEX (CPI)

		Consumer Price Index (CPI)			
Period		Index (May.2002=100)		Percentage change	
		Monthly	Quartely		Monthly
			End of Period	Average	
2002					
	May	100.0			
Q2	June	98.4	98.4	99.2	-1.6%
	July	96.8			-1.63%
	August	96.6			-0.21%
Q3	September	98.9	98.9	97.4	2.38%
	October	100.7			1.82%
	November	101.2			0.5%
Q4	December	102.1	102.1	101.3	0.89%
	Year 2002		102.1	99.3	
2003					
	January	102.7			0.59%

Source: Statistical Office of Kosovo; Research and Statistics Department of BPK calculations.

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Table 23
REAL SECTOR: Number of enterprises by ownership and size, all enterprises ,end of period

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

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Table 24

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

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

Table 25

EMPLOYMENT BY ENTERPRISE OWNERSHIP AND SIZE, Number of employees

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	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

*Number of employees which are working at enterprises that are by Public Ownership (Small Public ent.(1-4 emp.) , Medium Public ent.(5-49 emp.) , Large Public ent.(50 and more emp.))

**Number of employees which are working at enterprises that are by Private ownership (Small Private ent.(1-4 emp.) , Medium Private ent.(5-49 emp.) , Large Private ent.(50 and more emp.))

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

Table 26

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

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

This table represent employment by economic activity (Trade, Agriculture, Industry etc)

Source: Statistical Office of Kosovo, Business Register

Table 27

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

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

Figure 18

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

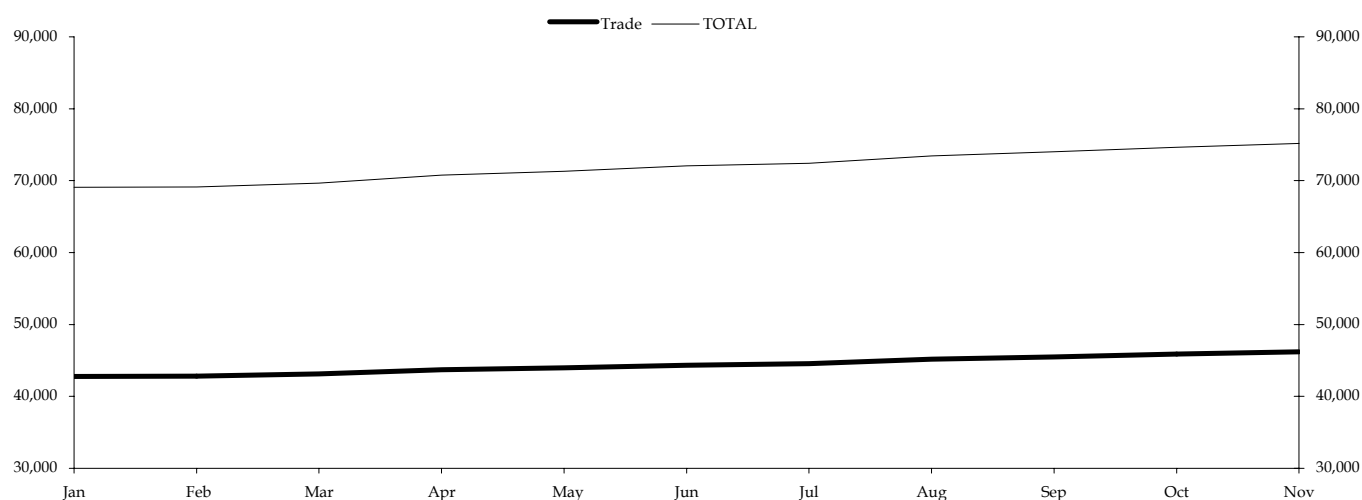


Table 28
UNEMPLOYMENT

Period	TOTAL PERSONS	Education			
		Female %	Elementary* %	Secondary** %	Higher*** %
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

This table represent structure of unemployment by Education in percentage against the total sum of unemployment

This table also represent the percentage of females unemployment against the total number of unemployment that means that another part of unemployment are Male

* Involve persons which are non-qualified or half-qualified

** Involve persons which are low-qualified or secondary school qualification

***Involve persons with high-school or University degree

Source: Statistical Office of Kososvo, Business Directory

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