

Portfolio Development



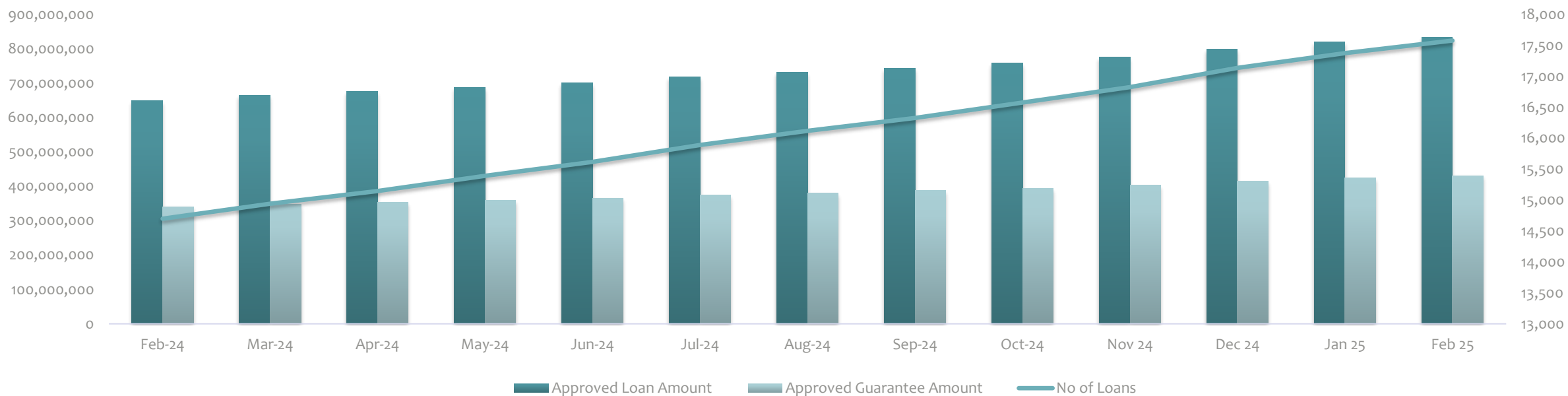
LOAN STATISTICS



FONDI KOSOVAR PËR GARANCI KREDITORE
KOSOVSKI FOND ZA KREDITNO JEMSTVO
KOSOVO CREDIT GUARANTEE FUND

| | Oct-24 | Dec 24 | Jan 25 | Feb 25 |
|------------------------------|-------------|-------------|-------------|-------------|
| Approved Loan Amount | 758,516,467 | 799,139,433 | 820,609,533 | 834,566,633 |
| Total Outstanding Loans | 252,593,738 | 268,716,559 | 276,691,925 | 279,567,822 |
| Approved Guarantee Amount | 394,347,738 | 414,333,856 | 424,450,786 | 431,261,586 |
| Total Outstanding Guarantees | 128,376,213 | 135,710,786 | 138,747,428 | 139,929,439 |
| No of Loans | 16,578 | 17,137 | 17,375 | 17,579 |
| No of Active Loans | 7,097 | 7,069 | 7,103 | 7,091 |

APPROVED LOANS

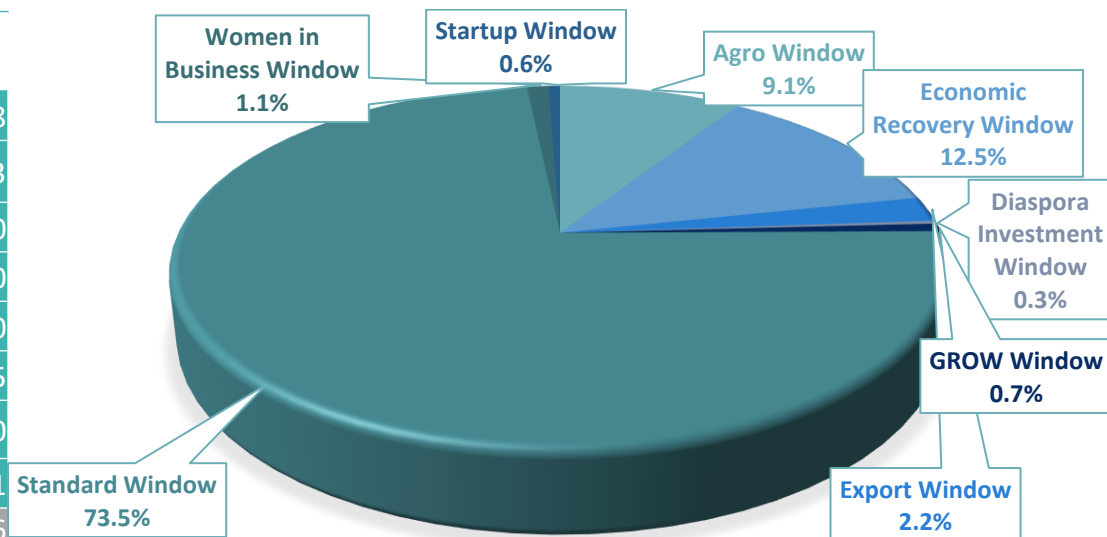


GUARANTEED LOAN PER WINDOW



FONDI KOSOVAR PËR GARANCI KREDITORE
KOSOVSKI FOND ZA KREDITNO JEMSTVO
KOSOVO CREDIT GUARANTEE FUND

| Windows | Disbursed Loans | Approved Amount | Approved Guarantee amount |
|----------------------------|-----------------|--------------------|---------------------------|
| Agro Window | 2,160 | 75,923,007 | 37,721,238 |
| Economic Recovery Window | 1,980 | 104,721,105 | 74,291,323 |
| Export Window | 128 | 18,642,000 | 8,731,750 |
| Diaspora Investment Window | 10 | 2,234,000 | 1,721,000 |
| GROW Window | 15 | 5,819,000 | 2,909,500 |
| Standard Window | 12,810 | 613,400,520 | 297,579,305 |
| Women in Business Window | 293 | 9,054,200 | 4,798,260 |
| Startup Window | 183 | 4,772,801 | 3,509,211 |
| Total | 17,579 | 834,566,633 | 431,261,586 |



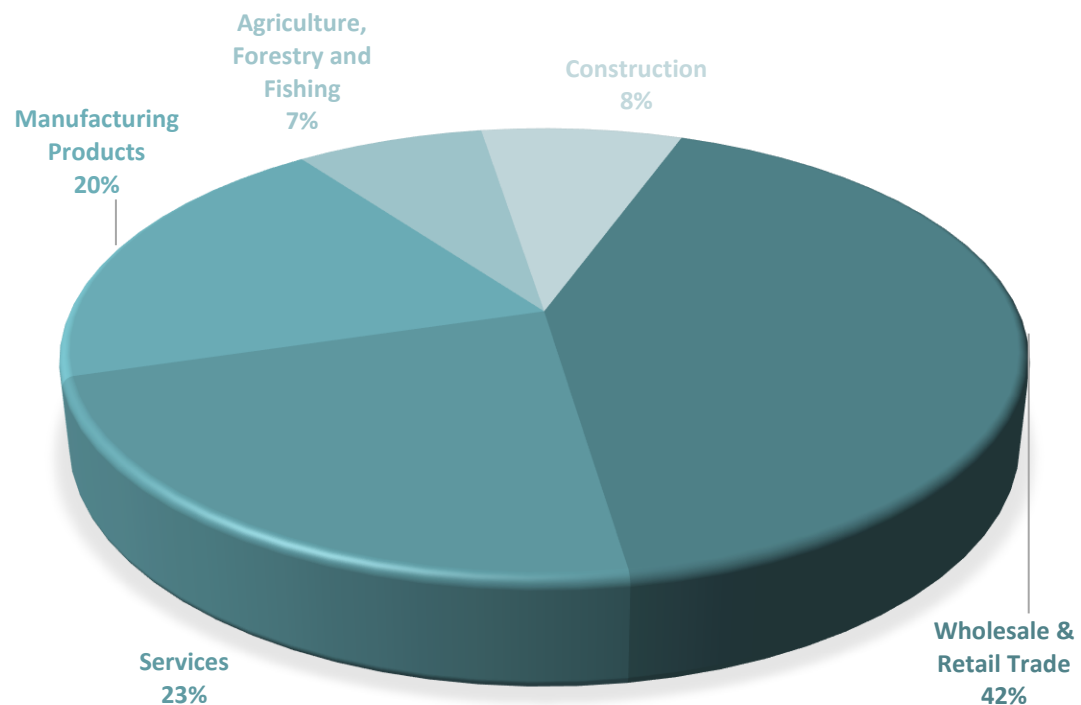
LOANS BY SECTOR



FONDI KOSOVAR PËR GARANCI KREDITORE
KOSOVSKI FOND ZA KREDITNO JEMSTVO
KOSOVO CREDIT GUARANTEE FUND

| Main Sectors | No of Loans | Approved Amount | Guarantee Amount | No Of Employees | Proj. Employees* | Projected new employment |
|-----------------------------------|---------------|--------------------|--------------------|-----------------|------------------|--------------------------|
| Wholesale & Retail Trade | 6,748 | 350,637,429 | 179,208,558 | 36,475 | 46,587 | 10,112 |
| Services | 4,401 | 190,540,833 | 99,113,192 | 33,233 | 41,470 | 8,237 |
| Manufacturing Products | 2,879 | 163,823,017 | 86,392,341 | 22,357 | 28,013 | 5,656 |
| Construction | 2,108 | 62,471,307 | 32,480,843 | 4,835 | 7,268 | 2,433 |
| Agriculture, Forestry and Fishing | 1,443 | 67,094,047 | 34,066,654 | 11,853 | 14,852 | 2,999 |
| Total | 17,579 | 834,566,633 | 431,261,586 | 108,753 | 138,190 | 29,437 |

* This is an estimation reported by the beneficiaries



LOAN PURPOSE



FONDI KOSOVAR PËR GARANCI KREDITORE
KOSOVSKI FOND ZA KREDITNO JEMSTVO
KOSOVO CREDIT GUARANTEE FUND

| Purpose of the Loans | Number of Loans | Approved Amount | Guarantee Amount |
|------------------------------|-----------------|--------------------|--------------------|
| Construction/Renovation/Land | 2,572 | 126,425,706 | 64,808,234 |
| Equipment | 4,590 | 209,523,860 | 108,752,337 |
| Working Capital | 8,594 | 429,332,217 | 223,793,966 |
| Other | 1,823 | 69,284,850 | 33,907,050 |
| Total | 17,579 | 834,566,633 | 431,261,586 |

