



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

AUGUST 2025

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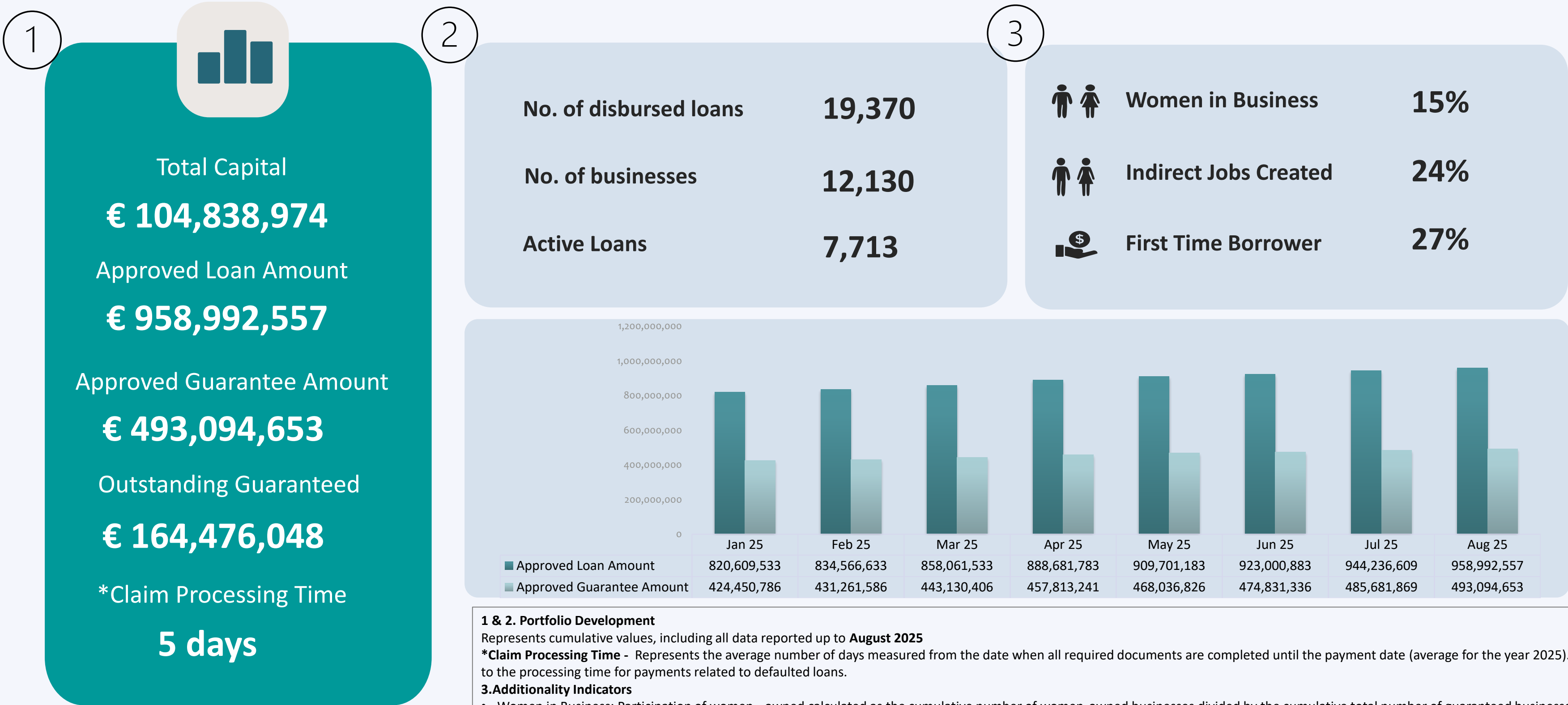
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Key Performance Indicators



Risk Indicators



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1.95%



NPL

(-0.04pp from last month)

(Non-Performing Loans):
Ratio of non-performing
loans classified as “doubtful”
and “loss” to the
outstanding guaranteed.

1.38%



DELINQUENCY

(+0.1 pp from last month)

Delinquency: The ratio of
loans classified as “watch”
and “substandard” or with
30–90 days overdue to the
outstanding guaranteed.

€4,098,121

cumulative



CLAIM AMOUNT

(+202k new this month)

Claim Amount: Amount that
the Partner Financial
Institution requests from
KCGF for a guaranteed loan
that has not been repaid.

€441,482

cumulative



RECOVERIES

(no new recoveries this
month)

Recovery Amount: The amount
that KCGF receives from the
Partner Financial Institutions
after it has paid the claim
amount.

Guaranteed Loans per Window

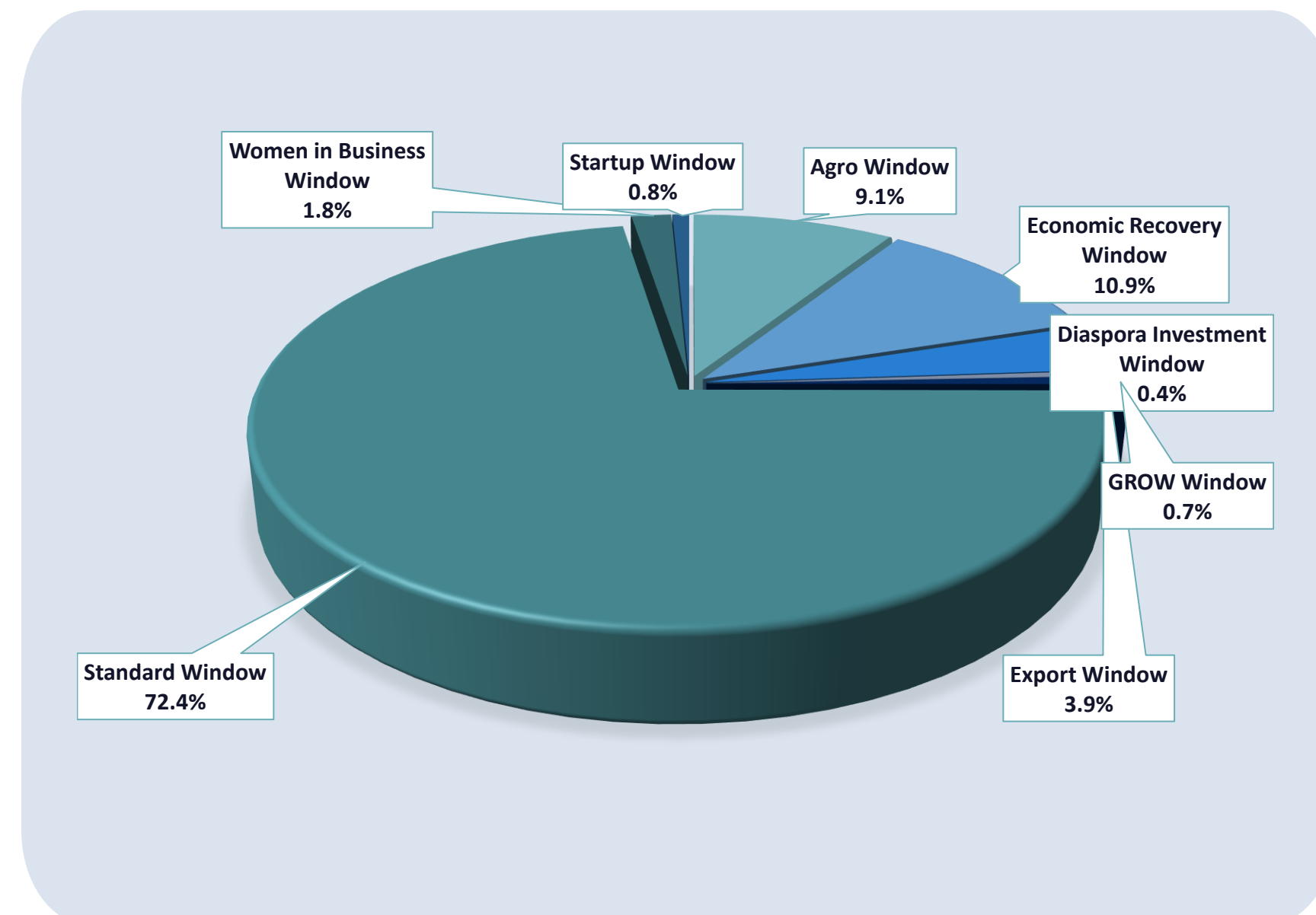
*Windows	Number of businesses	Approved Amount	Guarantee Amount
Agro Window	1,695	87,431,967	43,587,162
**Economic Recovery Window	1,236	104,721,105	74,291,323
Export Window	80	37,173,800	17,949,650
Diaspora Investment Window	20	4,304,000	3,221,000
GROW Window	17	6,734,926	3,354,463
***Standard Window	8,542	694,110,458	336,066,474
Women in Business Window	302	17,247,500	9,243,470
Startup Window	238	7,268,801	5,381,111
Total	12,130	958,992,557	493,094,653

Amount in euros

*Window - presents various credit guarantee products and services developed by KCGF with special characteristics and for special market segments.

**The Economic Recovery Package was implemented through the creation of guarantee certain sectors affected by the COVID-19 crisis, with the Economic Recovery Window being a temporary instrument available only during 2021.

***The Standard Window also includes the Regular Window, which was the first guarantee window launched. Both windows are inclusive in nature and serve all economic permitted activities.



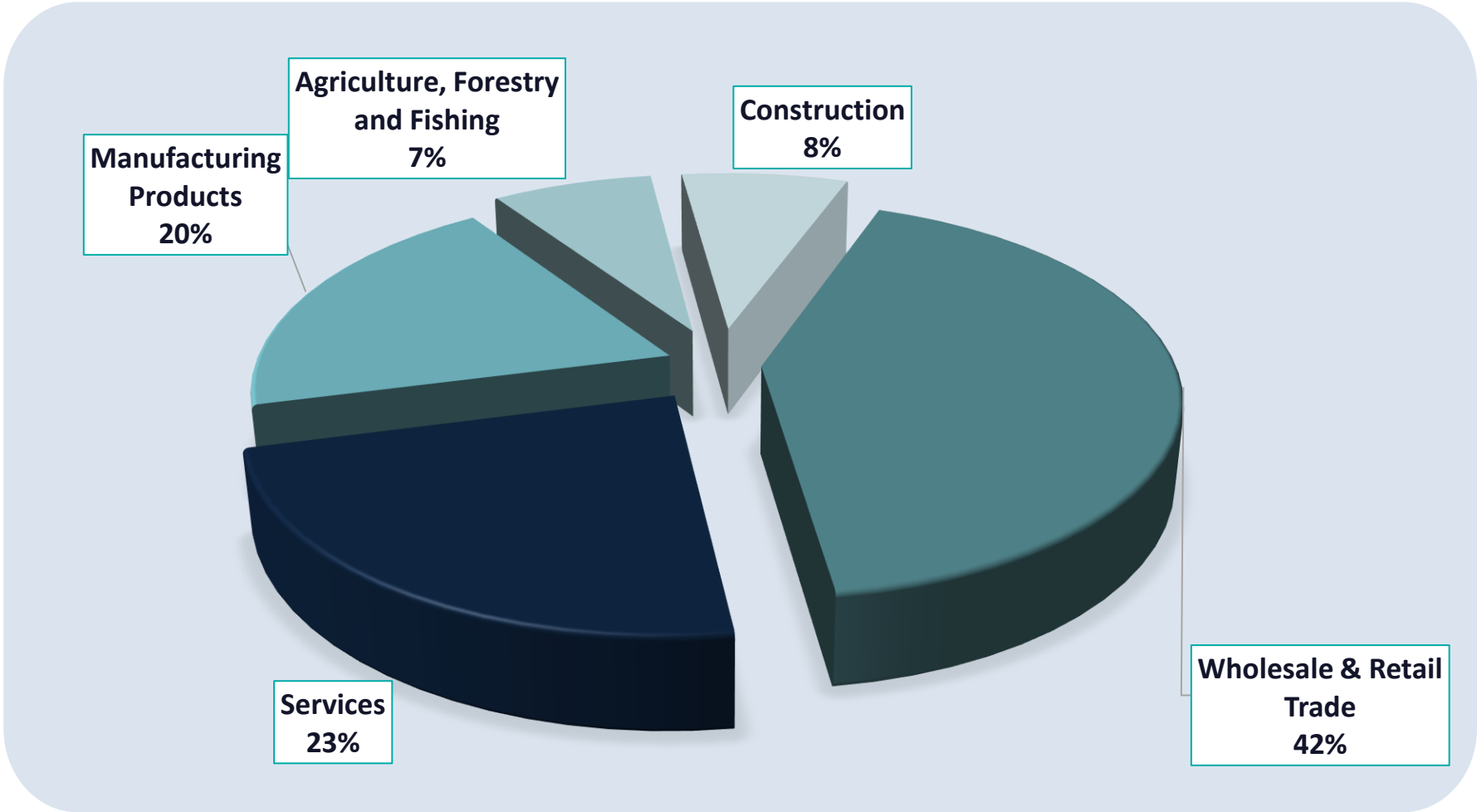
Loans by Sector



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Main Sectors	No of Businesses	Approved Amount	Guarantee Amount
Wholesale & Retail Trade	4,084	406,100,856	206,312,571
Services	3,413	221,734,331	114,449,640
Manufacturing Products	1,907	186,949,554	98,202,969
Agriculture, Forestry and Fishing	1,780	70,589,266	36,753,567
Construction	946	73,618,547	37,375,903
Total	12,130	958,992,557	493,094,653

Amount in euros

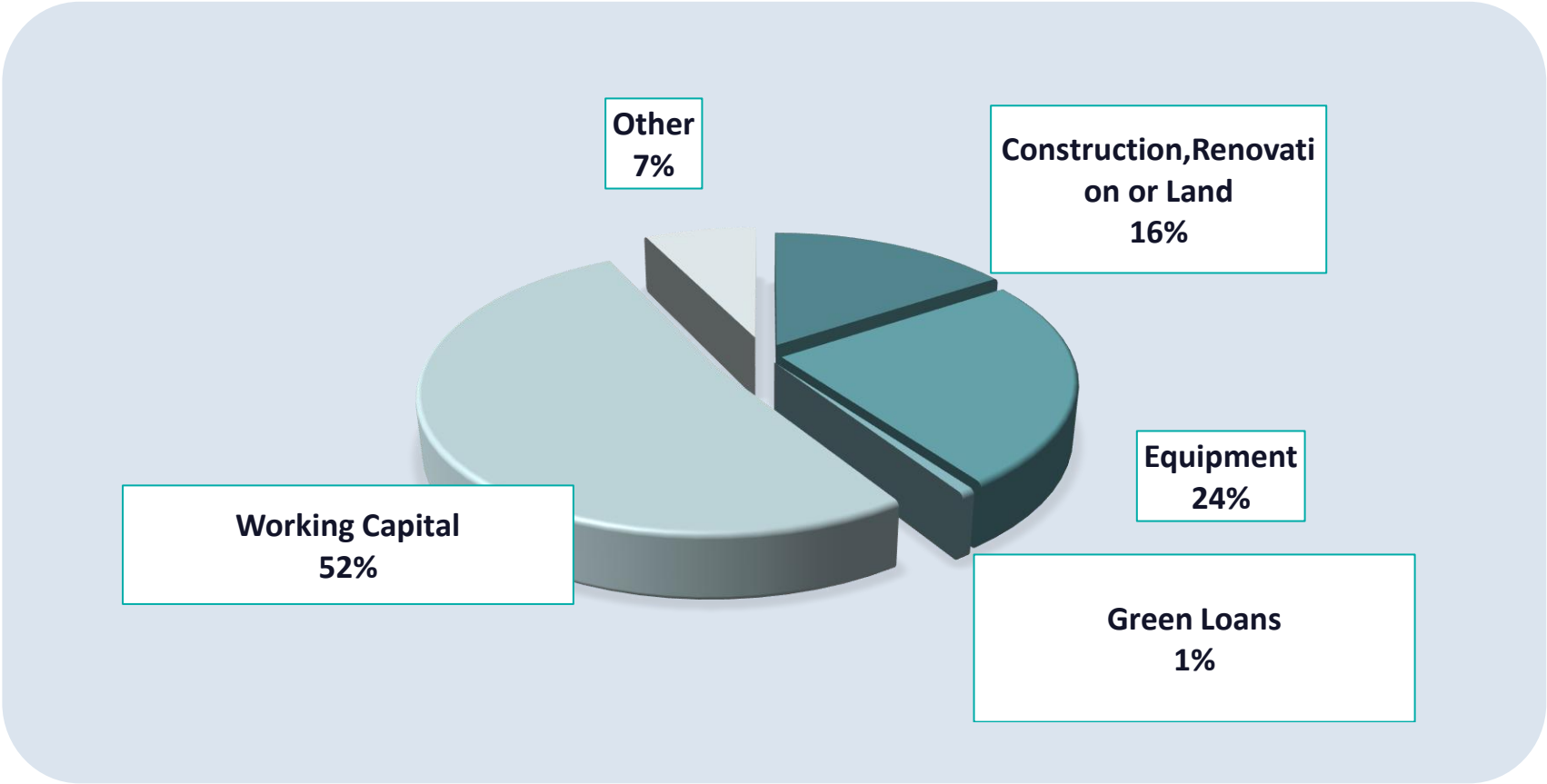


Loan Purpose

Purpose of the Loans	Number of Businesses	Approved Amount	Guarantee Amount
Construction/Renovation/Land	2,204	150,366,706	76,811,824
Equipment	3,569	233,583,658	120,858,595
Green Loans	17	6,734,926	3,354,463
Working Capital	4,947	498,190,417	257,746,720
*Other	1,394	70,116,850	34,323,050
Total	12,130	958,992,557	493,094,653

Amount in euros

*Loans identified in the category Others have mixed purposes

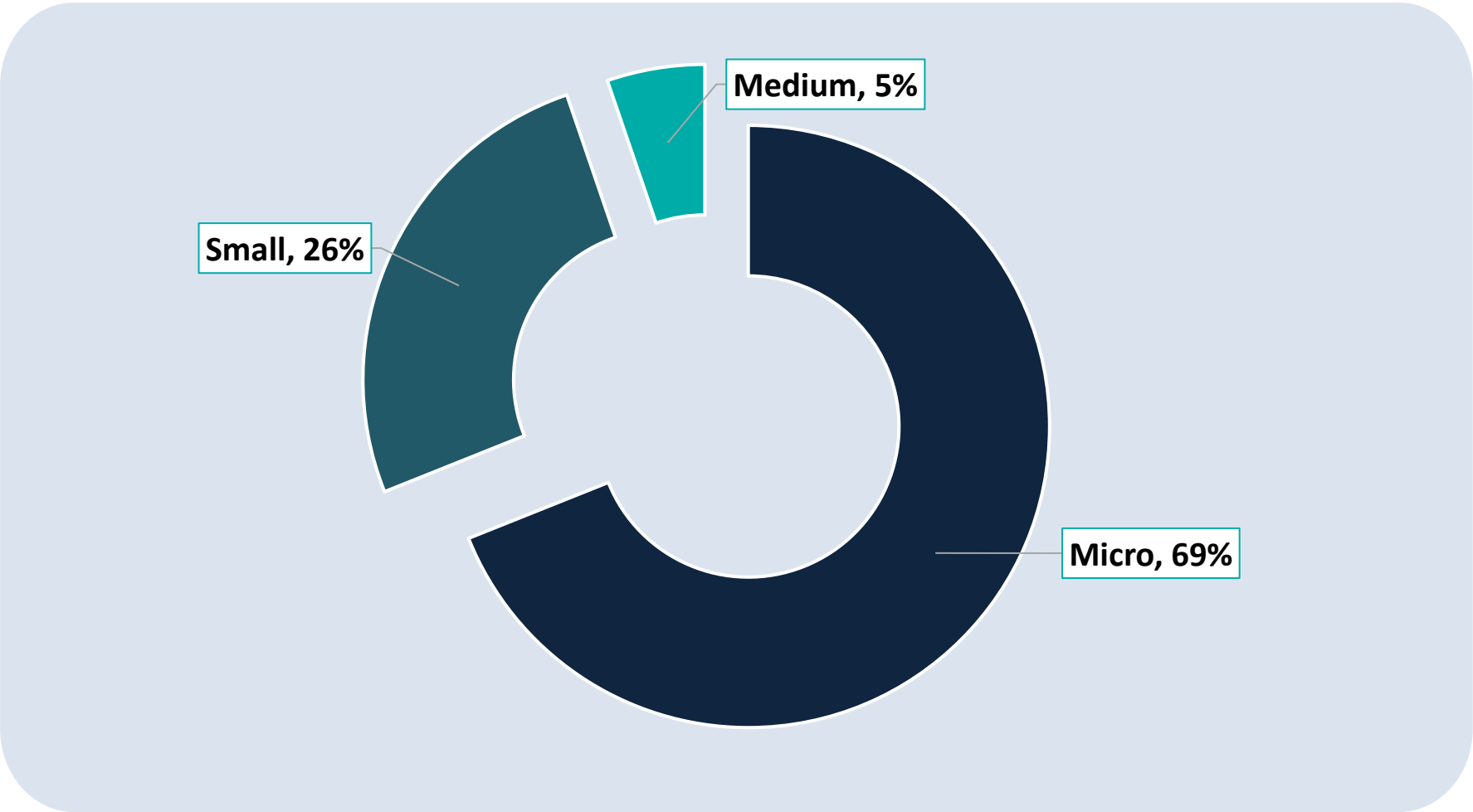


Enterprise Size

*Enterprise Size Classification	Number of Businesses	Approved Amount	Guarantee Amount
Micro	10,747	661,140,253	340,229,445
Small	1,264	247,532,153	126,968,313
Medium	119	50,320,150	25,896,895
Total	12,130	958,992,557	493,094,653

Amount in euros

*Micro enterprises up to 9 employees; Small enterprises up to 49 employees; Medium enterprises up to 249 employees.





Loan Amount :
€ 87.4M



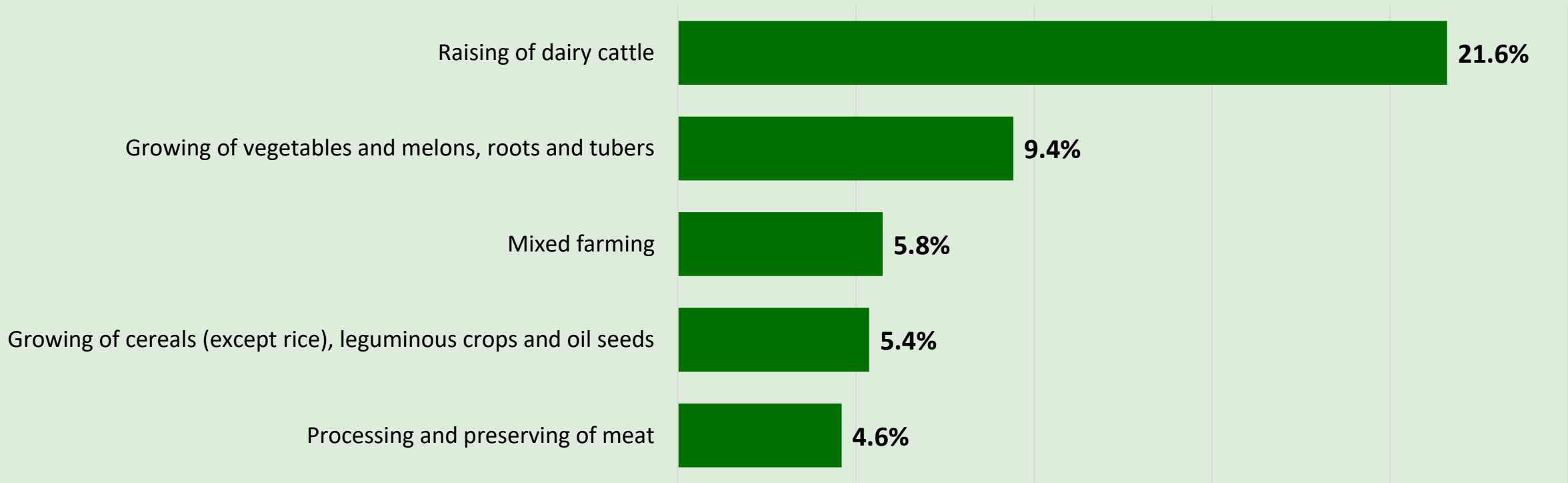
Guarantee Amount :
€ 43.6M



Outstanding Guaranteed :
€ 18.4M

No. of businesses :
1,695

Five activities with the largest share of guaranteed amount



Indirect jobs created
3,381

First time Borrower
310

NPL
3.2%

Claims paid out
€ 312K

Export Window



Loan Amount :
€ 37.2M



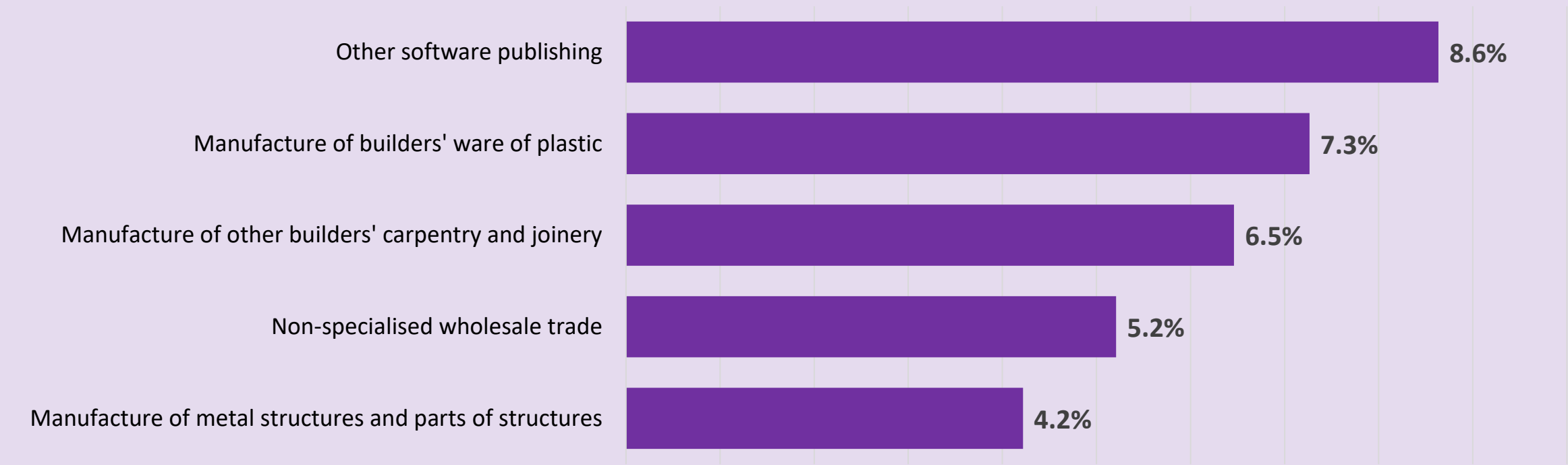
Guarantee Amount :
€ 17.9M



Outstanding Guaranteed :
€ 12.9M

No. of businesses :
80

Five activities with the largest share of guaranteed amount



Indirect jobs created
751

First time Borrower
13

NPL
0.3%

Diaspora Investment Window



Diaspora Investment Window



Loan Amount :

€ 4.3M



Guarantee Amount :

€ 3.2M



Outstanding Guaranteed :

€ 3M

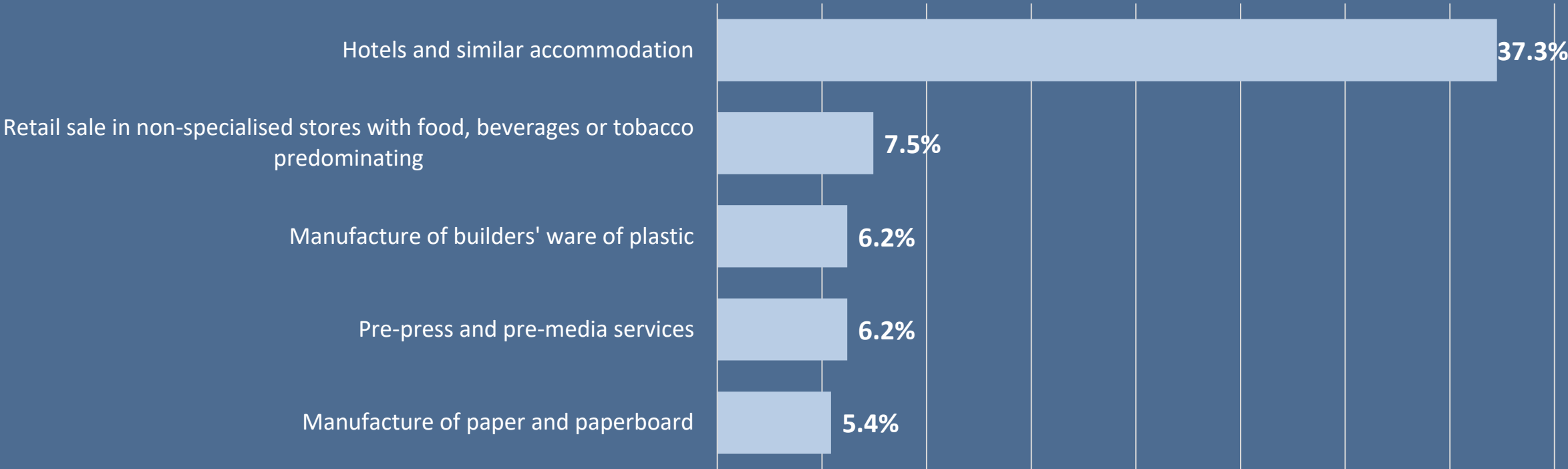
No. of businesses :

20

Indirect jobs created69

First time Borrower15

Five activities with the largest share of guaranteed amount



GROW



Loan Amount :
€ 6.7M



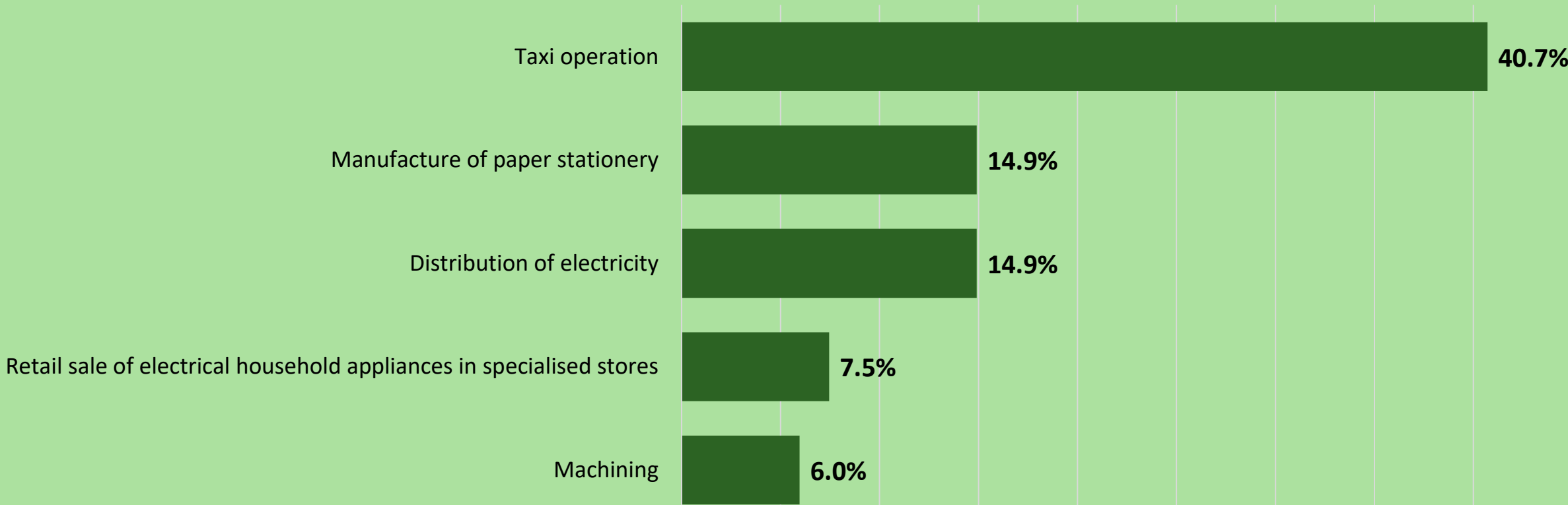
Guarantee Amount :
€ 3.4M



Outstanding Guaranteed :
€ 1.9M

No. of businesses :
17

Five activities with the largest share of guaranteed amount



Indirect jobs created
72

First time Borrower
2



*Primary Energy Saved
47,525 MWh



*CO2 Emission
14,552 t

***Primary Energy Saved** – Represents the cumulative energy savings achieved over the lifetime of the projects financed through our green loans portfolio, expressed in megawatt-hours (MWh).
CO₂ Emission Reduction – Represents the cumulative reduction in CO₂ emissions over the lifetime of the projects financed through our green loans portfolio, expressed in metric tons (t).

Standard Window



STANDARD
WINDOW



Loan Amount :
€ 694.1M



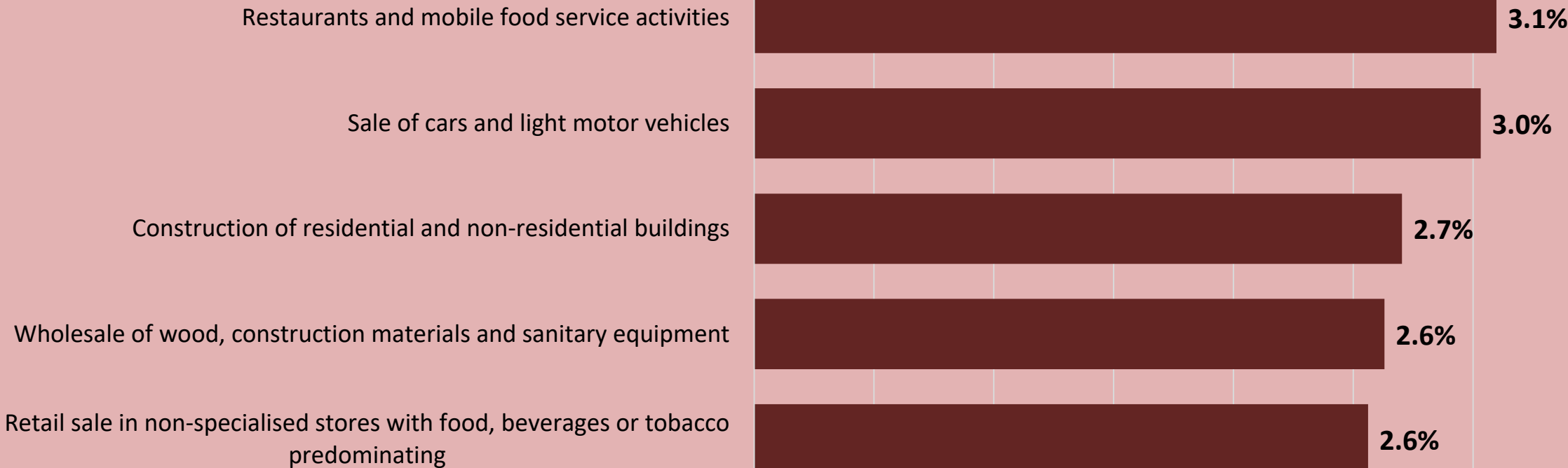
Guarantee Amount :
€ 336.1M



Outstanding Guaranteed :
€ 102.1M

No. of businesses :
8,542

Five activities with the largest share of guaranteed amount



Indirect jobs created
23k

First time Borrower
2,305

NPL
0.8%

Claims paid out
€ 2.8M

Women in Business



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WOMEN IN
BUSINESS
WINDOW



Loan Amount :
€ 17.2M



Guarantee Amount :
€ 9.2M



Outstanding Guaranteed :
€ 7.2M

No. of businesses :
302

Five activities with the largest share of guaranteed amount



Indirect jobs created
618

First time Borrower
141

NPL
0.6%

Start – up Window



START-UP
WINDOW



Loan Amount :
€ 7.3M



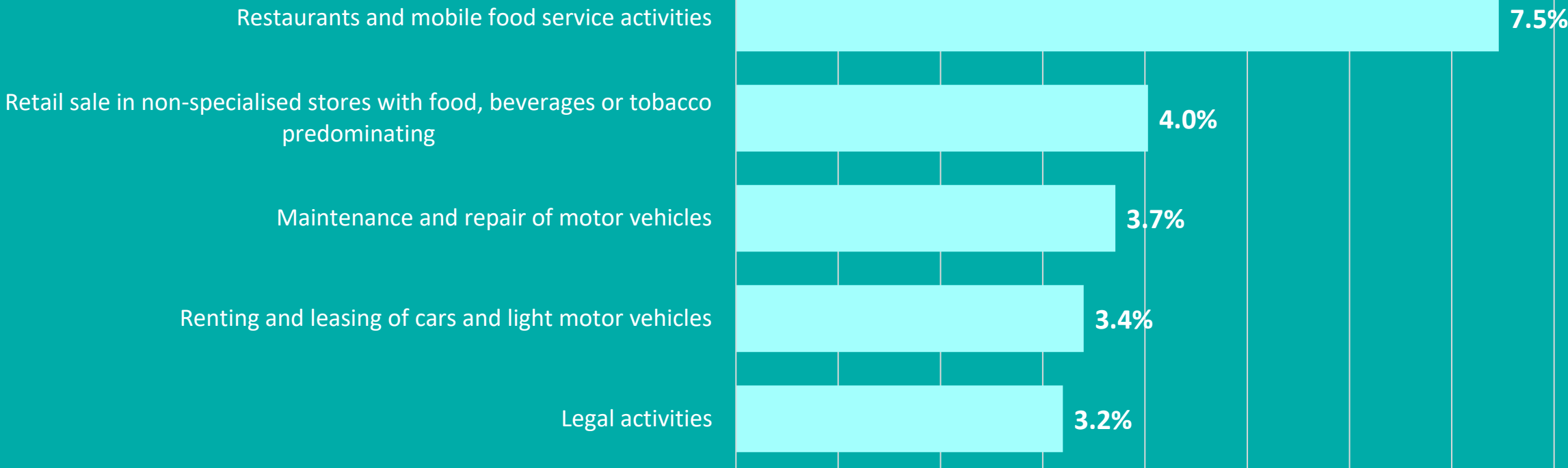
Guarantee Amount :
€ 5.4M



Outstanding Guaranteed :
€ 3.4M

No. of businesses :
238

Five activities with the largest share of guaranteed amount



Indirect jobs created
416

First time Borrower
181

NPL
1.2%