



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

AUGUST 2025

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Key Performance Indicators

1



Total Capital
€ 104,838,974

Approved Loan Amount
€ 958,992,557

Approved Guarantee Amount
€ 493,094,653

Outstanding Guaranteed
€ 164,476,048

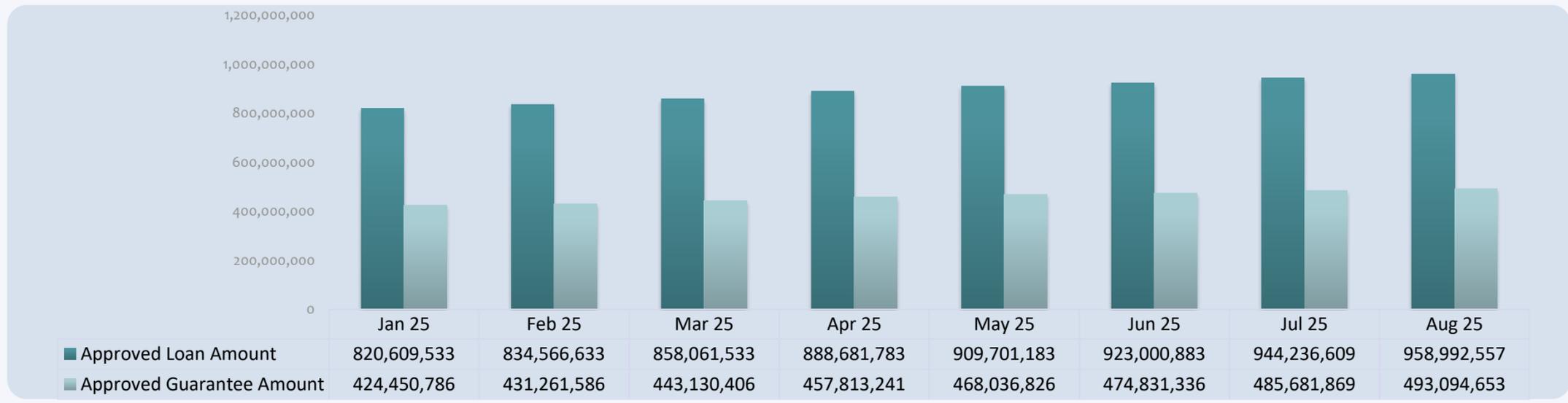
*Claim Processing Time
5 days

2

No. of disbursed loans	19,370
No. of businesses	12,130
Active Loans	7,713

3

	Women in Business	15%
	Indirect Jobs Created	24%
	First Time Borrower	27%



1 & 2. Portfolio Development
Represents cumulative values, including all data reported up to **August 2025**

***Claim Processing Time** - Represents the average number of days measured from the date when all required documents are completed until the payment date (average for the year 2025). This refers to the processing time for payments related to defaulted loans.

3. Additionality Indicators

- Women in Business: Participation of women - owned calculated as the cumulative number of women-owned businesses divided by the cumulative total number of guaranteed businesses.
- Indirect Jobs Created: Cumulative estimated increase in the number of employees as reported by beneficiaries (increase in projected number of employees divided by the total number of employees).
- First-Time Borrower - Participation of first-time borrowers in the portfolio, measured as the number of first-time borrowers divided by the total number of guaranteed businesses as of **August 2025**

Risk Indicators

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

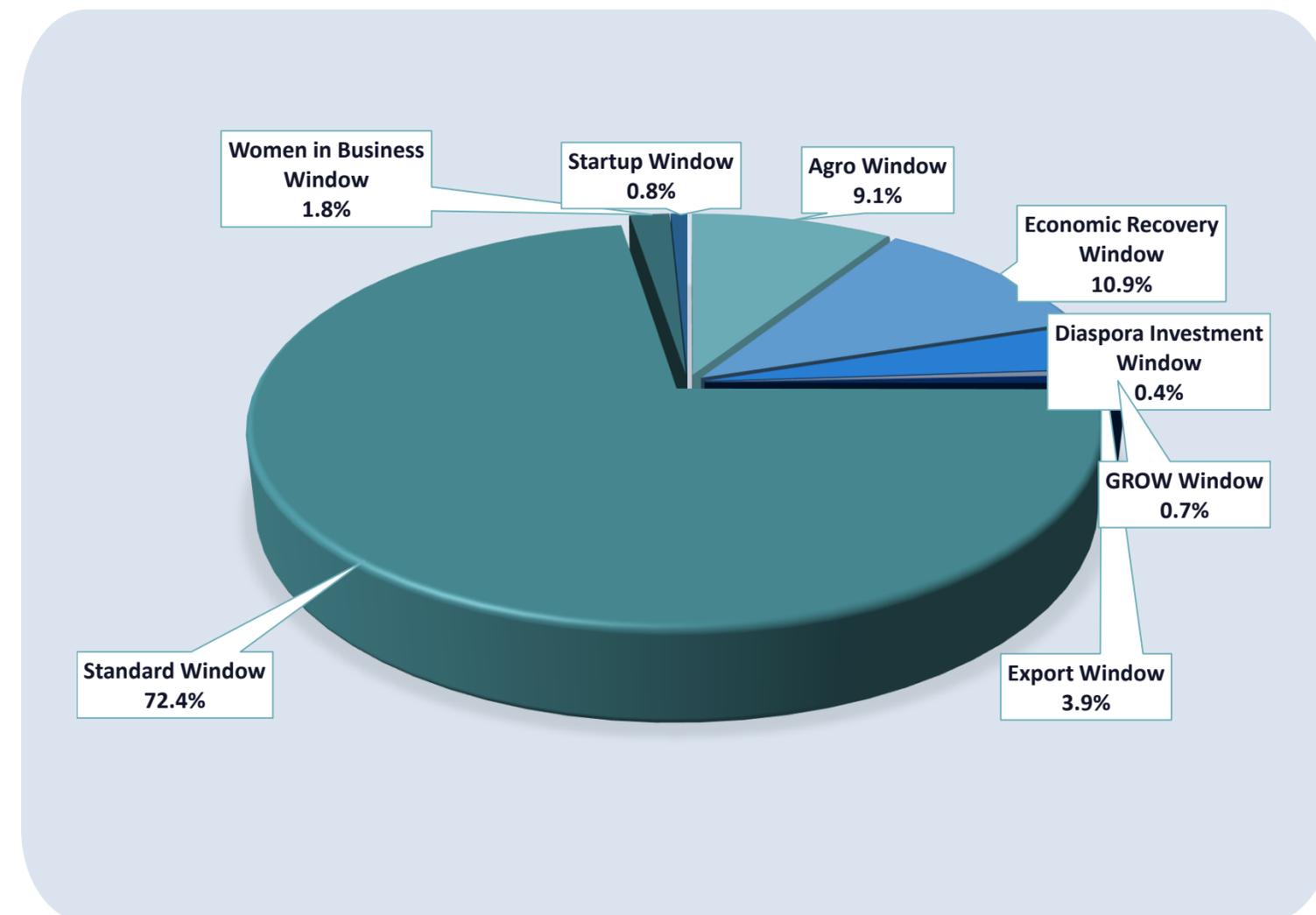
*Windows	Number of businesses	Approved Amount	Guarantee Amount
Agro Window	1,695	87,431,967	43,587,162
**Economic Recovery Window	1,236	104,721,105	74,291,323
Export Window	80	37,173,800	17,949,650
Diaspora Investment Window	20	4,304,000	3,221,000
GROW Window	17	6,734,926	3,354,463
***Standard Window	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.

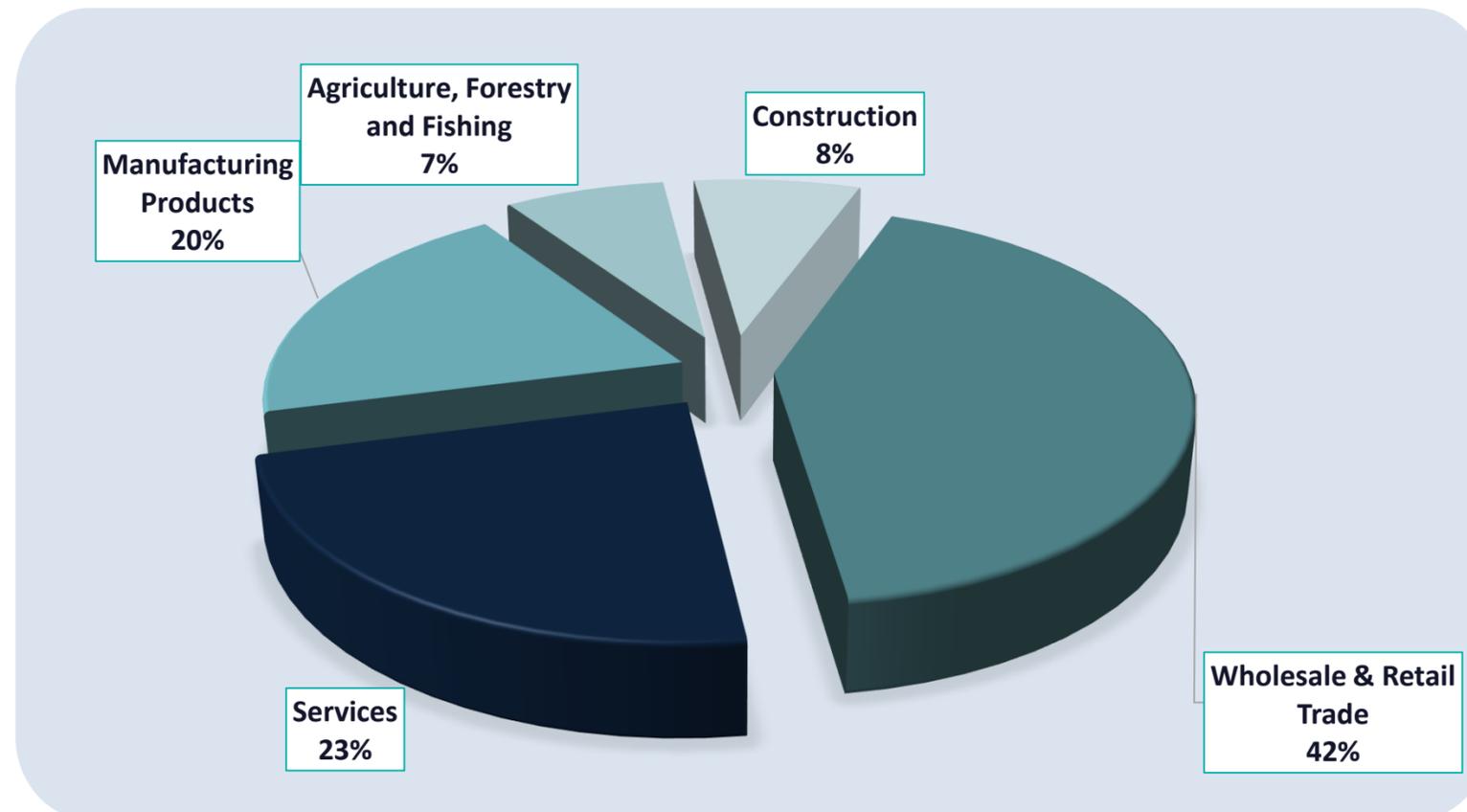
***The Standard Window also includes the Regular Window, which was the first guarantee window launched. Both windows are inclusive in nature and serve all economic permitted activities.



Loans by Sector

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

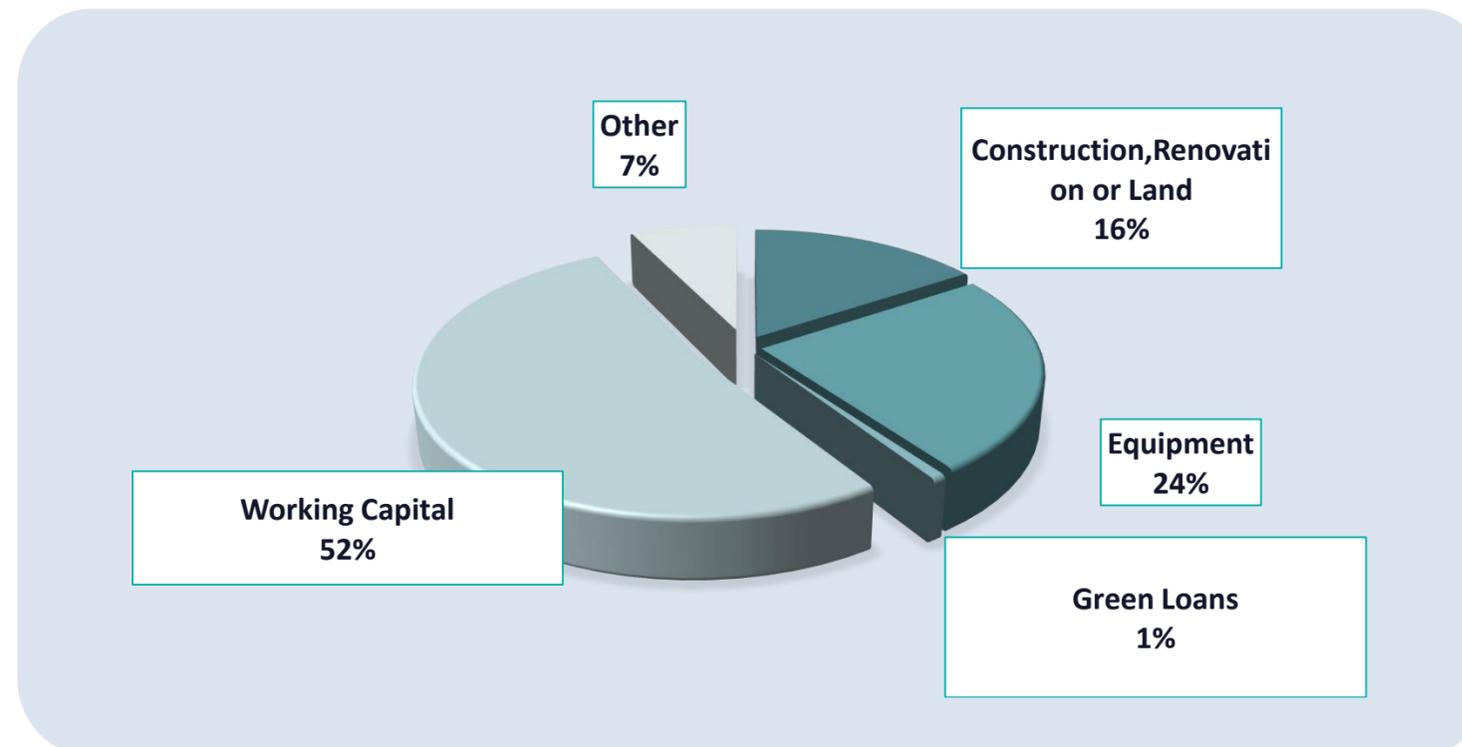


Loan Purpose

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

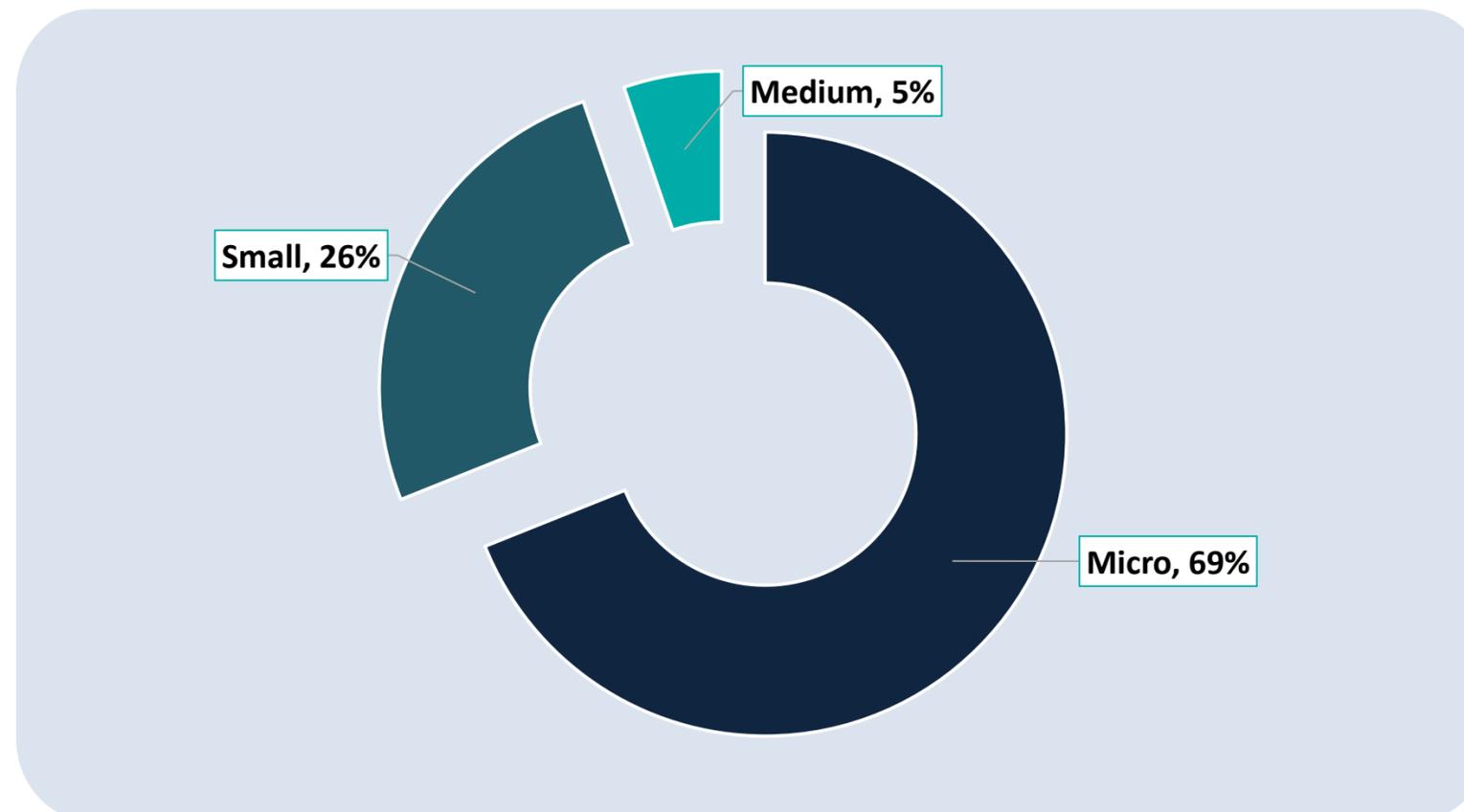


Enterprise Size

*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.



Agro Window



Loan Amount :
€ 87.4M



Guarantee Amount :
€ 43.6M



Outstanding Guaranteed :
€ 18.4M

No. of businesses :
1,695

Participation (%) of the guaranteed amount by sectors

Agriculture, Forestry and Fishing

66.1%

Wholesale & Retail Trade

21.0%

Manufacturing Products

12.9%

Indirect jobs created
3,381

First time Borrower
310

NPL
3.2%

Claims paid out
€ 312K

Export Window



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EXPORT
WINDOW



Loan Amount :
€ 37.2M



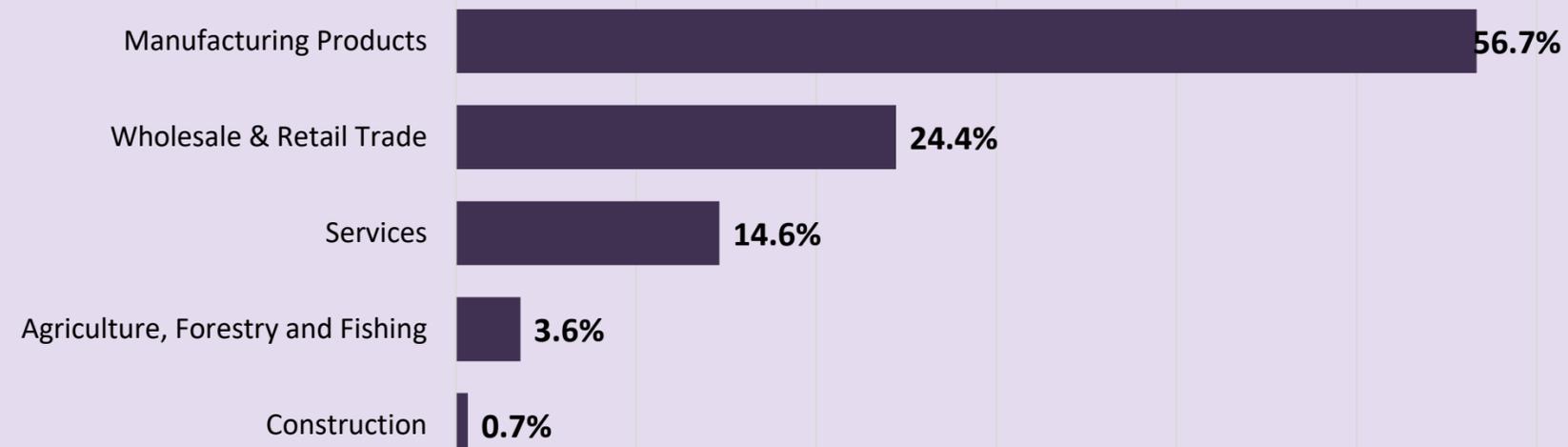
Guarantee Amount :
€ 17.9M



Outstanding Guaranteed :
€ 12.9M

No. of businesses :
80

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
751

First time Borrower
13

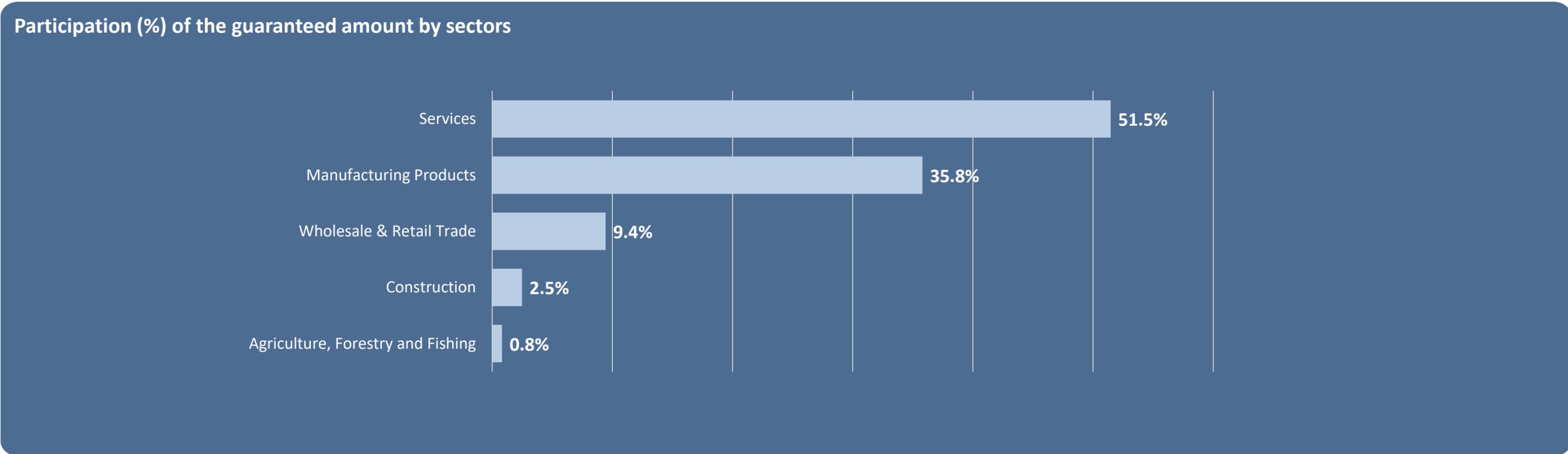
NPL
0.3%

Diaspora Investment Window



Diaspora Investment Window

 Loan Amount : € 4.3M	 Guarantee Amount : € 3.2M	 Outstanding Guaranteed : € 3M	No. of businesses : 20	Indirect jobs created 69 First time Borrower 15
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GROW



Loan Amount :
€ 6.7M



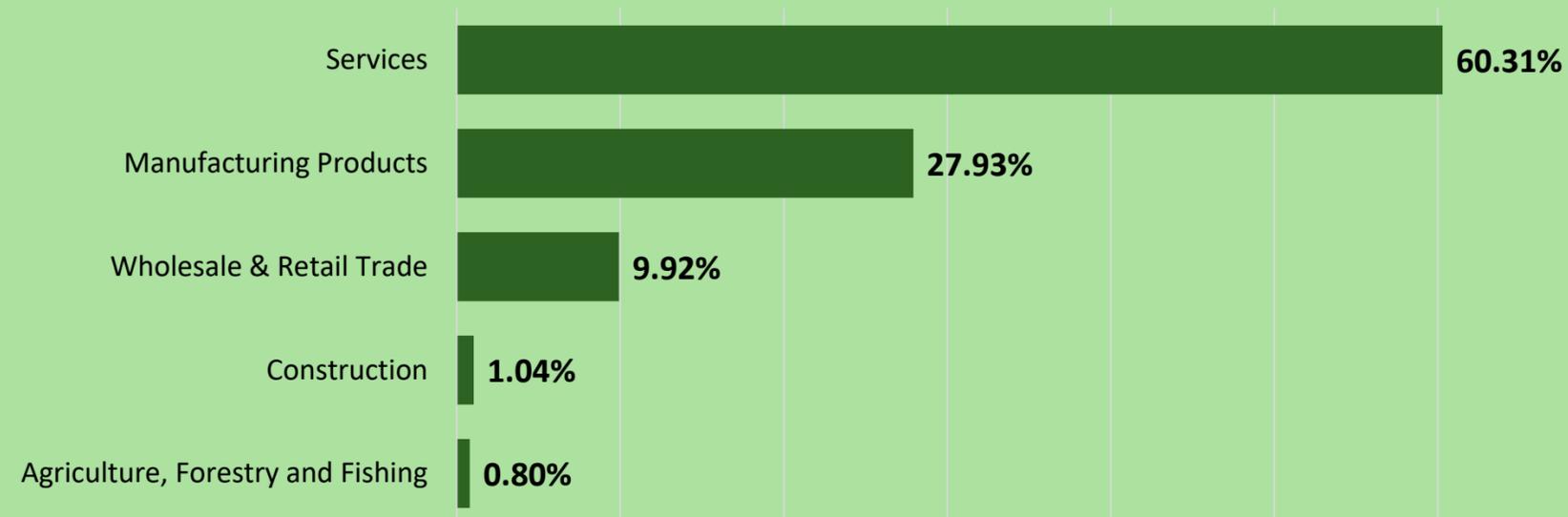
Guarantee Amount :
€ 3.4M



Outstanding Guaranteed :
€ 1.9M

No. of businesses :
17

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
72

First time Borrower
2



*Primary Energy Saved
6,877 MWh/a or 82%



*CO2 Emission
3,254 t/vit or 96%

Standard Window



**STANDARD
WINDOW**



Loan Amount :
€ 694.1M



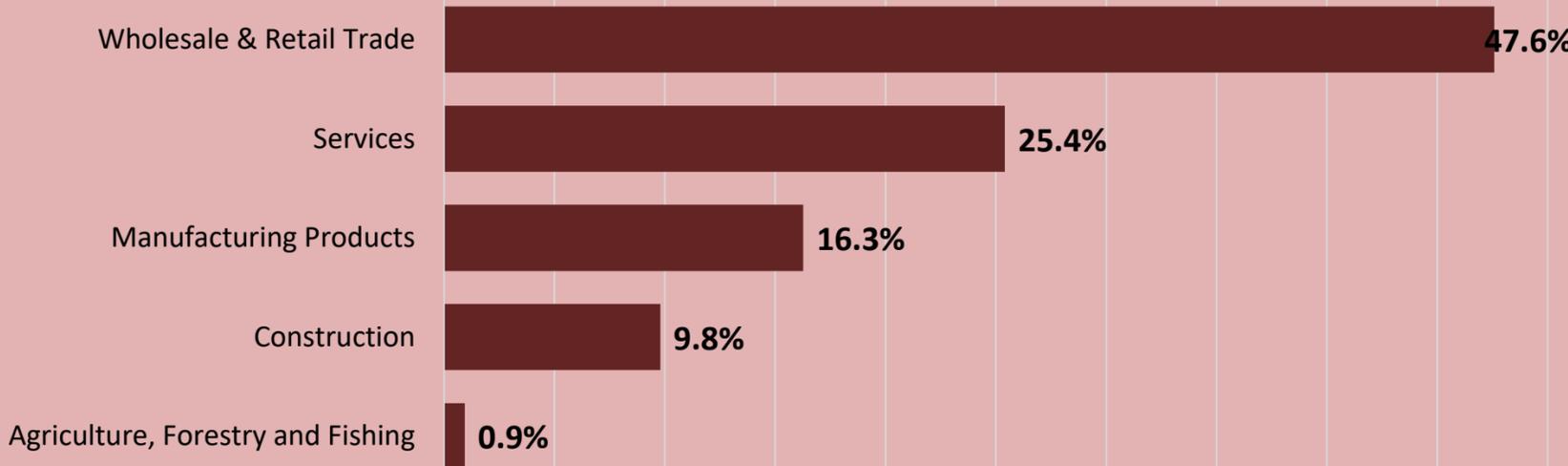
Guarantee Amount :
€ 336.1M



Outstanding Guaranteed :
€ 102.1M

No. of businesses :
8,542

Participation (%) of the guaranteed amount by sectors



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



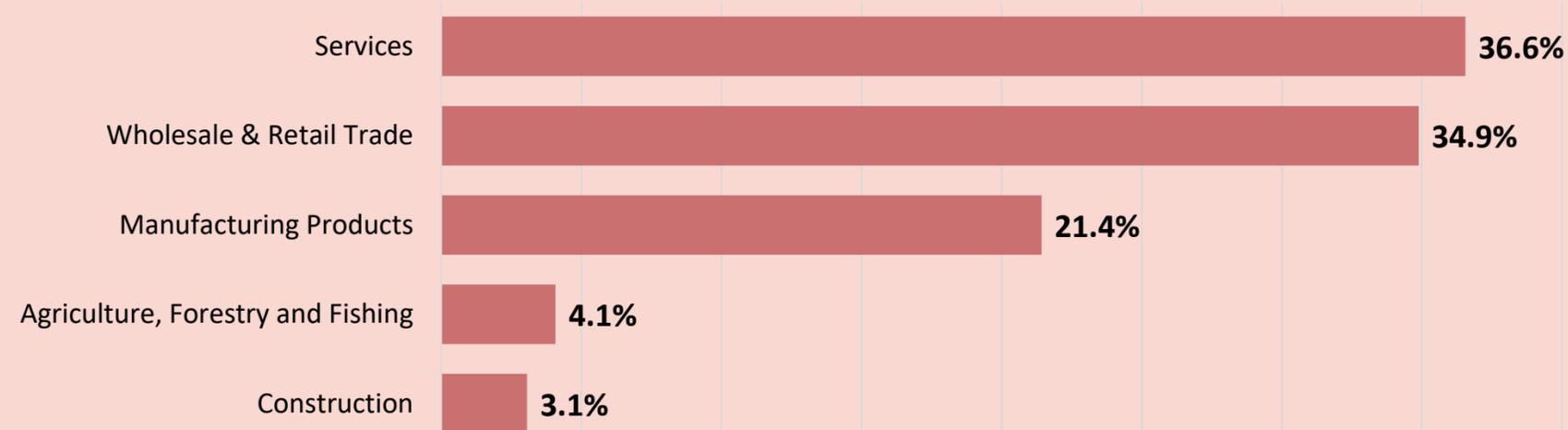
Guarantee Amount :
€ 9.2M



Outstanding Guaranteed :
€ 7.2M

No. of businesses :
302

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
618

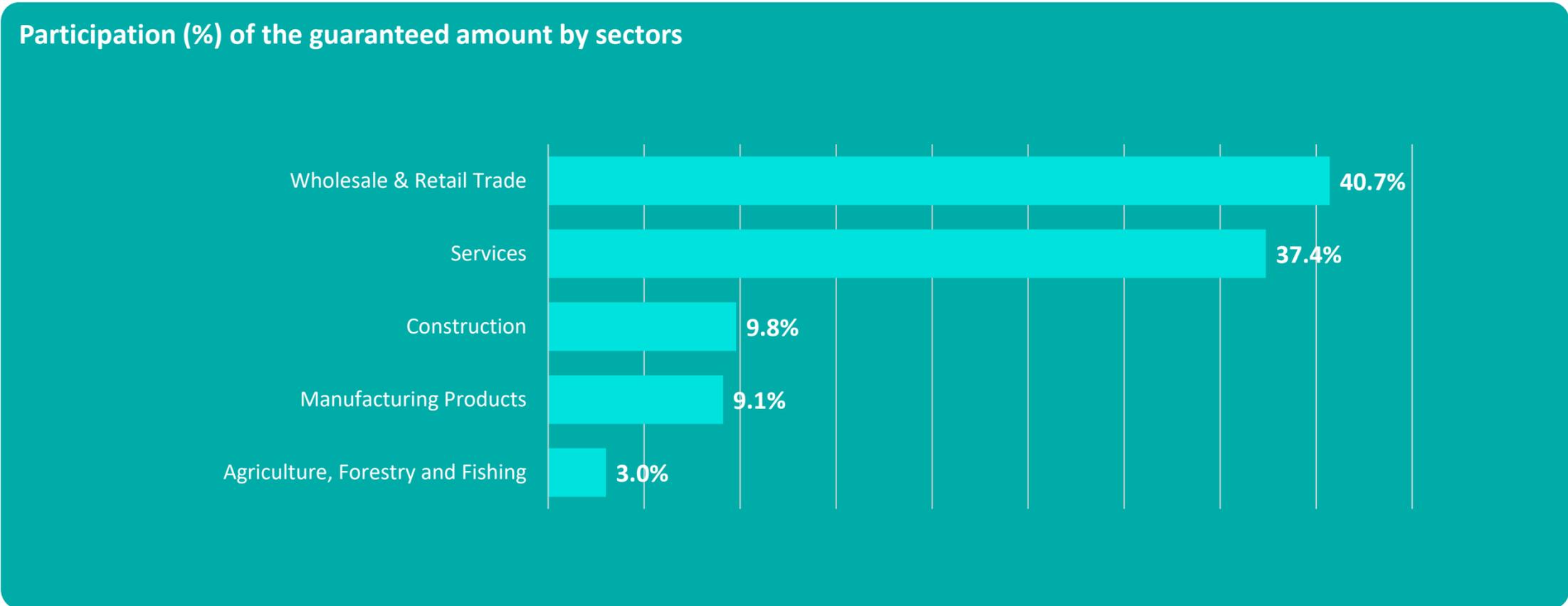
First time Borrower
141

NPL
0.6%

Start – up Window



Loan Amount : € 7.3M	Guarantee Amount : € 5.4M	Outstanding Guaranteed : € 3.4M	No. of businesses : 238
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Indirect jobs created
416

First time Borrower
181

NPL
1.2%