

Portfolio Development



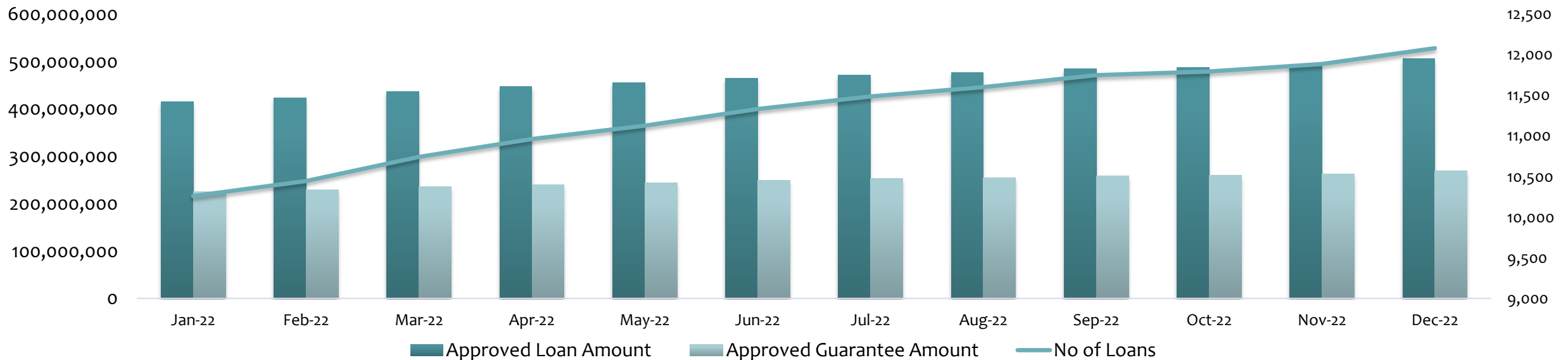
LOAN STATISTICS



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

| | Sep-22 | Oct-22 | Nov-22 | Dec-22 |
|------------------------------|-------------|-------------|-------------|-------------|
| Approved Loan Amount | 484,910,492 | 487,429,424 | 493,202,524 | 506,288,524 |
| Total Outstanding Loans | 219,311,386 | 212,948,271 | 209,279,572 | 211,461,143 |
| Approved Guarantee Amount | 259,019,138 | 260,250,204 | 263,130,404 | 269,580,304 |
| Total Outstanding Guarantees | 122,351,848 | 118,645,173 | 116,242,607 | 116,693,160 |
| No of Loans | 11,751 | 11,796 | 11,888 | 12,084 |
| No of Active Loans | 6,927 | 6,990 | 6,896 | 6,865 |

APPROVED LOANS

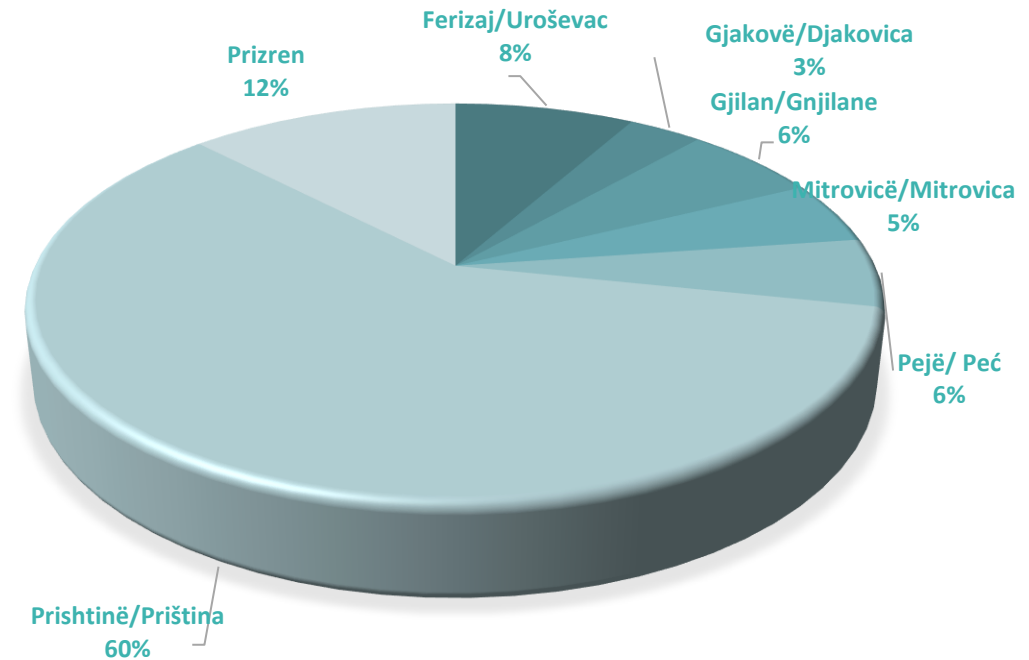


LOAN DISTRIBUTION BY REGION



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

| Main Regions | No of Loans | Approved Amount | Guarantee Amount |
|---------------------|---------------|--------------------|--------------------|
| Ferizaj/Uroševac | 1,063 | 41,324,000 | 21,545,660 |
| Gjakovë/Djakovica | 486 | 16,971,000 | 8,925,990 |
| Gjilan/Gnjilane | 758 | 31,476,150 | 16,775,615 |
| Mitrovicë/Mitrovica | 632 | 25,524,100 | 12,586,850 |
| Pejë/ Peć | 704 | 27,994,400 | 14,548,435 |
| Prishtinë/Priština | 6,989 | 301,051,383 | 162,658,942 |
| Prizren | 1,452 | 61,947,492 | 32,538,812 |
| Total | 12,084 | 506,288,524 | 269,580,304 |



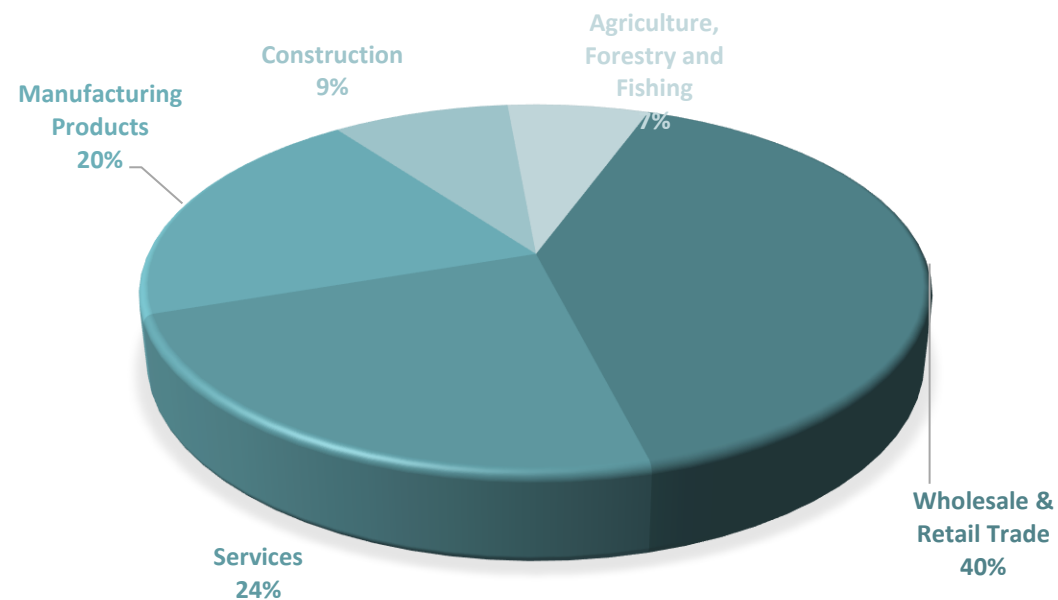
LOANS BY SECTOR



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 | 4,655 | 205,073,611 | 108,601,209 | 22,624 | 29,514 | 6,890 |
| Services | 3,227 | 120,020,753 | 63,748,667 | 22,129 | 27,916 | 5,787 |
| Manufacturing Products | 2,090 | 102,036,516 | 56,314,490 | 14,627 | 18,654 | 4,027 |
| Agriculture, Forestry and Fishing | 1,037 | 43,983,145 | 22,517,903 | 8,883 | 11,091 | 2,208 |
| Construction | 1,075 | 35,174,500 | 18,398,036 | 2,621 | 3,975 | 1,354 |
| Total | 12,084 | 506,288,524 | 269,580,304 | 70,884 | 91,150 | 20,266 |

* 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 or Land | 1,785 | 81,818,018 | 43,123,875 |
| Equipment | 3,033 | 127,320,774 | 67,744,558 |
| Working Capital | 5,492 | 232,426,083 | 126,743,521 |
| Other | 1,774 | 64,723,650 | 31,968,350 |
| Total | 12,084 | 506,288,524 | 269,580,304 |

