

Portfolio Development



LOAN STATISTICS



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

| | Nov-22 | Dec-22 | Jan-23 | Feb-23 |
|------------------------------|-------------|-------------|-------------|-------------|
| Approved Loan Amount | 493,202,524 | 506,288,524 | 516,201,524 | 523,741,915 |
| Total Outstanding Loans | 209,279,572 | 211,461,143 | 212,591,376 | 211,383,090 |
| Approved Guarantee Amount | 263,130,404 | 269,580,304 | 274,540,304 | 278,320,149 |
| Total Outstanding Guarantees | 116,242,607 | 116,693,160 | 116,909,234 | 115,889,377 |
| No of Loans | 11,888 | 12,084 | 12,258 | 12,395 |
| No of Active Loans | 6,896 | 6,865 | 6,899 | 6,912 |

APPROVED LOANS

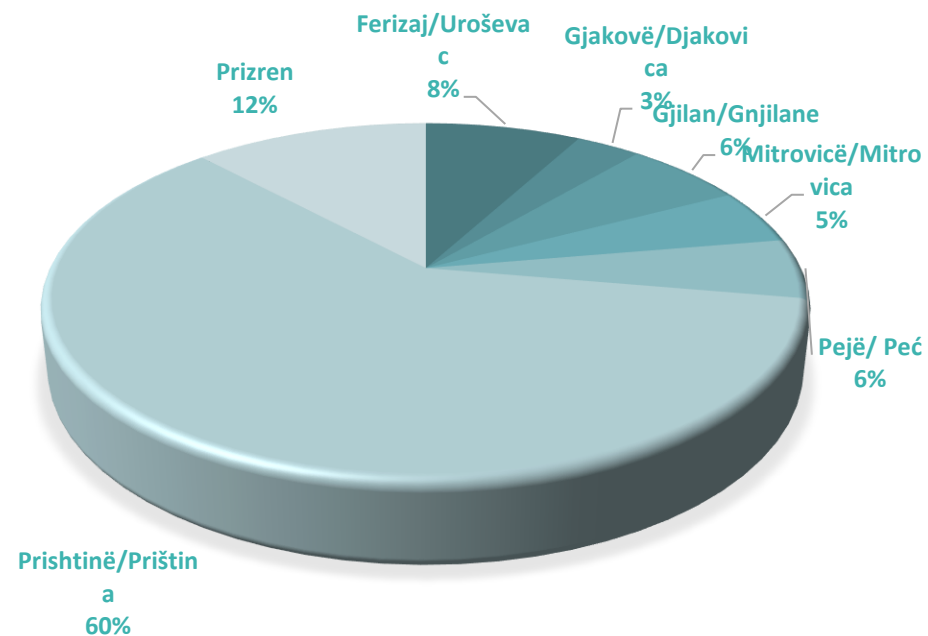


LOAN DISTRIBUTION BY REGION



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 | 1,070 | 41,497,000 | 21,632,160 |
| Gjakovë/Djakovica | 493 | 17,230,000 | 9,053,890 |
| Gjilan/Gnjilane | 770 | 31,939,150 | 17,002,815 |
| Mitrovicë/Mitrovica | 641 | 26,190,600 | 12,894,250 |
| Pejë/ Peć | 716 | 28,369,400 | 14,737,435 |
| Prishtinë/Priština | 7,237 | 316,023,073 | 170,186,687 |
| Prizren | 1,468 | 62,492,692 | 32,812,912 |
| Total | 12,395 | 523,741,915 | 278,320,149 |



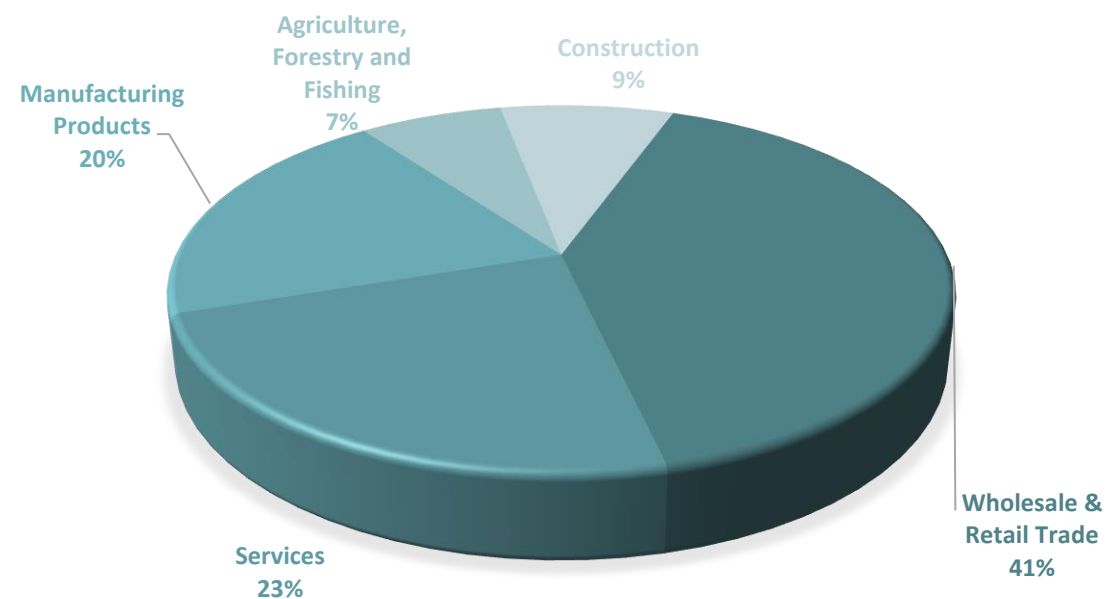
LOANS BY SECTOR



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 | 4,774 | 213,829,401 | 112,981,104 | 23,486 | 30,571 | 7,085 |
| Services | 3,299 | 123,192,653 | 65,313,617 | 22,701 | 28,692 | 5,991 |
| Manufacturing Products | 2,133 | 104,748,016 | 57,646,390 | 15,235 | 19,389 | 4,154 |
| Construction | 1,134 | 37,058,200 | 19,395,886 | 2,807 | 4,226 | 1,419 |
| Agriculture, Forestry and Fishing | 1,055 | 44,913,645 | 22,983,153 | 9,052 | 11,301 | 2,249 |
| Total | 12,395 | 523,741,915 | 278,320,149 | 73,281 | 94,179 | 20,898 |

* 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 | 1,836 | 83,822,118 | 44,133,325 |
| Equipment | 3,118 | 131,297,474 | 69,730,208 |
| Working Capital | 5,662 | 243,586,673 | 132,319,067 |
| Other | 1,779 | 65,035,650 | 32,137,550 |
| Total | 12,395 | 523,741,915 | 278,320,149 |

