

# Portfolio Development



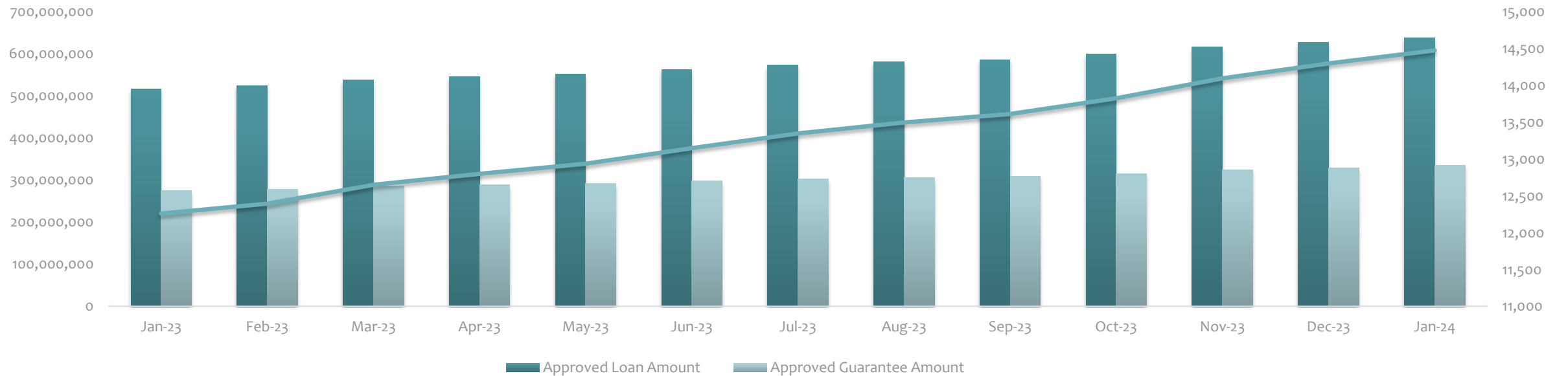
# LOAN STATISTICS



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

	Oct-23	Nov-23	Dec-23	Jan-24
Approved Loan Amount	599,077,661	615,688,711	626,417,361	637,833,262
Total Outstanding Loans	214,021,798	220,896,164	220,497,048	222,842,226
Approved Guarantee Amount	315,736,582	324,065,647	329,477,752	334,971,992
Total Outstanding Guarantees	113,683,283	116,781,657	116,245,060	116,828,400
No of Loans	13,825	14,096	14,299	14,474
No of Active Loans	6,983	7,078	7,105	7,111

## APPROVED LOANS

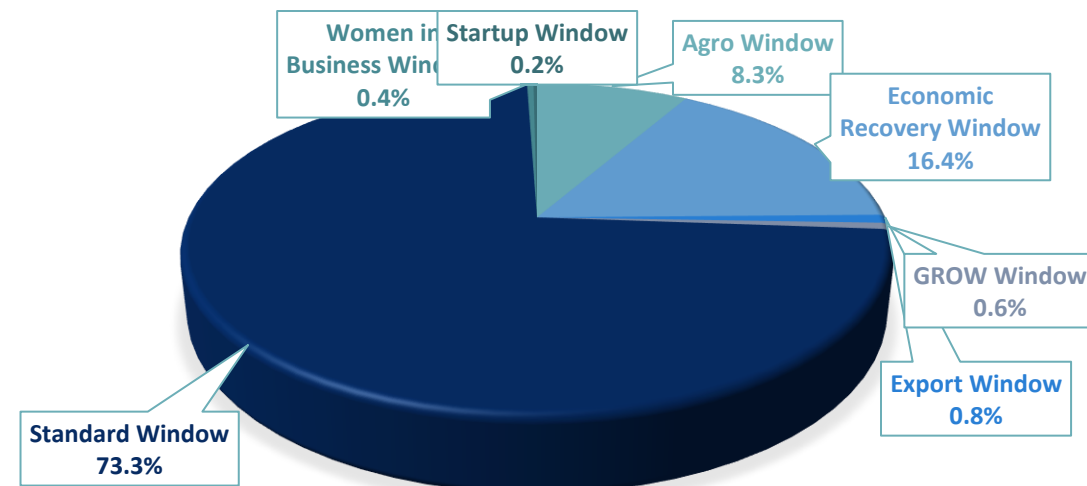


# GUARANTEED LOAN PER WINDOW



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

Windows	Disbursed Loans	Approved Amount	Approved Guarantee amount
Agro Window	1,459	53,049,250	26,103,536
Economic Recovery Window	1,980	104,721,105	74,291,323
Export Window	41	5,107,000	2,484,000
GROW Window	7	3,918,000	1,959,000
Standard Window	10,857	467,547,507	228,004,034
Women in Business Window	89	2,266,300	1,219,970
Startup Window	41	1,224,100	910,130
<b>Total</b>	<b>14,474</b>	<b>637,833,262</b>	<b>334,971,992</b>



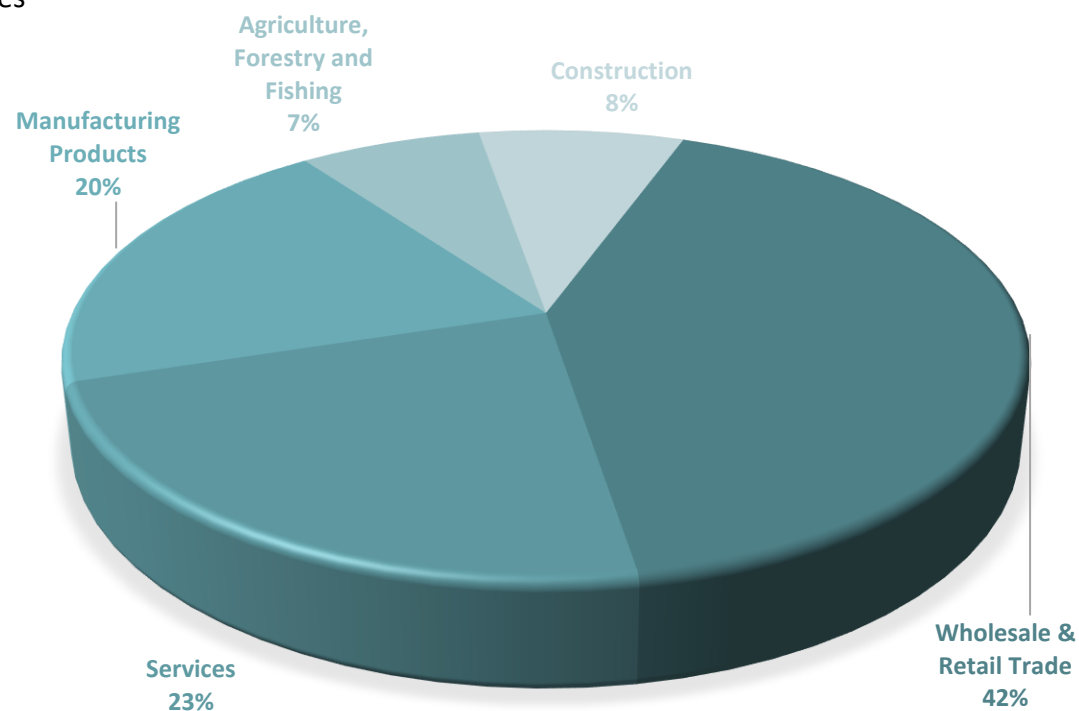
# LOANS BY SECTOR



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	5,623	267,060,901	139,456,044	29,312	37,686	8,374
Services	3,726	144,767,553	75,993,817	26,984	33,923	6,939
Manufacturing Products	2,430	126,741,717	68,404,641	18,108	22,866	4,758
Construction	1,495	46,597,550	24,237,991	3,765	5,565	1,800
Agriculture, Forestry and Fishing	1,200	52,665,541	26,879,501	10,102	12,641	2,539
<b>Total</b>	<b>14,474</b>	<b>637,833,262</b>	<b>334,971,992</b>	<b>88,271</b>	<b>112,681</b>	<b>24,410</b>

\* 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	2,135	96,007,518	50,308,270
Equipment	3,683	159,601,970	83,694,346
Working Capital	6,864	316,079,924	168,354,827
Other	1,792	66,143,850	32,614,550
<b>Total</b>	<b>14,474</b>	<b>637,833,262</b>	<b>334,971,992</b>

