



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

JULY 2026

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Key Performance Indicators

1



Total Capital

€ 109,234,599

Approved Loan Amount

€ 1,200,273,234

Approved Guarantee Amount

€ 615,605,553

Outstanding Guaranteed

€ 208,668,528

*Claim Processing Time

5 days

2

No. of disbursed loans **23,421**

*No. of businesses **14,198**

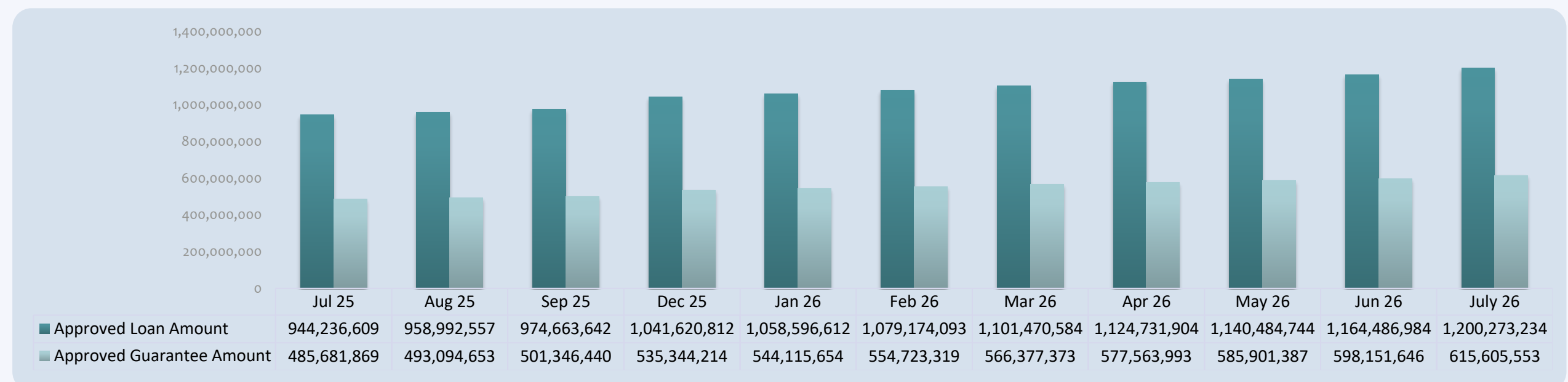
Active Loans **9,365**

3

 Women in Business **17%**

 Indirect Jobs Created **23%**

 First Time Borrower **27%**



1 & 2. Portfolio Development

Represents cumulative values, including all data reported up to **July 2026**

***No. of businesses** – Each business is counted once, even if it has benefited from more than one guaranteed loan (FIN included)

***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 2026). 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 **July 2026**.

Risk Indicators

2.30%



NPL

(-0.21 pp from last month)

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

1.25%



DELINQUENCY

(+0.15 pp from last month)

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

€ 5,560,662

cumulative



CLAIM AMOUNT

(+ €83k new this month)

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

€ 859,508

cumulative



RECOVERIES

(+ €77k new this month)

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

Disclaimer: NPL figures are reported in line with the new calculation methodology, where non-performing loans are identified based on IFRS 9 Stage 3 classifications as reported by partner financial institutions, combined with contamination rules applied by KCGF. Accordingly, movements in NPL and delinquency levels may reflect both changes in underlying portfolio performance and the impact of this new calculation methodology.

Guaranteed Loans per Window

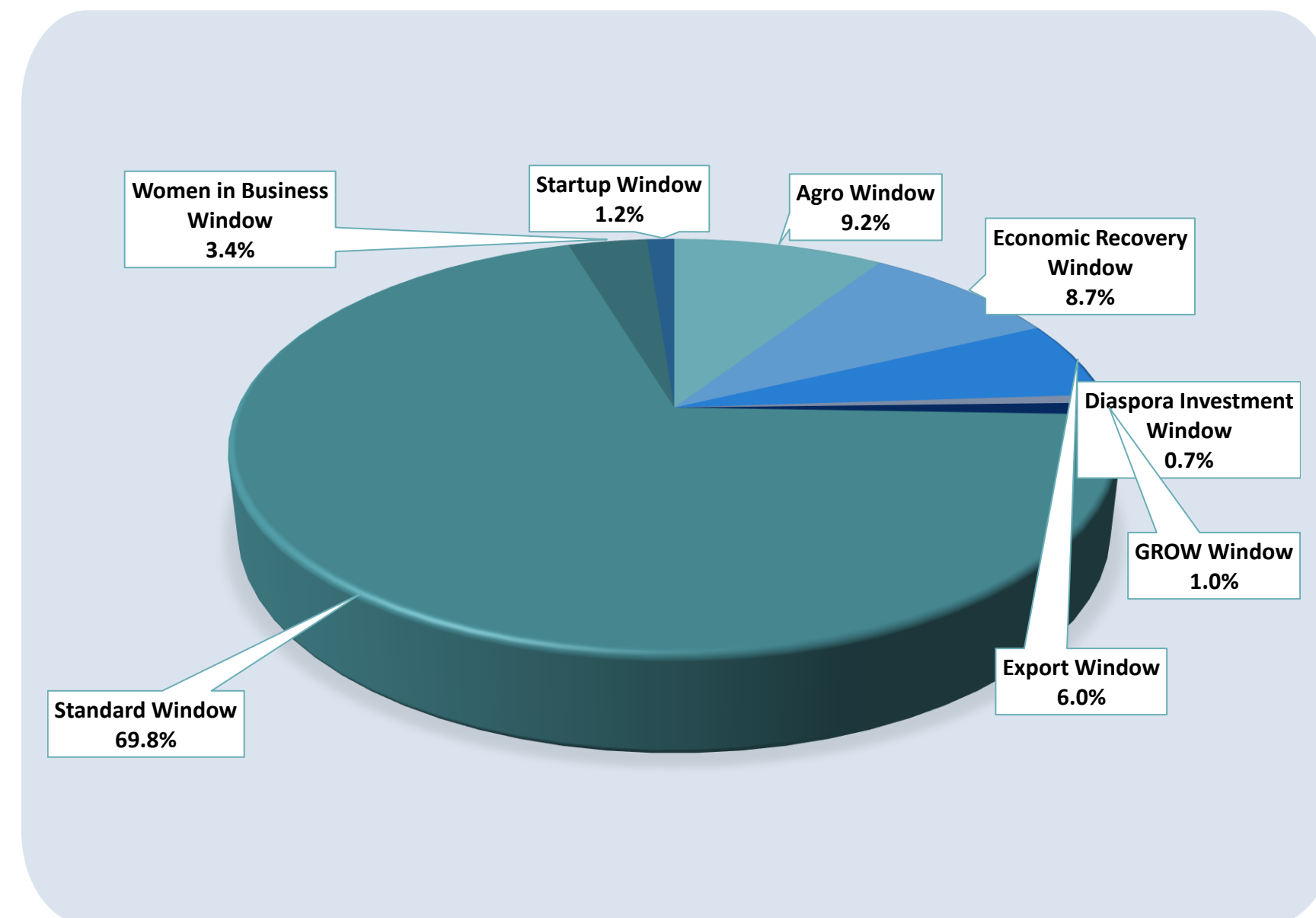
*Windows	Number of Loans	Approved Amount	Guarantee Amount
Agro Window	3,209	110,234,469	55,026,187
**Economic Recovery Window	1,980	104,721,105	74,291,323
Export Window	506	72,491,800	34,849,650
Diaspora Investment Window	34	7,823,000	5,881,200
GROW Window	87	11,473,609	5,890,975
***Standard Window	16,144	838,095,180	405,626,412
Women in Business Window	991	41,271,600	23,542,750
Startup Window	470	14,162,471	10,497,057
Total	23,421	1,200,273,234	615,605,553

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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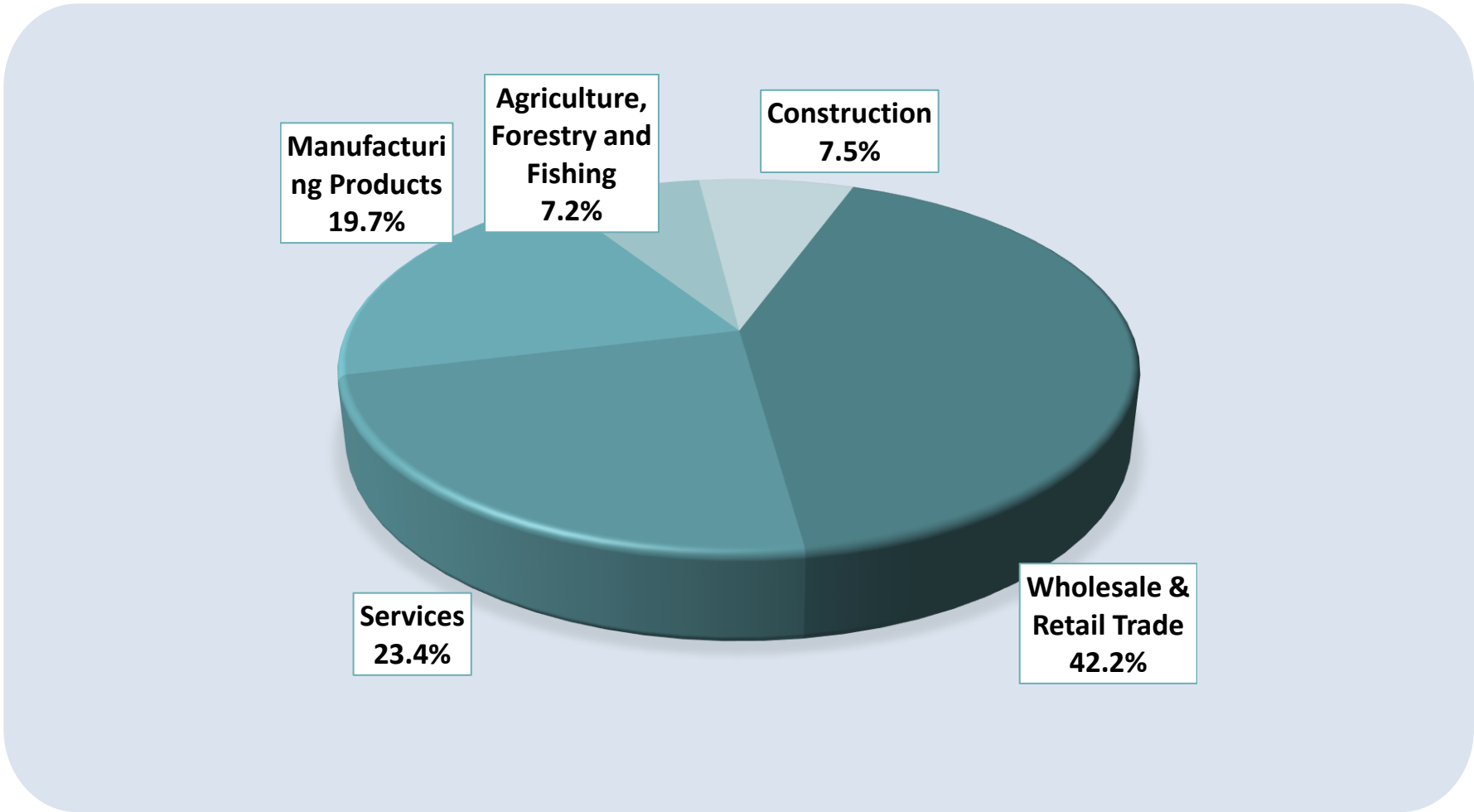
Main Sectors

Number of Loans Approved Amount Guarantee Amount

Wholesale & Retail Trade
Services
Manufacturing Products
Agriculture, Forestry and Fishing
Construction
Total

Wholesale & Retail Trade	8,910	507,106,850	256,872,188
Services	5,903	280,832,951	145,267,027
Manufacturing Products	3,784	236,377,225	122,444,596
Agriculture, Forestry and Fishing	3,021	85,842,769	44,847,892
Construction	1,803	90,113,439	46,173,849
Total	23,421	1,200,273,234	615,605,553

Amount in euros



Loan Purpose

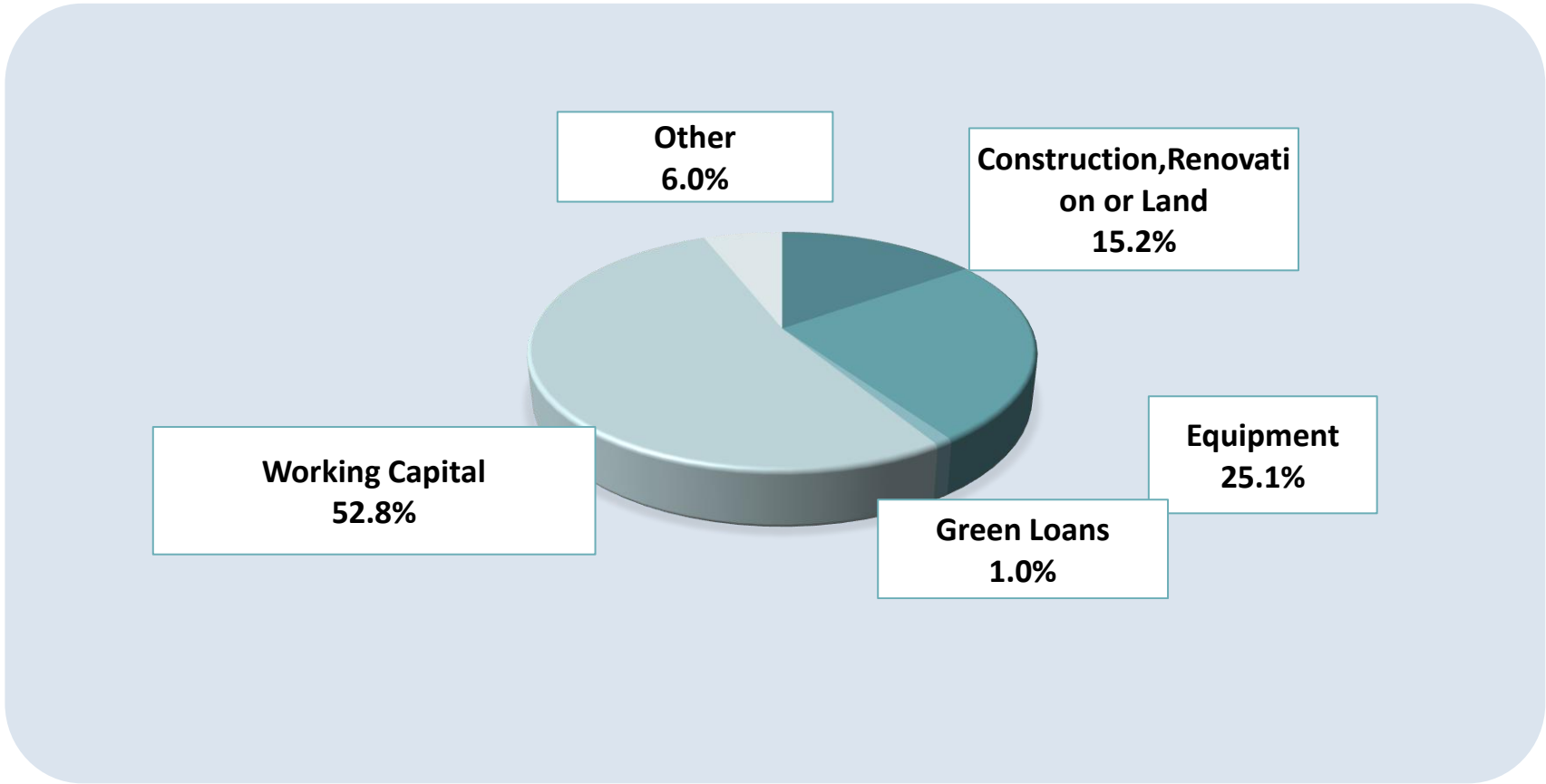


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Purpose of the Loans	Number of Loans	Approved Amount	Guarantee Amount
Construction/Renovation/Land	3,458	182,571,736	93,467,692
Equipment	6,404	300,961,022	156,097,044
Green Loans	87	11,473,609	5,890,975
Working Capital	11,622	633,155,017	324,792,293
*Other	1,850	72,111,850	35,357,550
Total	23,421	1,200,273,234	615,605,553

Amount in euros

*Loans identified in the category Others have mixed purposes

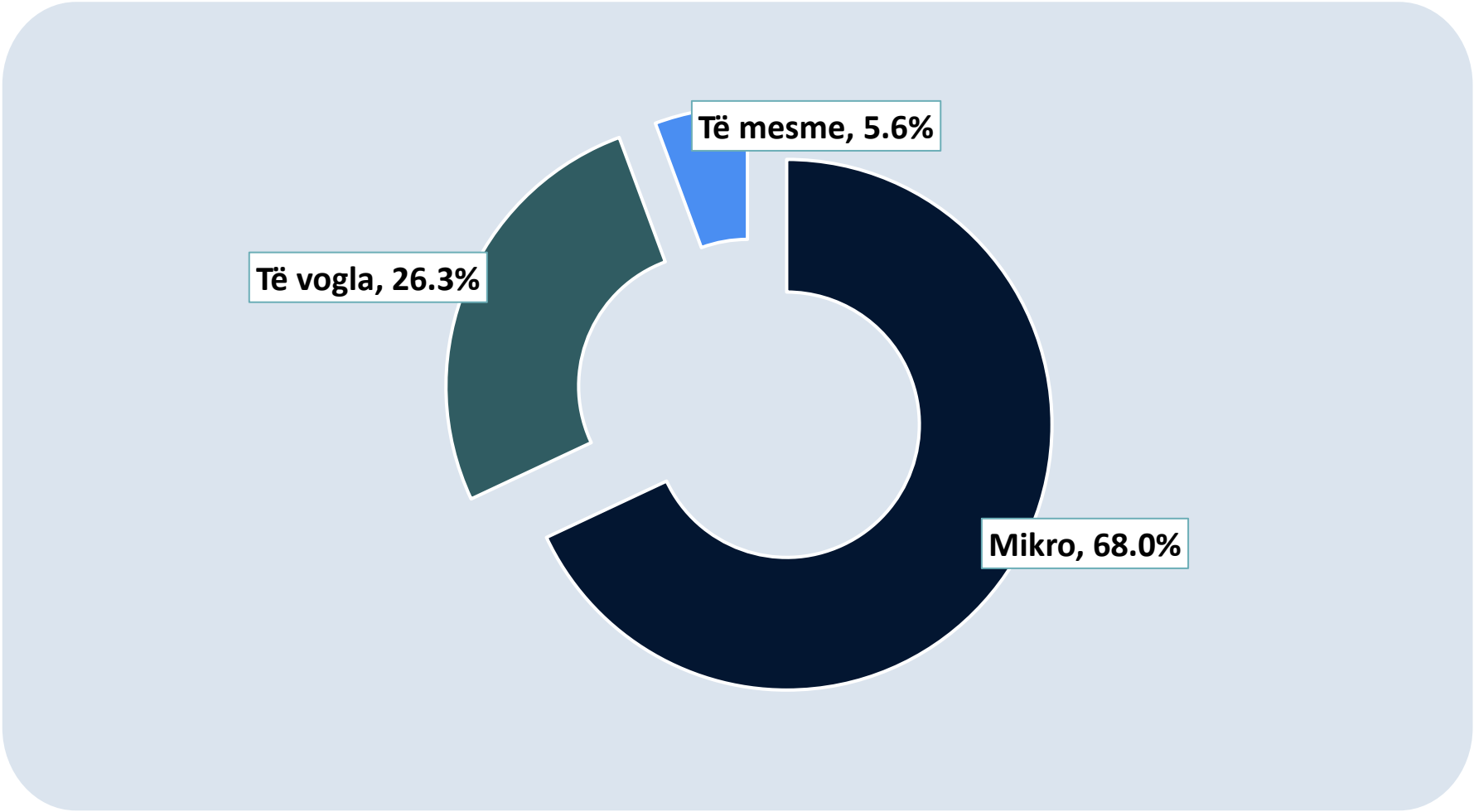


Enterprise Size

*Enterprise Size Classification	Number of Loans	Approved Amount	Guarantee Amount
Micro	19,675	816,411,760	421,176,670
Small	3,391	316,117,324	160,804,898
Medium	355	67,744,150	33,623,985
Total	23,421	1,200,273,234	615,605,553

Amount in euros

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





Loan Amount:
€ 110.2M



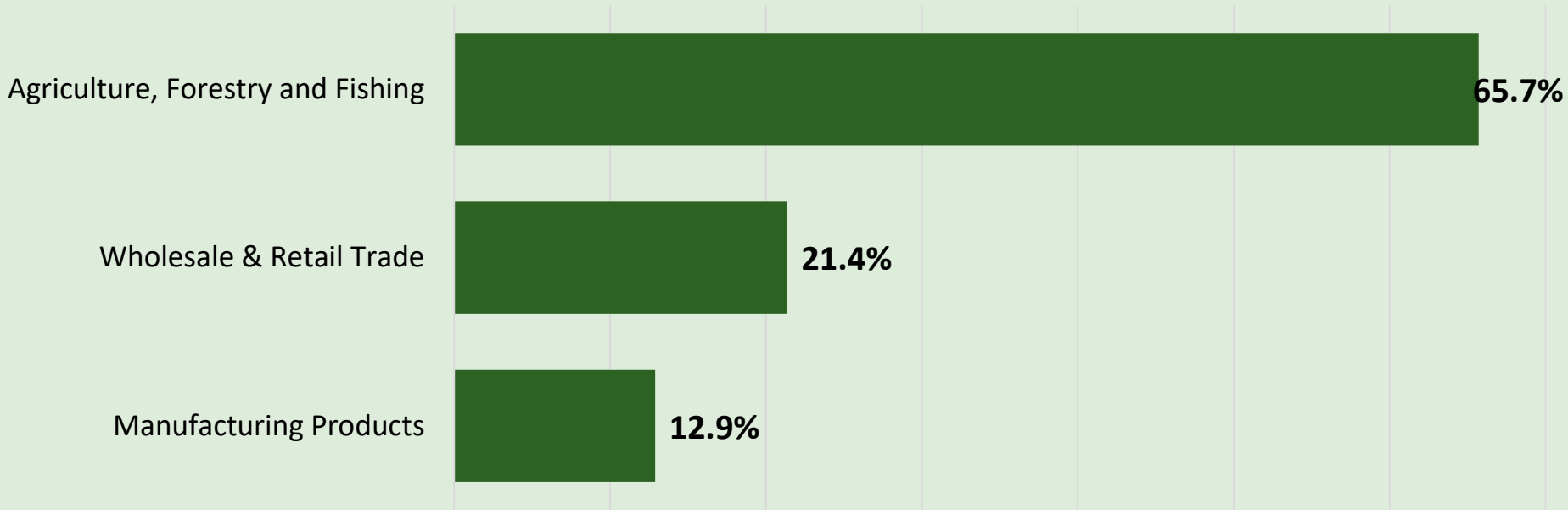
Guarantee Amount:
€ 55.0M



Outstanding Guaranteed:
€ 21.6M

No. of businesses by
window: **2,330**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
3,988

First time Borrower
385

Non – performing loans
3.2%

Claims paid out
€ 579K

Export Window



Loan Amount:
€ 72.5M



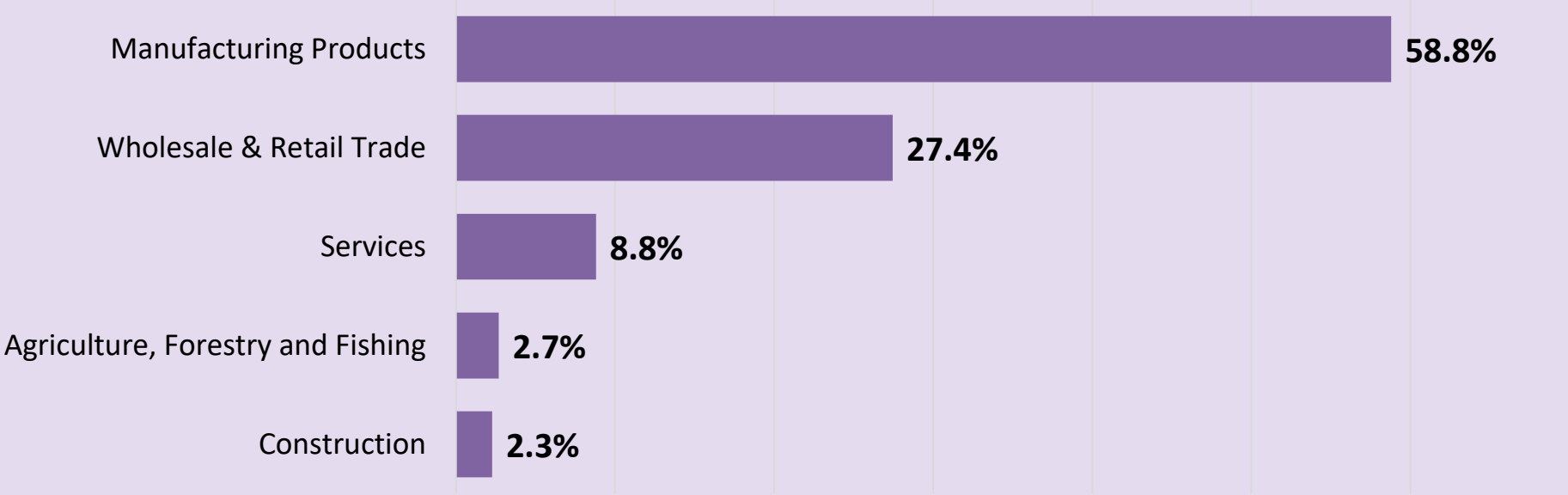
Guarantee Amount:
€ 34.8M



Outstanding Guaranteed:
€ 22.5M

No. of businesses by
window: **329**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,349

First time Borrower
23

Non – performing loans
1.5%

Diaspora Investment Window



Diaspora Investment Window



Loan Amount:
€ 7.8M



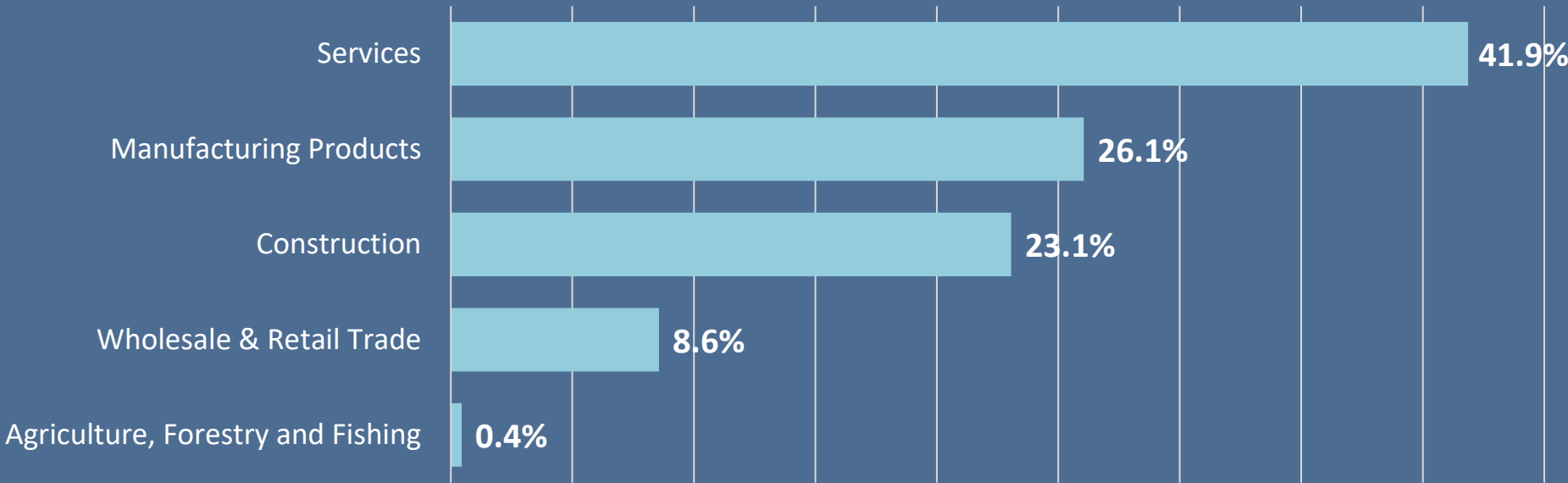
Guarantee Amount:
€ 5.9M



Outstanding Guaranteed:
€ 5.3M

No. of businesses by
window: **27**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created

116

First time Borrower

19

Non – performing loans

2.8%

GROW



Loan Amount:
€ 11.5M



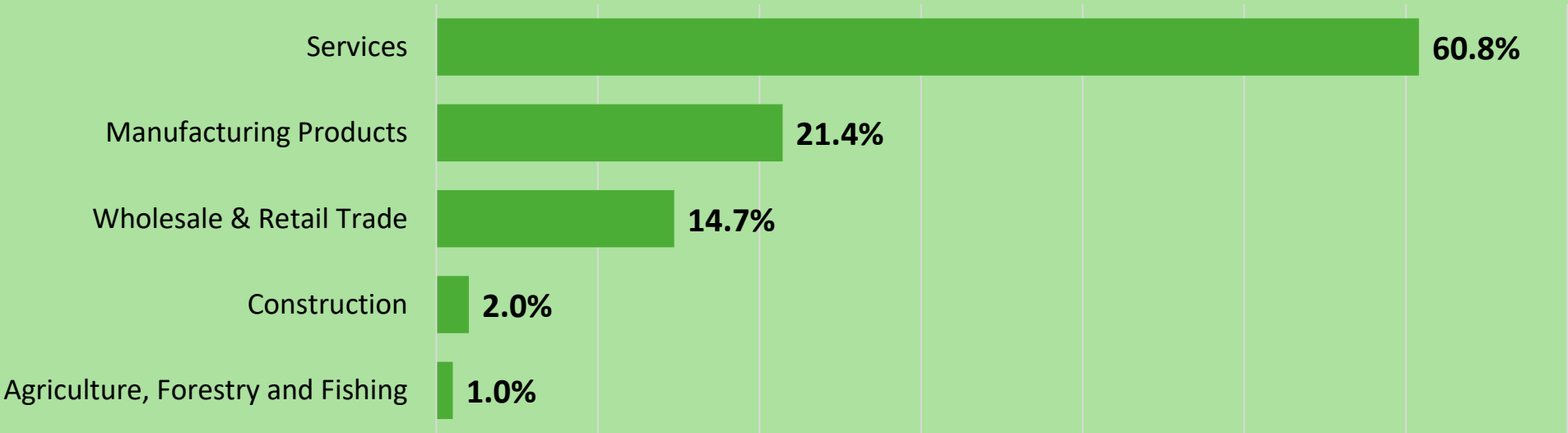
Guarantee Amount:
€ 5.9M



Outstanding Guaranteed:
€ 3.6M

No. of businesses by
window: **82**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
133

First time Borrower
12



*Primary Energy Saved

14,269 MWh/a or 75%



*CO2 Emission reduction

7,417 t/a or 77%

***Primary Energy Saved** – Measures the annual reduction in primary energy consumption achieved by projects supported through our green loans. Expressed in megawatt-hours per year (MWh/a).
CO₂ Emission Reduction – Represents the annual reduction in CO₂ emissions achieved by projects financed through our green loans portfolio, expressed in metric tons per year (t/a).

Standard Window



Loan Amount:
€ 838.1M



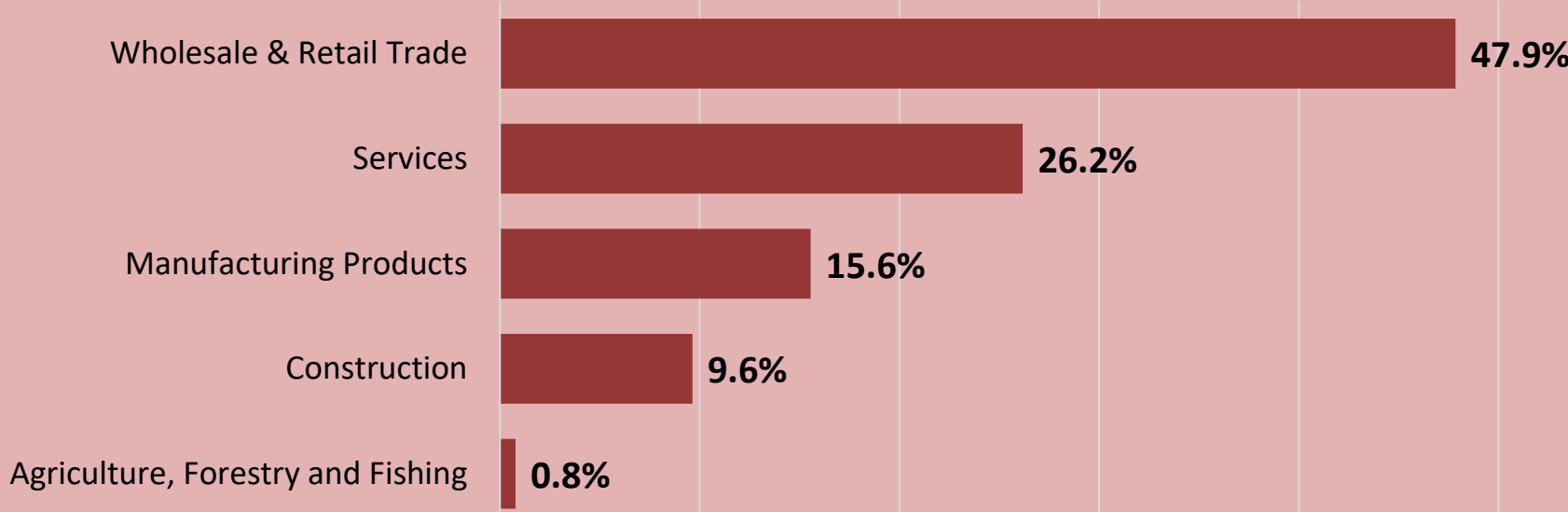
Guarantee Amount:
€ 405.6M



Outstanding Guaranteed:
€ 128.3M

No. of businesses by
window: **10,023**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
26.1k

First time Borrower
2,544

Non – performing loans
2.3%

Claims paid out
€ 3.7M

Women in Business



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WOMEN IN
BUSINESS
WINDOW



Loan Amount:
€ 41.3M



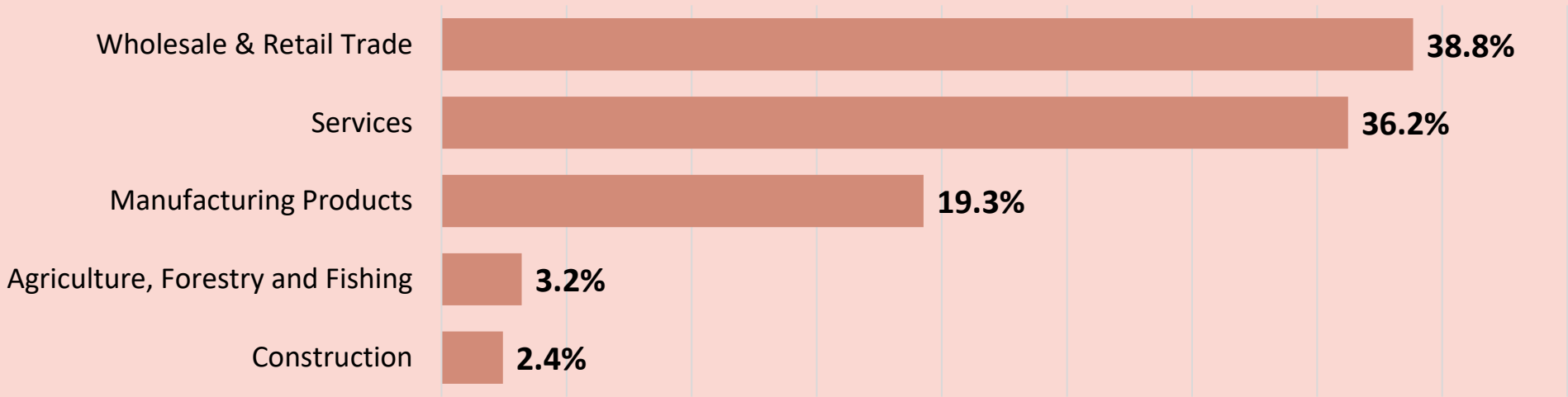
Guarantee Amount:
€ 23.5M



Outstanding Guaranteed:
€ 17.5M

No. of businesses by
window: **820**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,220

First time Borrower
252

Non – performing loans
0.7%

Start – up Window



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START-UP
WINDOW



Loan Amount :
€ 14.2M



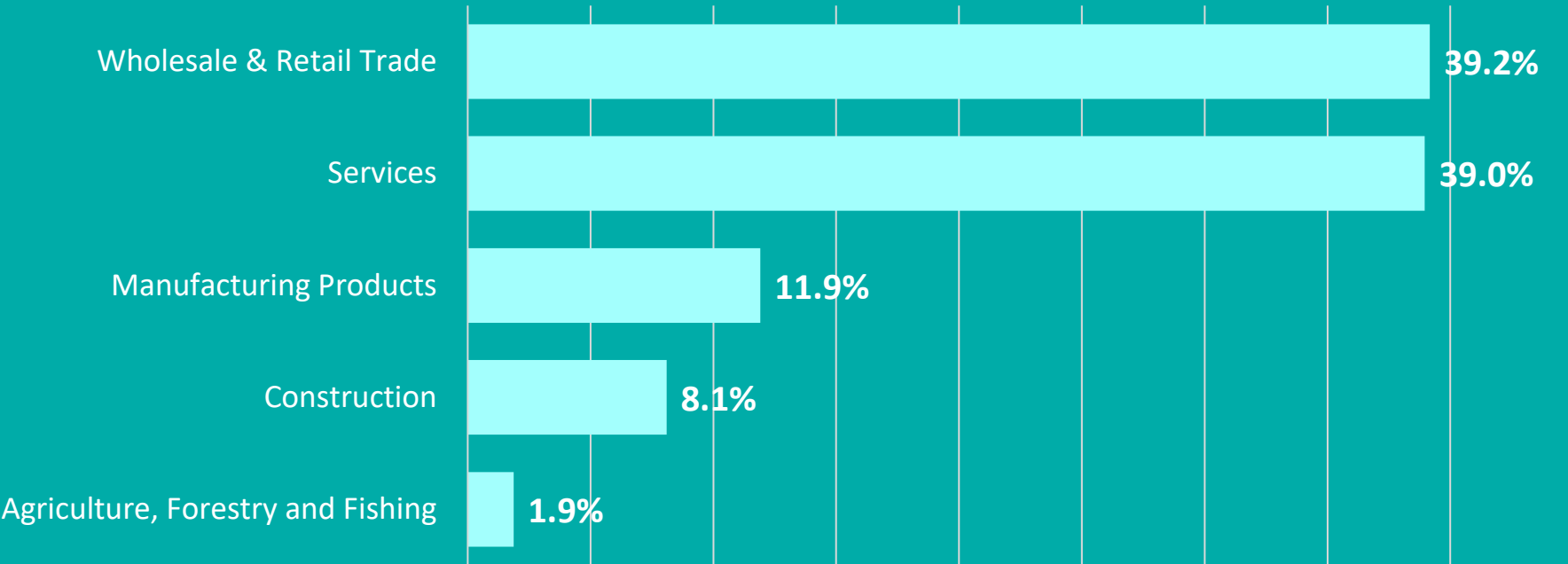
Guarantee Amount :
€ 10.5M



Outstanding Guaranteed :
€ 6.7M

No. of businesses by
window: **422**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
649

First time Borrower
308

Non – performing loans
1.6%

Claims paid out
18.5K €