



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

OCTOBER 2025

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Key Performance Indicators

1



Total Capital
€ 104,838,974

Approved Loan Amount
€ 992,450,804

Approved Guarantee Amount
€ 510,271,596

Outstanding Guaranteed
€ 169,245,932

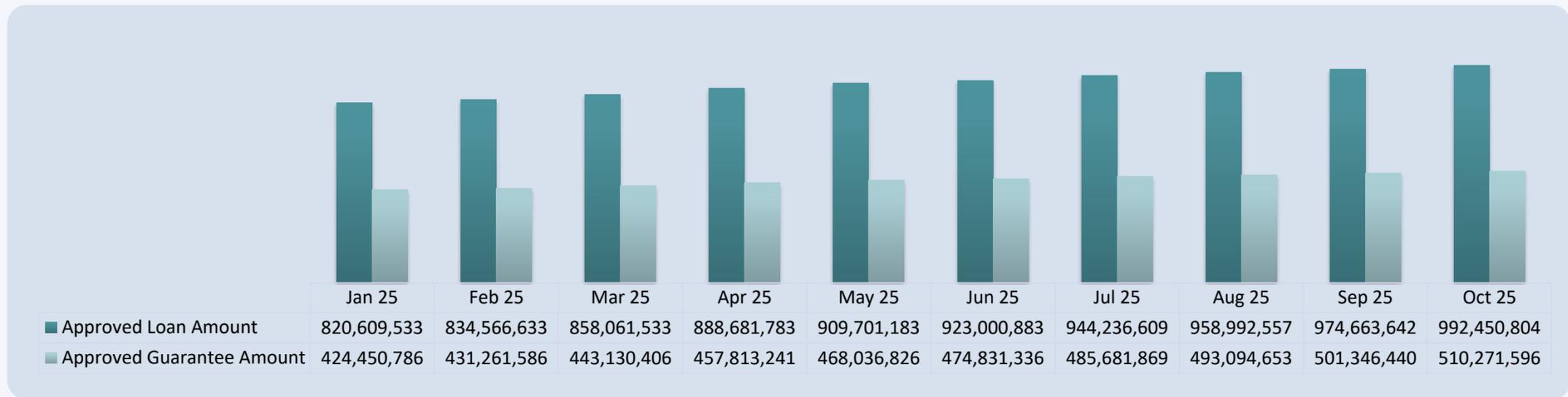
*Claim Processing Time
6 days

2

No. of disbursed loans	19,942
No. of businesses	12,473
Active Loans	7,909

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 **October 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 **October 2025**.

Risk Indicators

2.00%

NPL

(-0.06 pp from last month)

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

1.49%

DELINQUENCY

(-0.08 pp from last month)

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

€ 4,326,433

cumulative

CLAIM AMOUNT

(+ €141k new this month)

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

€509,951

cumulative

RECOVERIES

(+ €67k new 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

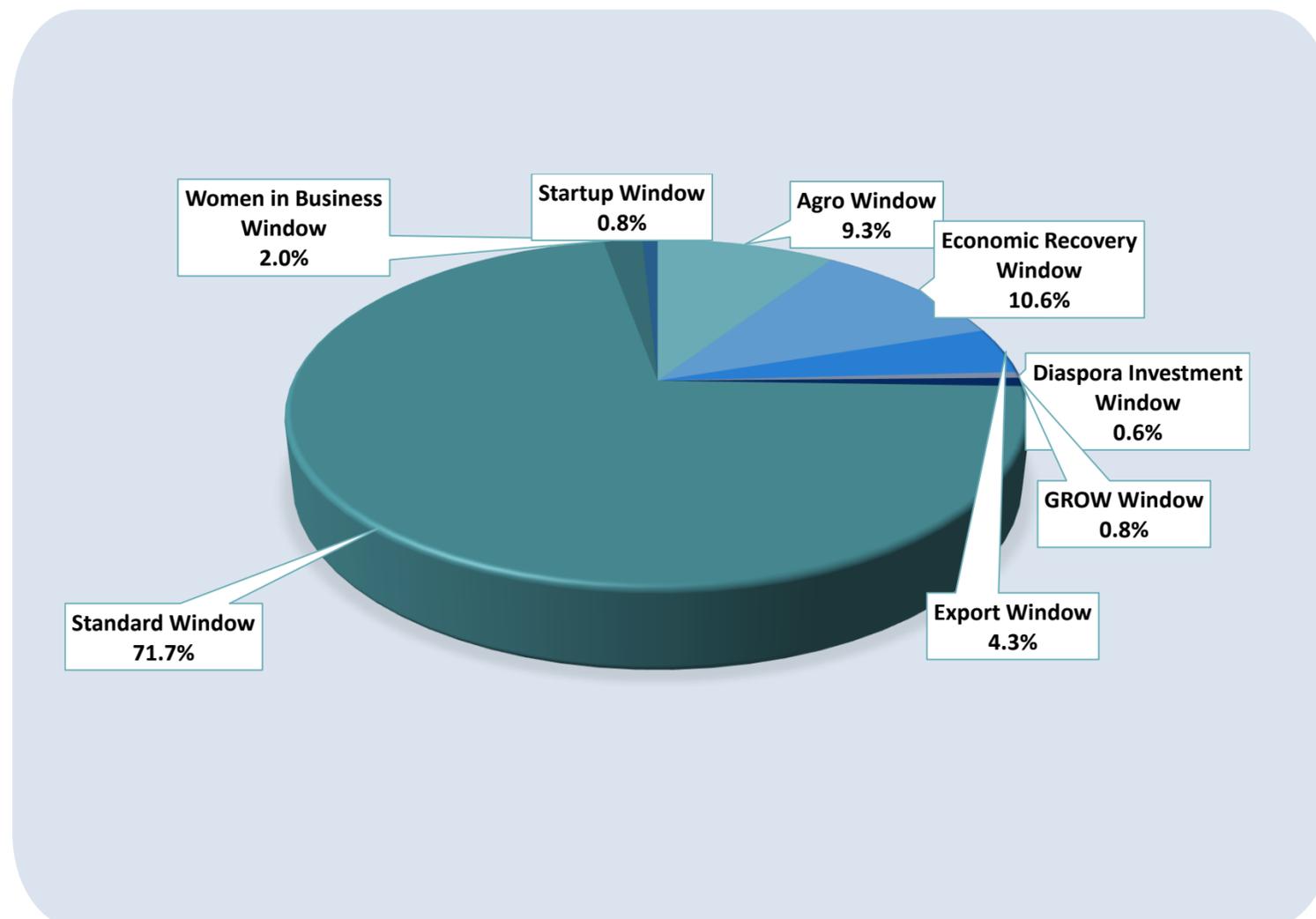
*Windows	Number of businesses	Approved Amount	Guarantee Amount
Agro Window	1,787	92,308,179	46,093,008
**Economic Recovery Window	1,236	104,721,105	74,291,323
Export Window	86	42,713,800	20,719,650
Diaspora Investment Window	23	5,554,000	4,106,000
GROW Window	21	7,880,959	3,927,480
***Standard Window	8,715	711,192,960	344,392,225
Women in Business Window	352	20,220,500	10,908,950
Startup Window	253	7,859,301	5,832,961
Total	12,473	992,450,804	510,271,596

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.



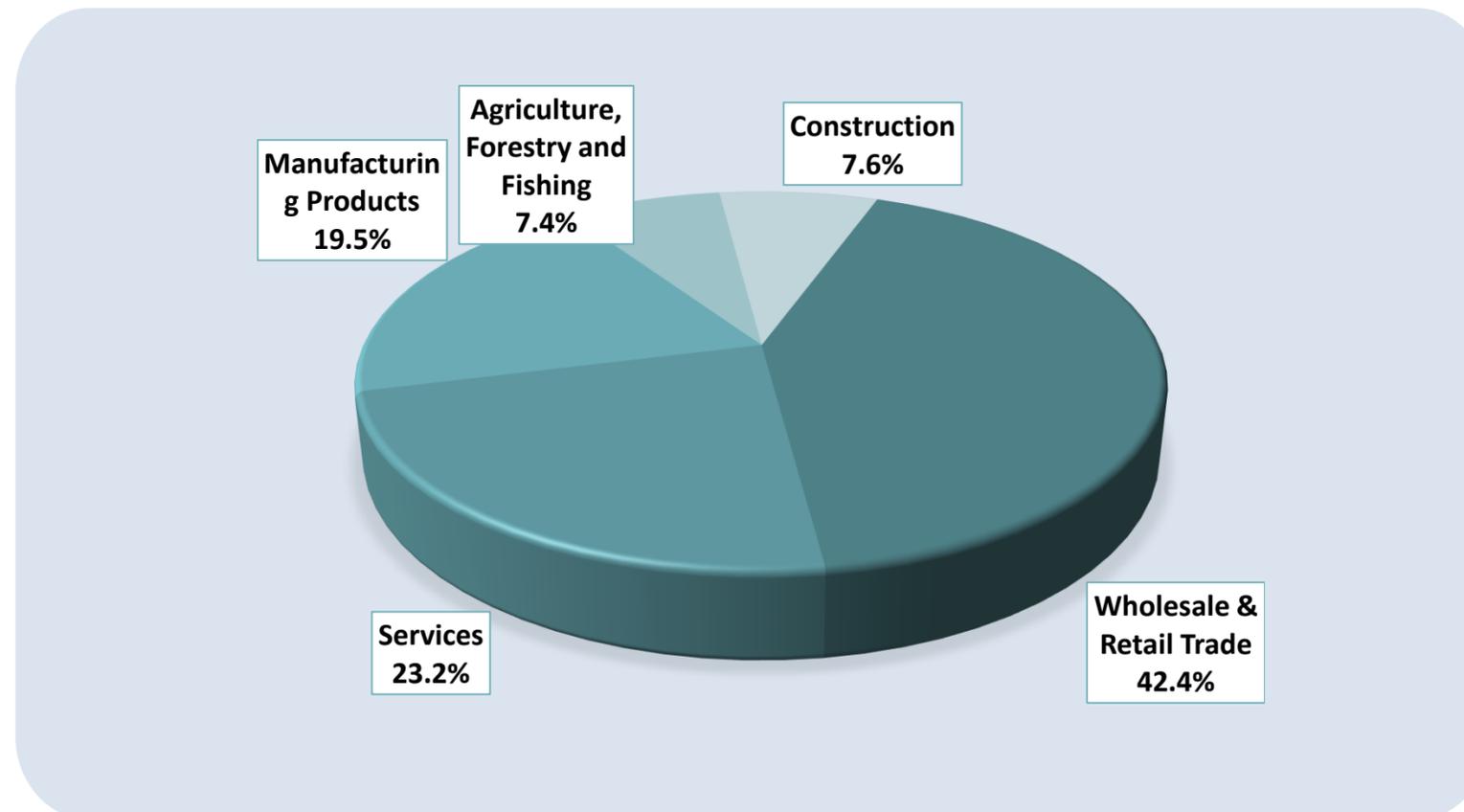
Loans by Sector

Main Sectors

No of Businesses Approved Amount Guarantee Amount

Wholesale & Retail Trade	4,184	420,356,672	213,374,479
Services	3,505	229,974,351	118,923,731
Manufacturing Products	1,954	193,118,755	101,358,970
Agriculture, Forestry and Fishing	1,863	73,758,479	38,411,513
Construction	967	75,242,547	38,202,904
Total	12,473	992,450,804	510,271,596

Amount in euros

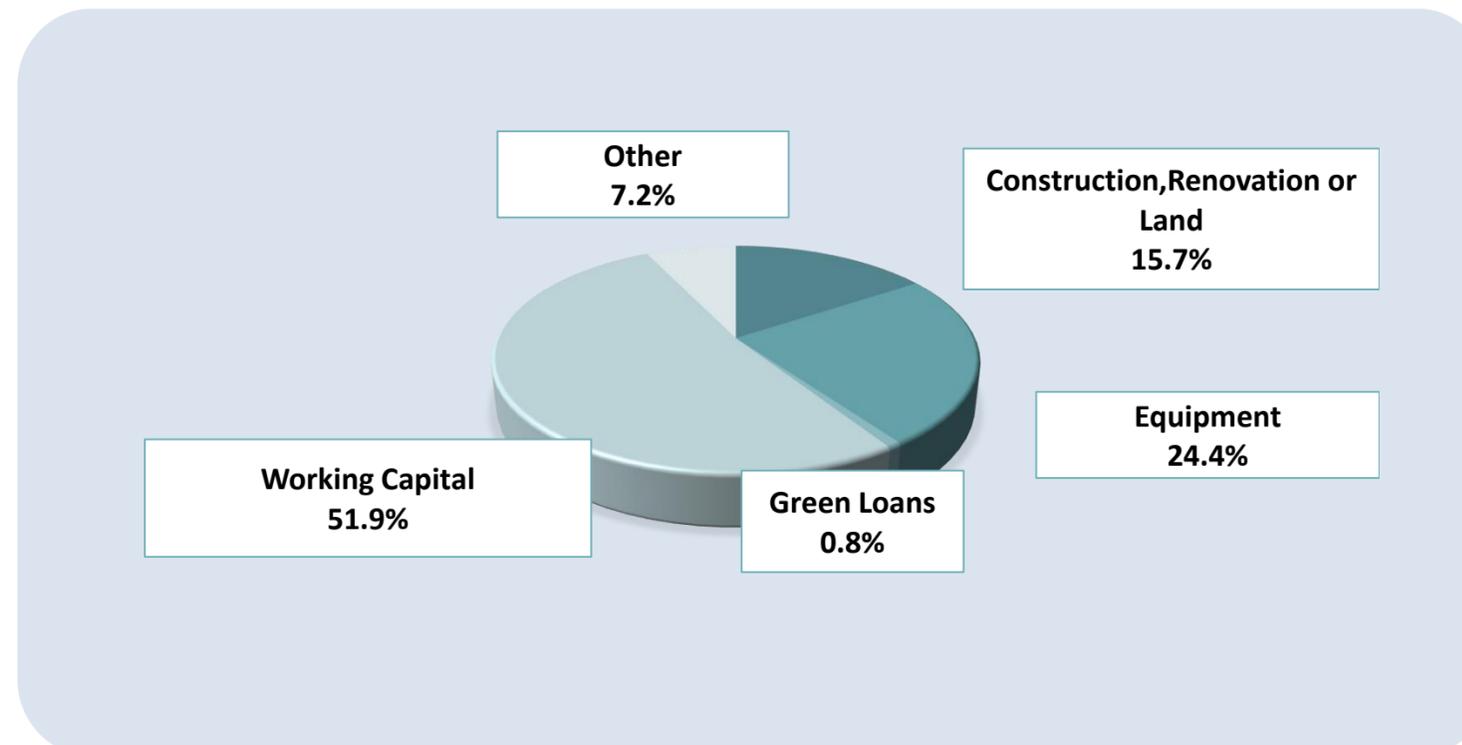


Loan Purpose

Purpose of the Loans	Number of Businesses	Approved Amount	Guarantee Amount
Construction/Renovation/Land	2,280	155,718,706	79,562,314
Equipment	3,691	242,141,140	125,322,472
Green Loans	21	7,880,959	3,927,480
Working Capital	5,087	515,523,149	266,601,282
*Other	1,394	71,186,850	34,858,050
Total	12,473	992,450,804	510,271,596

Amount in euros

*Loans identified in the category Others have mixed purposes

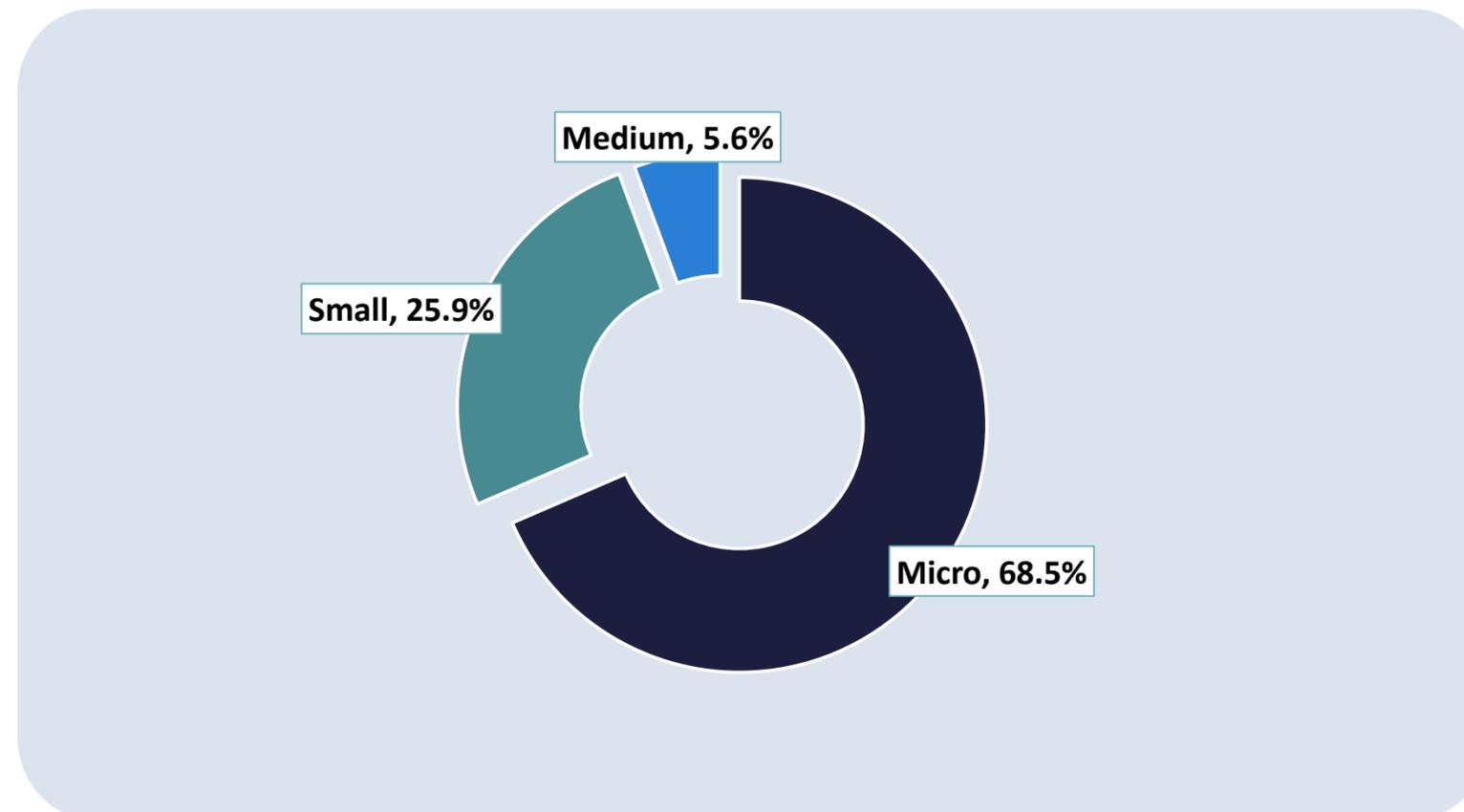


Enterprise Size

*Enterprise Size Classification	Number of Businesses	Approved Amount	Guarantee Amount
Micro	11,046	680,006,268	350,021,772
Small	1,304	256,562,386	131,735,429
Medium	123	55,882,150	28,514,395
Total	12,473	992,450,804	510,271,596

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 :
€ 92.3M



Guarantee Amount :
€ 46.1M



Outstanding Guaranteed :
€ 19.2M

No. of businesses :
1,787

Participation (%) of the guaranteed amount by sectors

Agriculture, Forestry and Fishing

65.9%

Wholesale & Retail Trade

21.5%

Manufacturing Products

12.6%

Indirect jobs created
3,538

First time Borrower
332

NPL
2.6%

Claims paid out
€ 316K

Export Window



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EXPORT
WINDOW



Loan Amount :
€ 42.7M



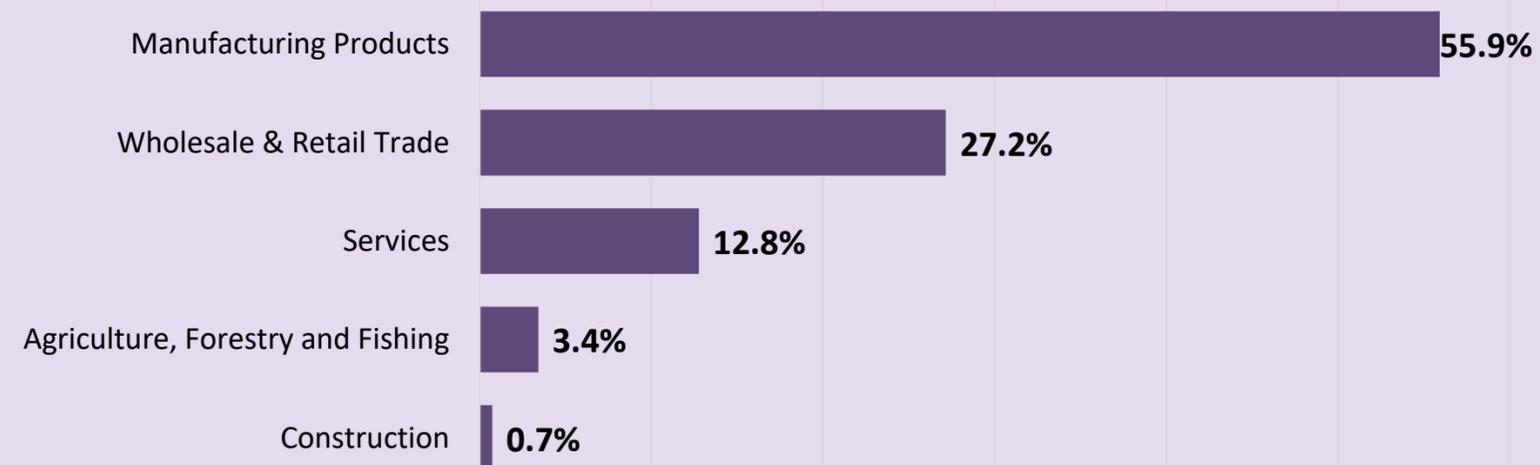
Guarantee Amount :
€ 20.7M



Outstanding Guaranteed :
€ 15.1M

No. of businesses :
86

Participation (%) of the guaranteed amount by sectors



Indirect jobs created

912

First time Borrower

14

NPL

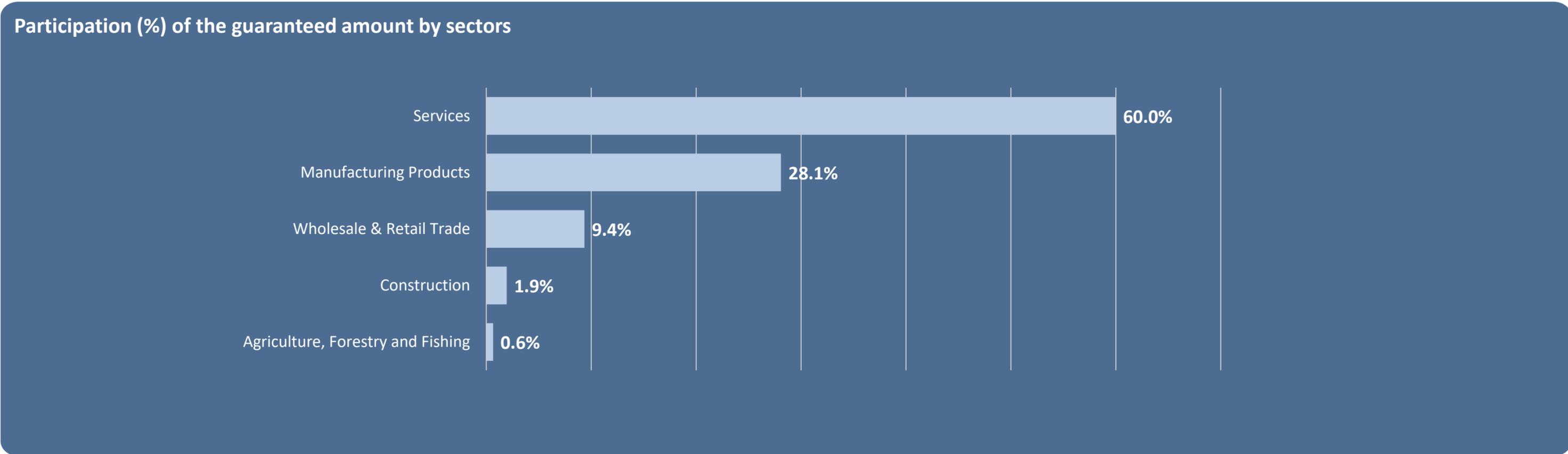
0.3%

Diaspora Investment Window



Diaspora Investment Window

 Loan Amount : € 5.6M	 Guarantee Amount : € 4.1M	 Outstanding Guaranteed : € 3.9M	No. of businesses : 23	Indirect jobs created 90 First time Borrower 17
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GROW



Loan Amount :
€ 7.9M



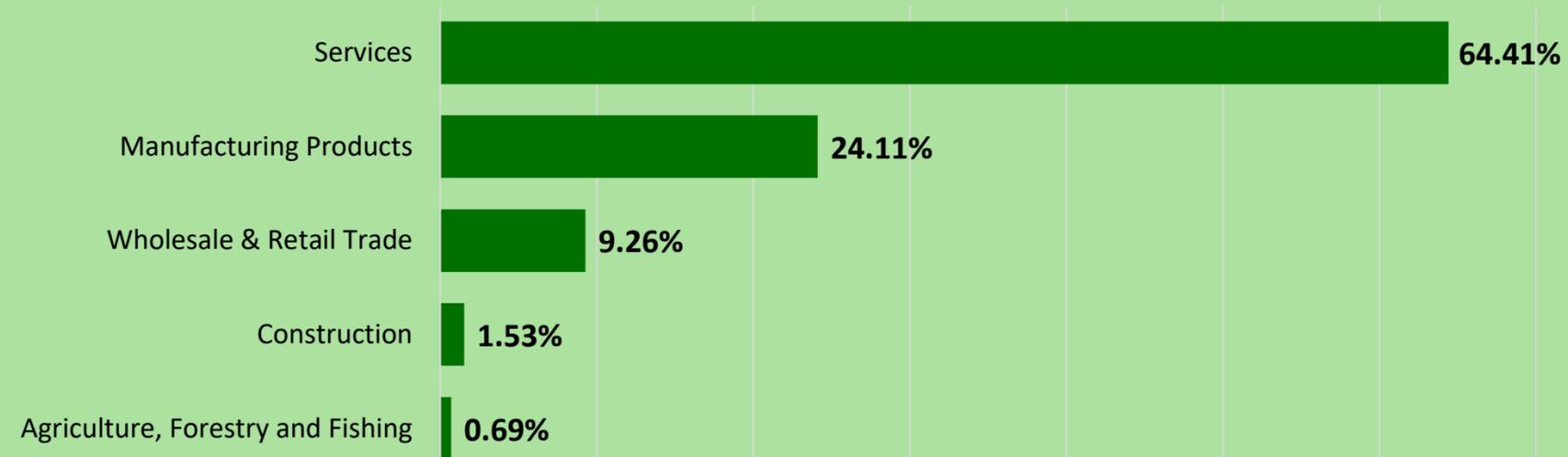
Guarantee Amount :
€ 3.9M



Outstanding Guaranteed :
€ 2.3M

No. of businesses :
21

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
87

First time Borrower
6



*Primary Energy Saved
8,993 MWh/a or 82%



*CO2 Emission reduction
5,843 t/a or 96%

Standard Window



**STANDARD
WINDOW**



Loan Amount :
€ 711.2M



Guarantee Amount :
€ 344.4M



Outstanding Guaranteed :
€ 110.4M

No. of businesses :
8,715

Indirect jobs created
23.7k

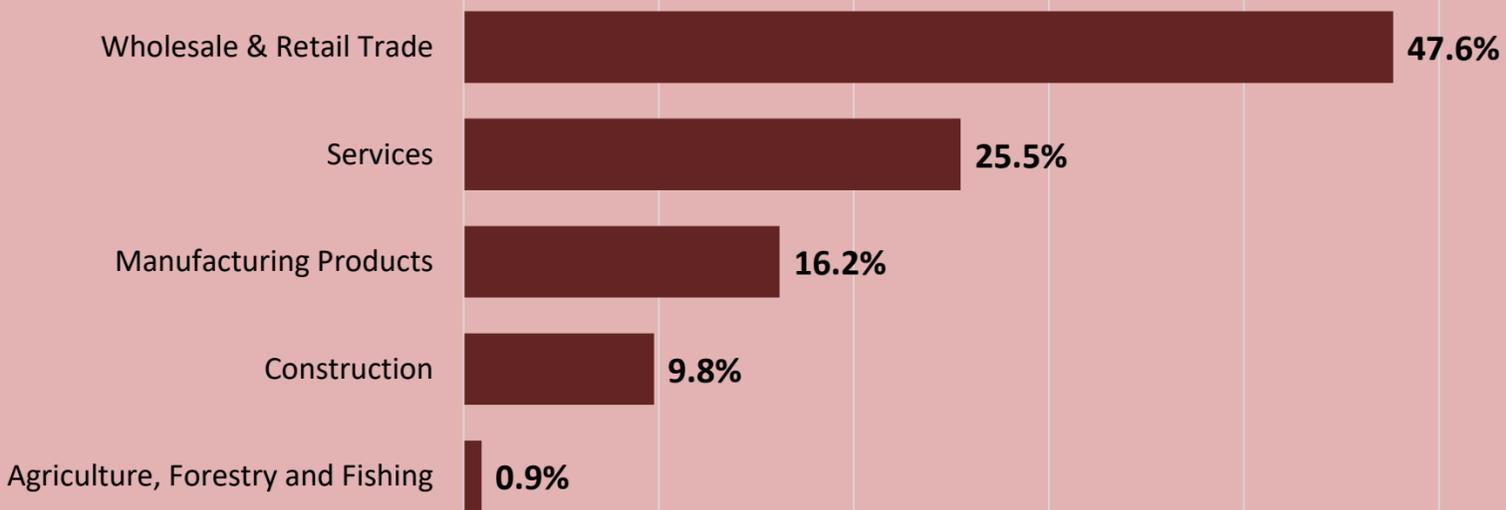
First time Borrower
2,363

NPL

2.1%

Claims paid out
€ 3.0M

Participation (%) of the guaranteed amount by sectors



Women in Business



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WOMEN IN
BUSINESS
WINDOW



Loan Amount :
€ 20.2M



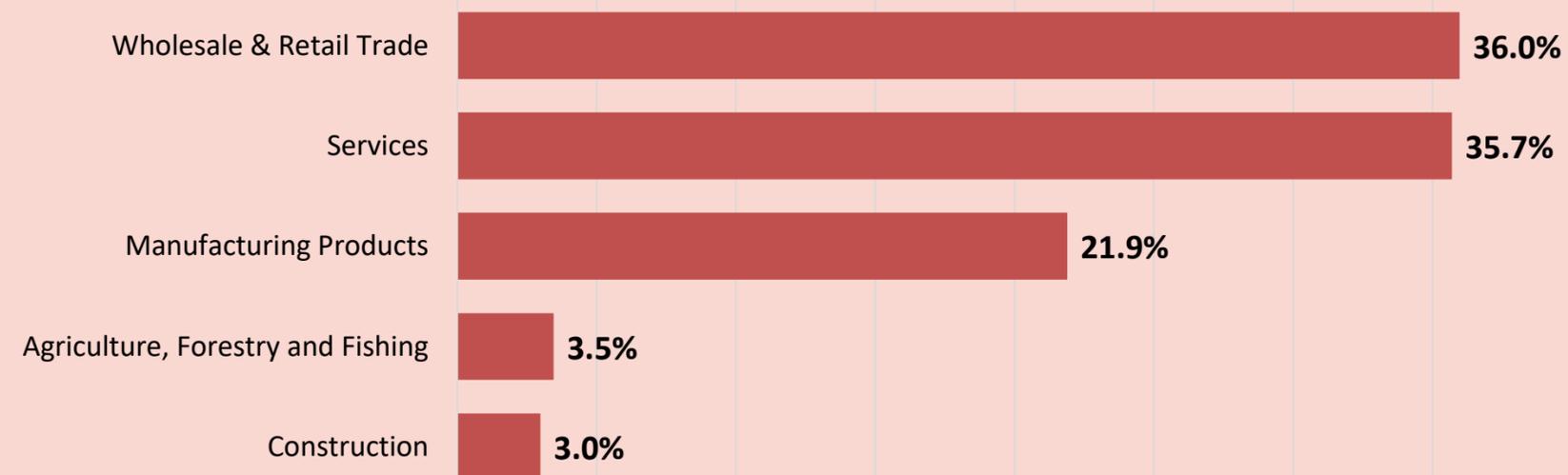
Guarantee Amount :
€ 10.9M



Outstanding Guaranteed :
€ 8.2M

No. of businesses :
352

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
719

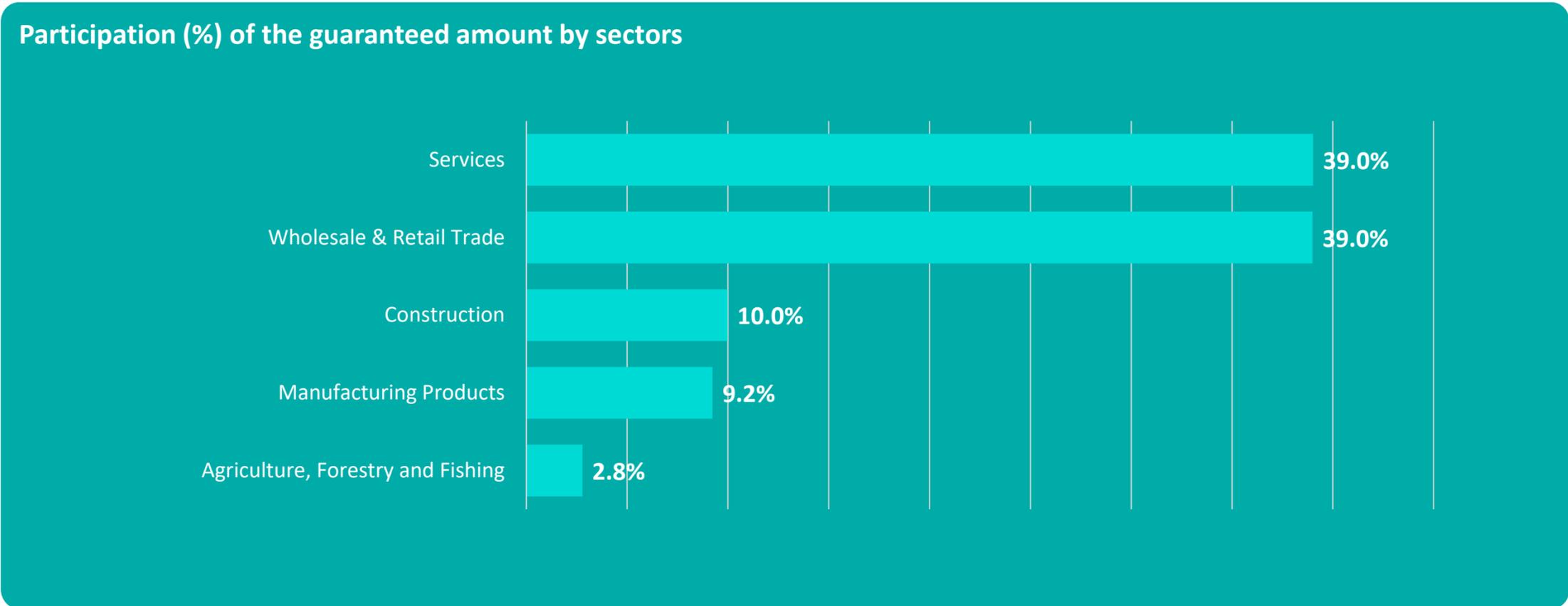
First time Borrower
155

NPL
0.6%

Start – up Window



 Loan Amount : € 7.9M	 Guarantee Amount : € 5.8M	 Outstanding Guaranteed : € 3.6M	No. of businesses : 253
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Indirect jobs created
431

First time Borrower
192

NPL
1.8%