



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

MAY 2026

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Key Performance Indicators

1



Total Capital

€ 109,234,599

Approved Loan Amount

€ 1,140,484,744

Approved Guarantee Amount

€ 585,901,387

Outstanding Guaranteed

€ 195,854,401

*Claim Processing Time

5 days

2

No. of disbursed loans **22,534**

*No. of businesses **13,734**

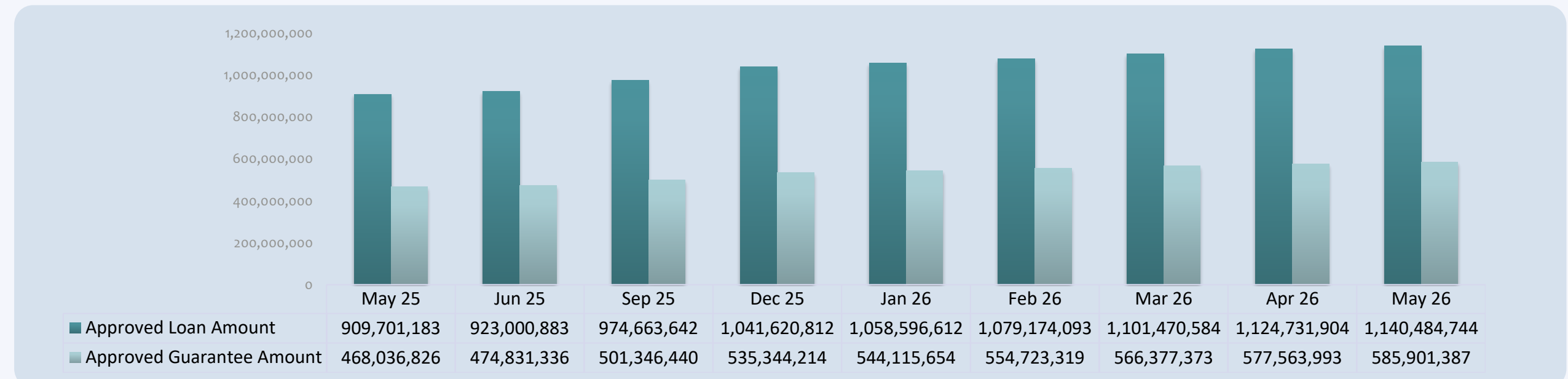
Active Loans **8,926**

3

Women in Business **16%**

Indirect Jobs Created **23%**

First Time Borrower **27%**



1 & 2. Portfolio Development

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

Risk Indicators

2.36%



NPL

(+0.10 pp from last month)

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

1.34%



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.

€ 5,470,973

cumulative



CLAIM AMOUNT

(+ €12k new this month)

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

€ 746,444

cumulative



RECOVERIES

(+ €13k 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

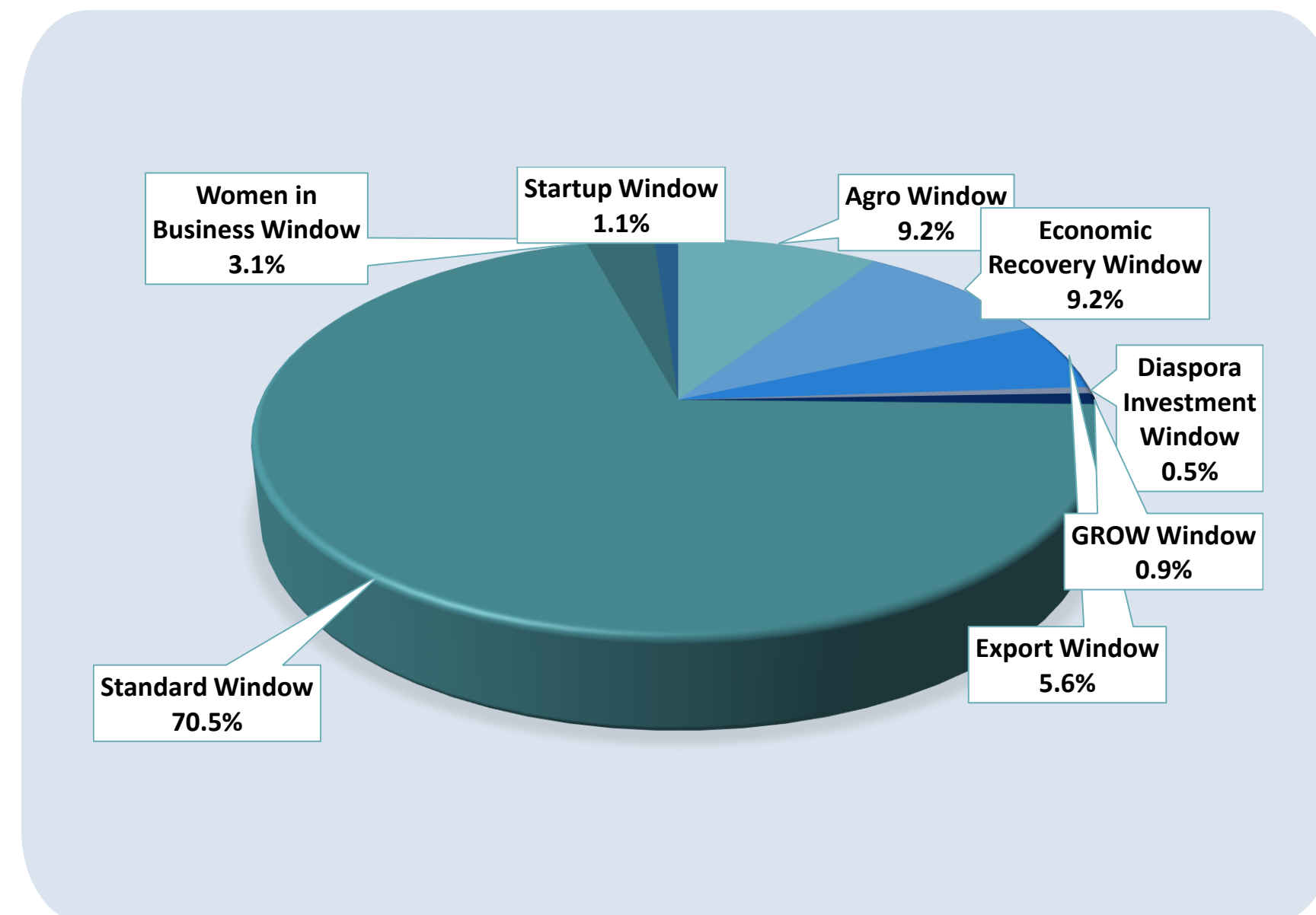
*Windows	Number of Loans	Approved Amount	Guarantee Amount
Agro Window	3,078	104,493,629	52,132,063
**Economic Recovery Window	1,980	104,721,105	74,291,323
Export Window	447	63,522,800	30,905,150
Diaspora Investment Window	30	5,984,000	4,410,000
GROW Window	68	10,480,459	5,286,630
***Standard Window	15,661	803,616,080	389,754,285
Women in Business Window	856	35,231,500	19,847,480
Startup Window	414	12,435,171	9,274,457
Total	22,534	1,140,484,744	585,901,387

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.



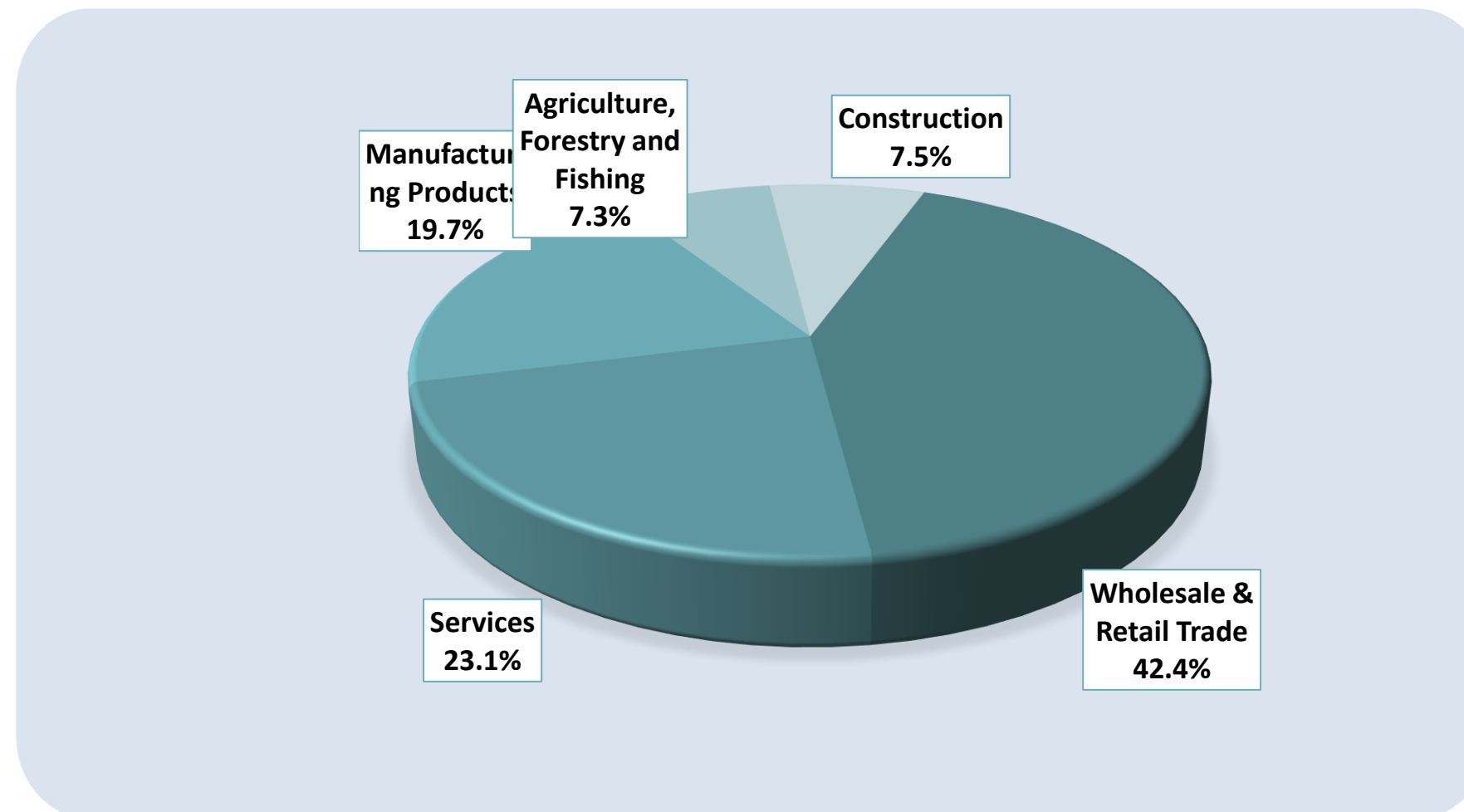
Loans by Sector

Main Sectors

Number of Loans Approved Amount Guarantee Amount

Wholesale & Retail Trade	8,585	483,434,700	245,498,663
Services	5,651	263,945,351	136,833,031
Manufacturing Products	3,643	224,624,625	116,863,226
Agriculture, Forestry and Fishing	2,913	82,771,929	43,282,768
Construction	1,742	85,708,139	43,423,699
Total	22,534	1,140,484,744	585,901,387

Amount in euros

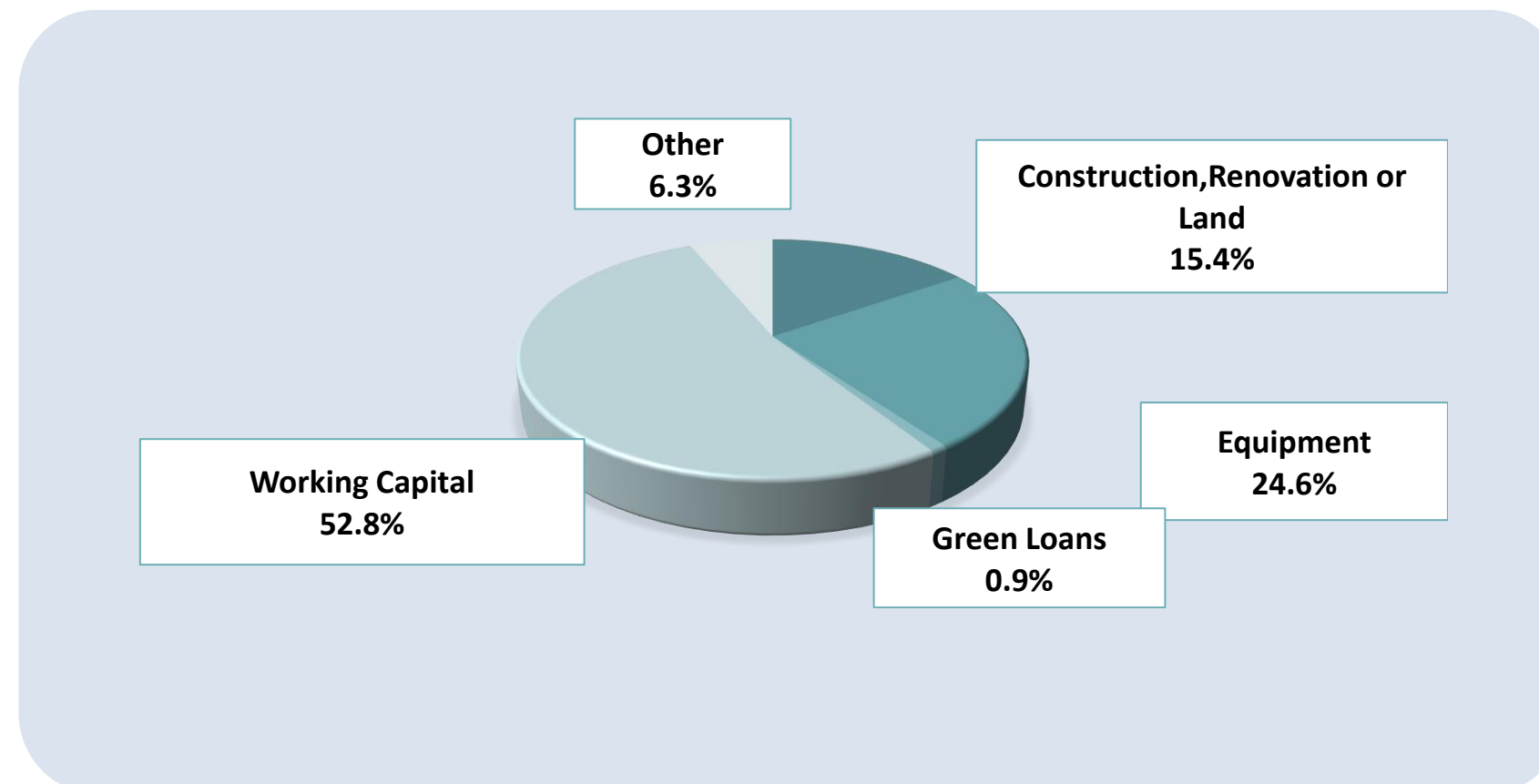


Loan Purpose

Purpose of the Loans	Number of Loans	Approved Amount	Guarantee Amount
Construction/Renovation/Land	3,336	175,420,636	89,753,072
Equipment	6,089	280,927,682	146,001,220
Green Loans	68	10,480,459	5,286,630
Working Capital	11,198	601,923,117	309,724,417
*Other	1,843	71,732,850	35,136,050
Total	22,534	1,140,484,744	585,901,387

Amount in euros

*Loans identified in the category Others have mixed purposes

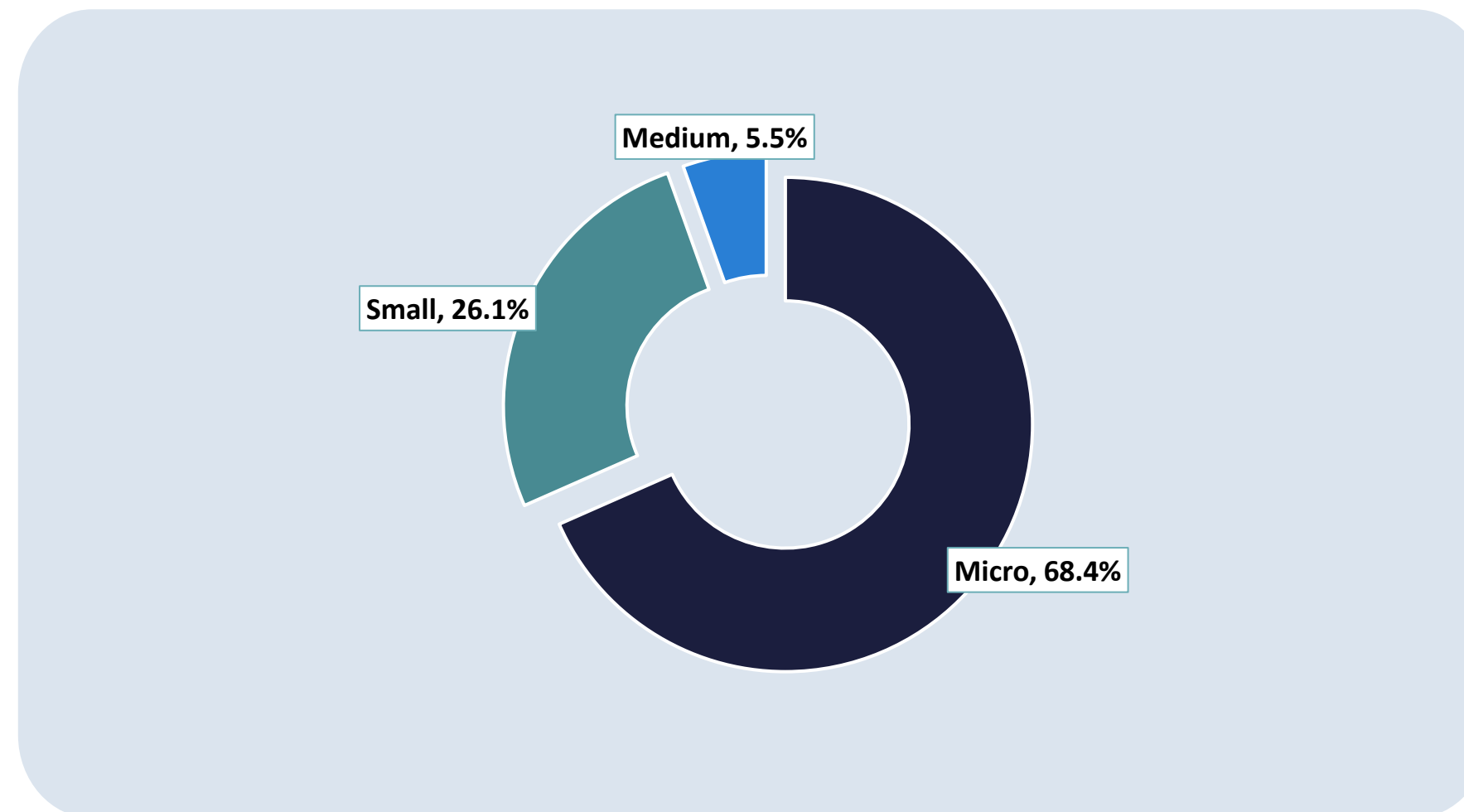


Enterprise Size

*Enterprise Size Classification	Number of Loans	Approved Amount	Guarantee Amount
Micro	18,935	780,035,370	402,041,864
Small	3,262	298,212,224	152,599,628
Medium	337	62,237,150	31,259,895
Total	22,534	1,140,484,744	585,901,387

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:
€ 104.5M



Guarantee Amount:
€ 52.1M



Outstanding Guaranteed:
€ 20.3M

No. of businesses by
window: **2,257**

Participation (%) of the guaranteed amount by sectors

Agriculture, Forestry and Fishing

66.6%

Wholesale & Retail Trade

21.1%

Manufacturing Products

12.2%

Indirect jobs created
3,892

First time Borrower
380

Non – performing loans
3.5%

Claims paid out
€ 558K

Export Window



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EXPORT
WINDOW



Loan Amount:
€ 63.5M



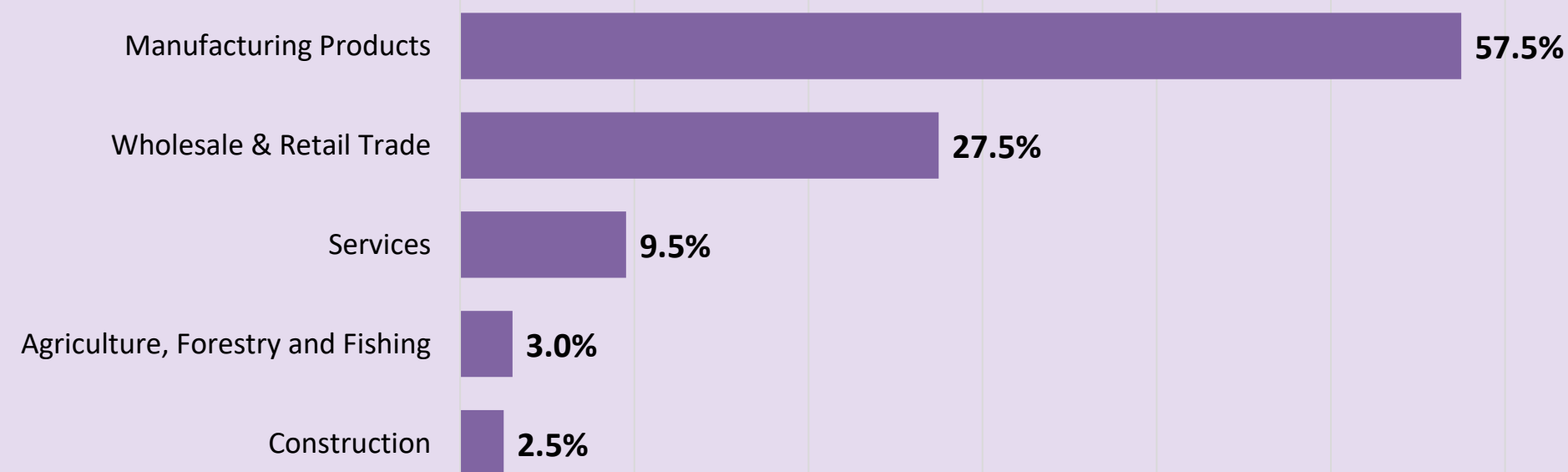
Guarantee Amount:
€ 30.9M



Outstanding Guaranteed:
€ 21.1M

No. of businesses by
window: **294**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,226

First time Borrower
20

Non – performing loans
0.9%

Diaspora Investment Window



Diaspora Investment Window



Loan Amount:
€ 5.9M



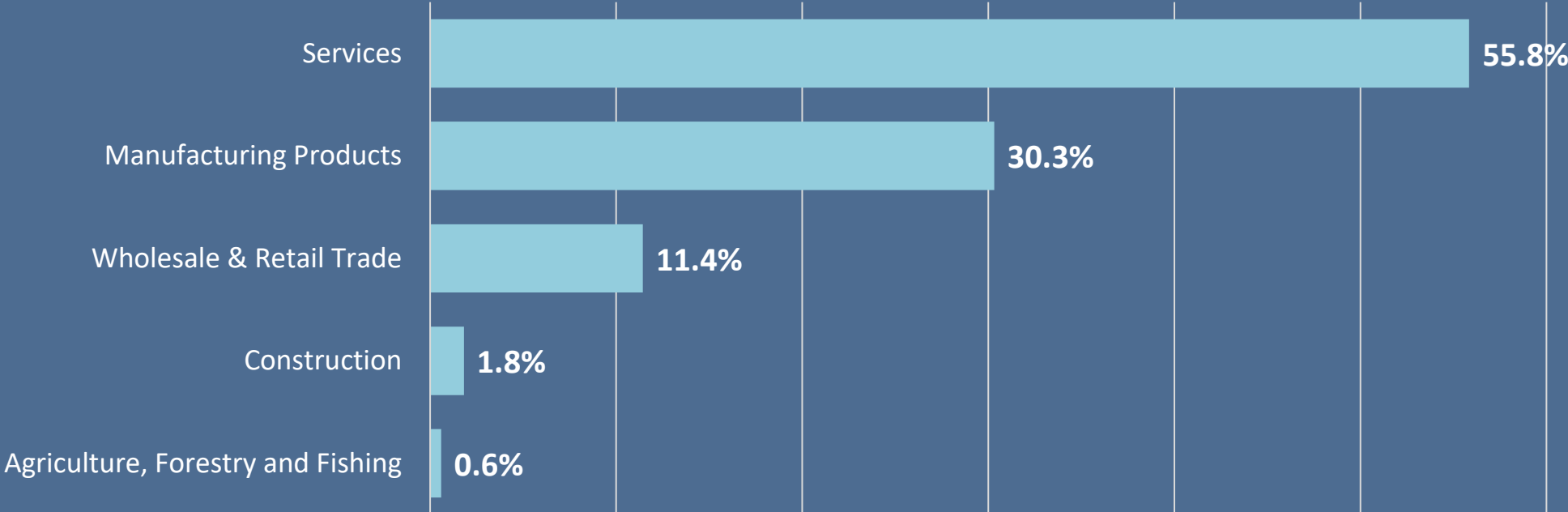
Guarantee Amount:
€ 4.4M



Outstanding Guaranteed:
€ 3.9M

No. of businesses by
window: **26**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created

108

First time Borrower

19

Non – performing loans

2.9%

GROW



Loan Amount:
€ 10.5M



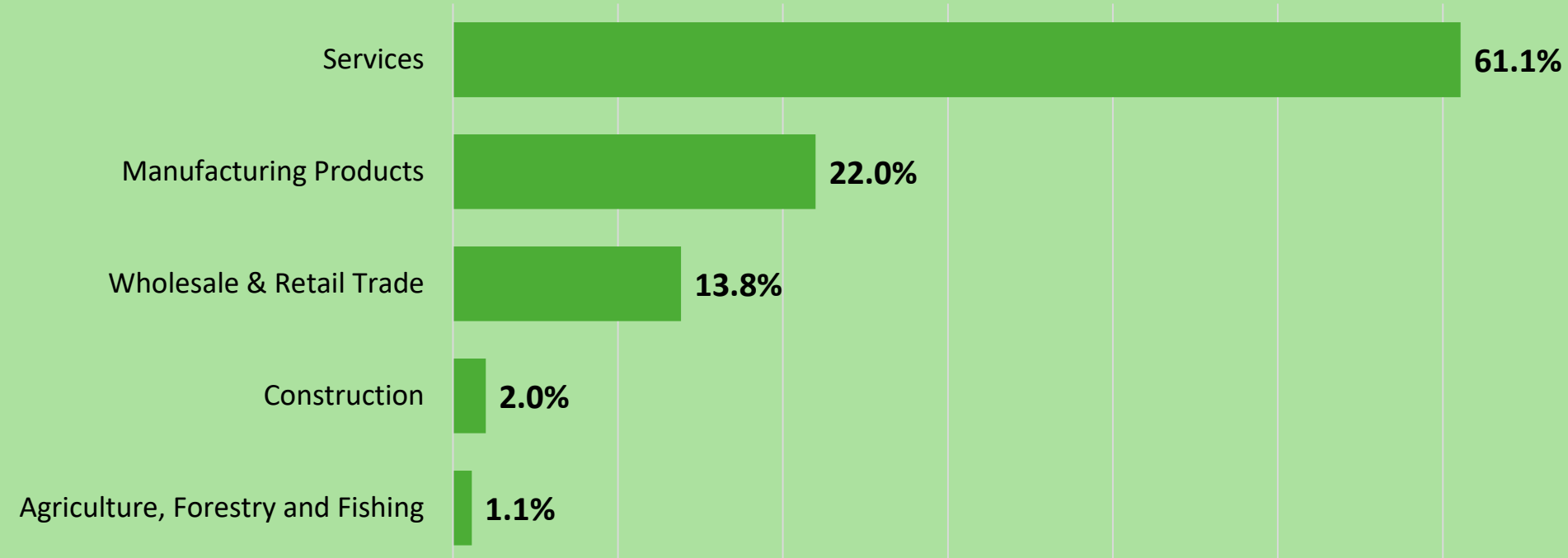
Guarantee Amount:
€ 5.3M



Outstanding Guaranteed:
€ 3.2M

No. of businesses by
window: **63**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
115

First time Borrower
8



*Primary Energy Saved

13,435 MWh/a or 75%



*CO2 Emission reduction

9,129 t/a or 78%

***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



**STANDARD
WINDOW**



Loan Amount:
€ 803.6M



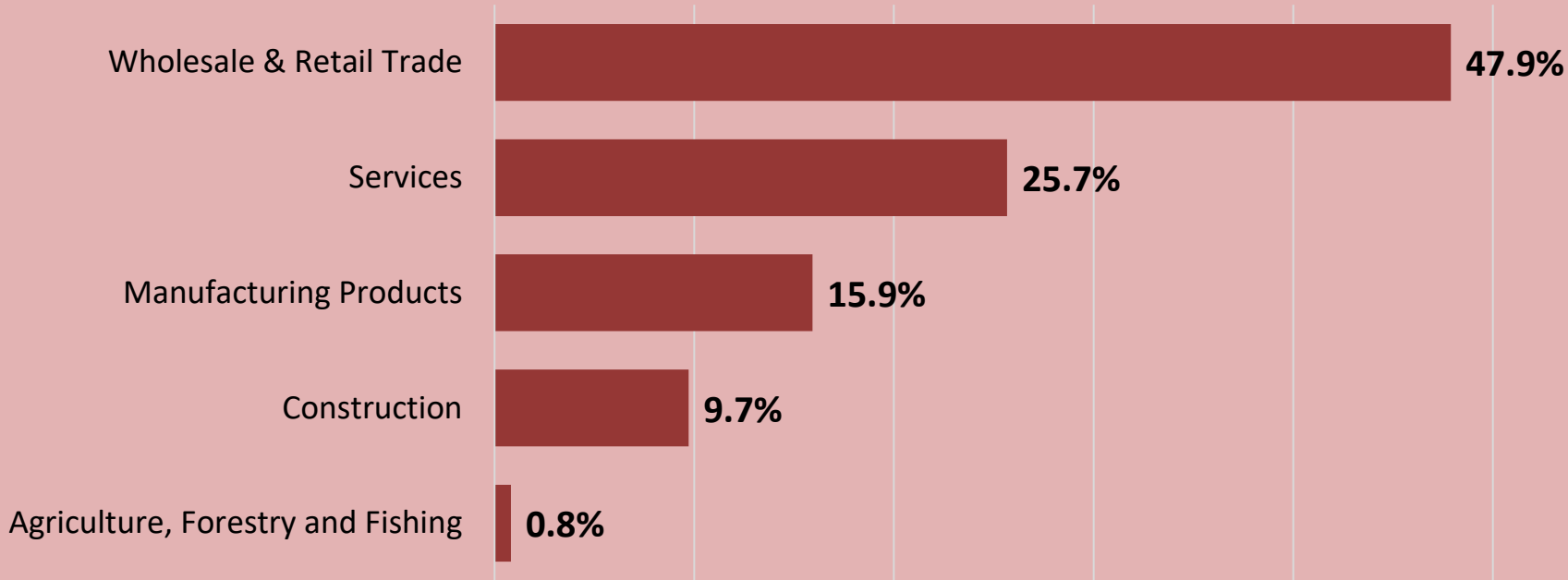
Guarantee Amount:
€ 389.8M



Outstanding Guaranteed:
€ 122.8M

No. of businesses by
window: **9,754**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
25.6k

First time Borrower
2,502

Non – performing loans
2.4%

Claims paid out
€ 3.7M

Women in Business



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WOMEN IN
BUSINESS
WINDOW



Loan Amount:
€ 35.2M



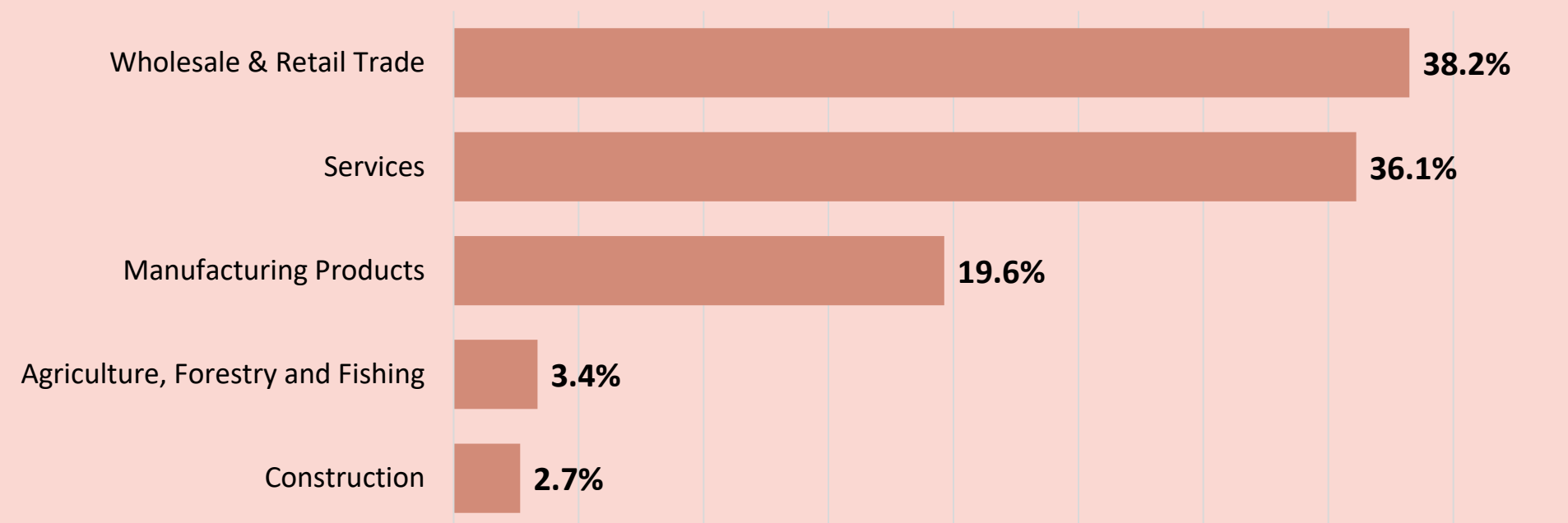
Guarantee Amount:
€ 19.8M



Outstanding Guaranteed:
€ 14.8M

No. of businesses by
window: **720**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,082

First time Borrower
219

Non – performing loans
0.8%

Start – up Window

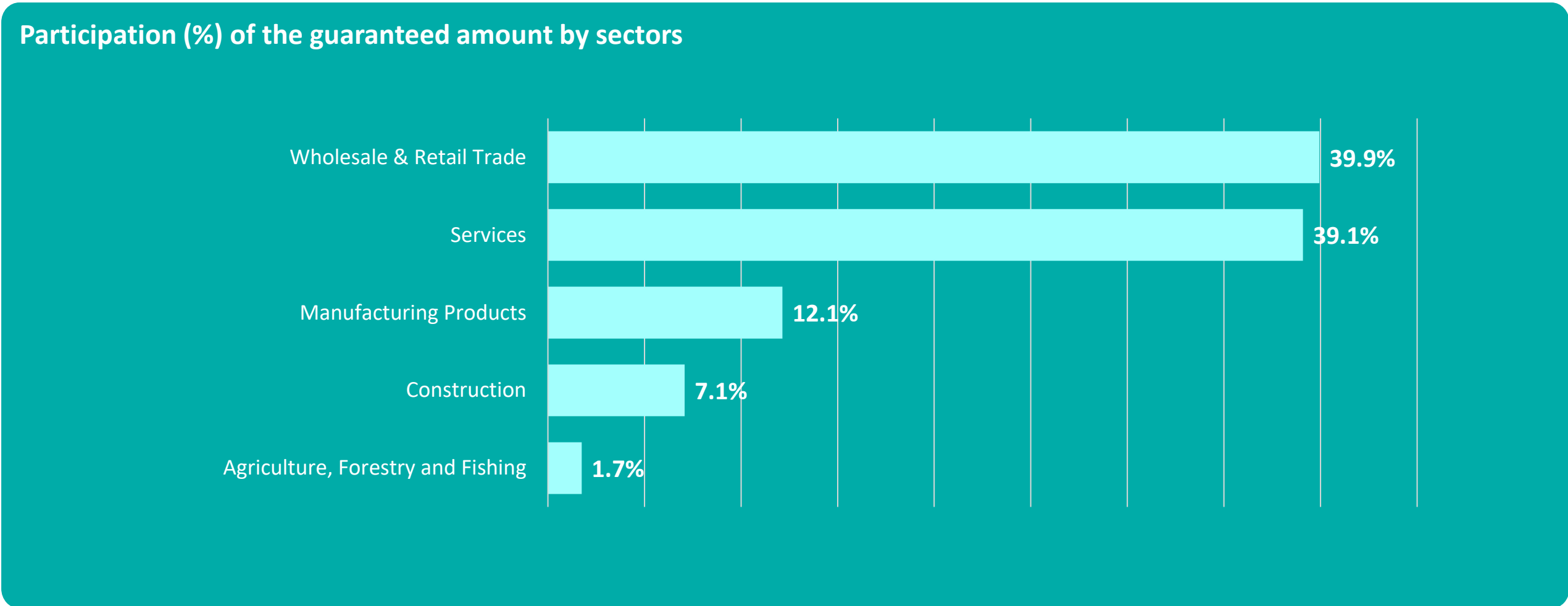


Loan Amount : **€ 12.4M**

Guarantee Amount : **€ 9.3M**

Outstanding Guaranteed : **€ 5.9M**

No. of businesses by window: **364**



Indirect jobs created
575

First time Borrower
273

Non – performing loans
2.3%

Claims paid out
18.5K €