

# Portfolio Development



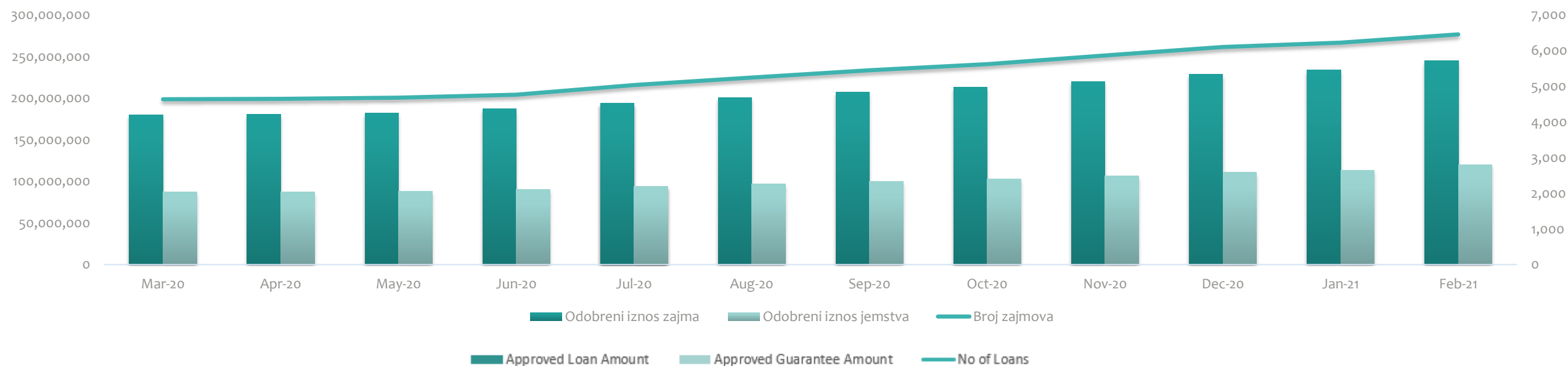
# LOAN STATISTICS



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

|                              | Nov-20      | Dec-20      | Jan-21      | Feb-21      |
|------------------------------|-------------|-------------|-------------|-------------|
| Approved Loan Amount         | 220,286,086 | 228,978,171 | 234,092,621 | 245,168,321 |
| Total Outstanding Loans      | 112,057,405 | 115,006,881 | 114,416,662 | 120,571,497 |
| Approved Guarantee Amount    | 106,528,479 | 110,778,122 | 113,458,262 | 120,317,392 |
| Total Outstanding Guarantees | 54,769,586  | 55,958,409  | 55,878,924  | 60,174,263  |
| No of Loans                  | 5,865       | 6,103       | 6,224       | 6,459       |

## Odobreni zajma



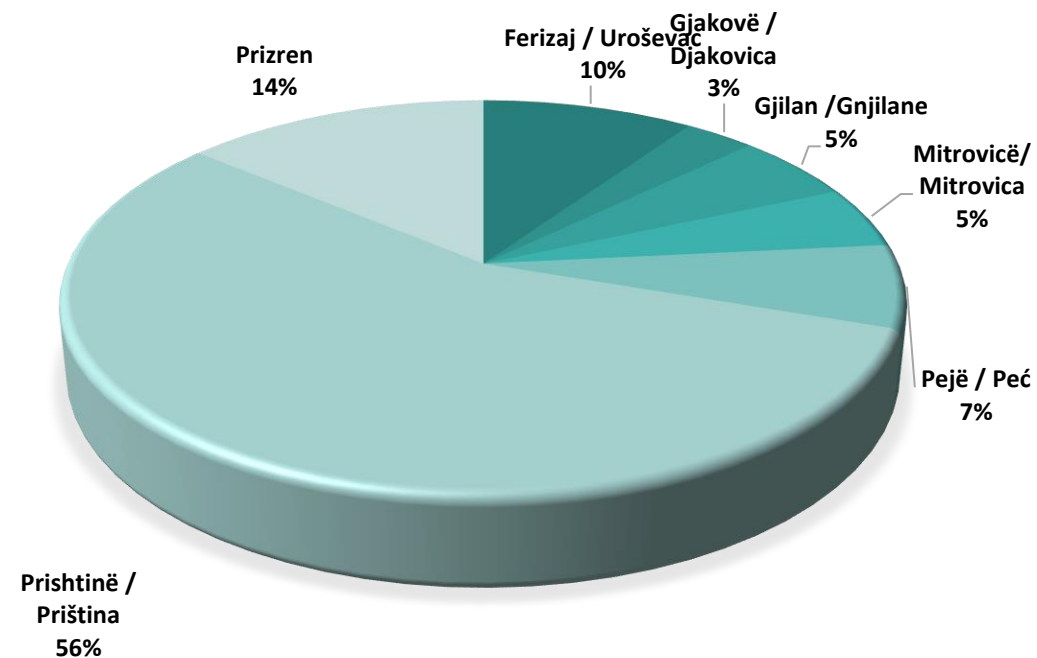
# LOAN DISTRIBUTION BY REGION



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

| Loans by Regions     | No of Loans  | Approved Amount    | Guarantee Amount   |
|----------------------|--------------|--------------------|--------------------|
| Ferizaj / Uroševac   | 596          | 23,562,500         | 11,591,610         |
| Gjakovë / Djakovica  | 235          | 7,820,300          | 3,748,950          |
| Gjilan /Gnjilane     | 392          | 13,633,450         | 6,597,065          |
| Mitrovicë/ Mitrovica | 378          | 12,400,300         | 5,785,500          |
| Pejë / Peć           | 415          | 16,742,400         | 8,257,785          |
| Prishtinë / Priština | 3,635        | 136,976,571        | 67,501,151         |
| Prizren              | 808          | 34,032,800         | 16,835,331         |
| <b>Total</b>         | <b>6,459</b> | <b>245,168,321</b> | <b>120,317,392</b> |

LOAN DISTRIBUTION BY REGION



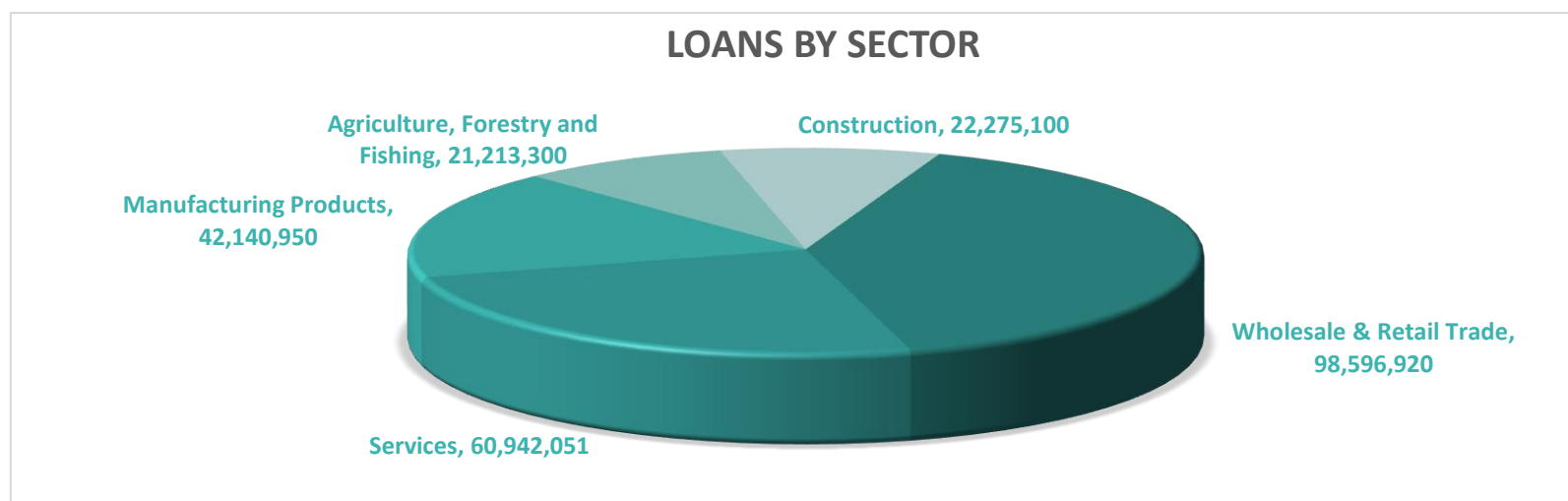
# LOANS BY SECTOR



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.* |
|-----------------------------------|--------------|--------------------|--------------------|-----------------|-------------------|
| Wholesale & Retail Trade          | 2,474        | 98,596,920         | 48,965,040         | 10,953          | 14,315            |
| Services                          | 1,828        | 60,942,051         | 29,723,936         | 11,754          | 14,746            |
| Manufacturing Products            | 1,058        | 42,140,950         | 20,381,240         | 5,882           | 7,590             |
| Agriculture, Forestry and Fishing | 567          | 21,213,300         | 10,355,956         | 1,554           | 2,398             |
| Construction                      | 532          | 22,275,100         | 10,891,220         | 3,897           | 4,860             |
| <b>Total</b>                      | <b>6,459</b> | <b>245,168,321</b> | <b>120,317,392</b> | <b>34,040</b>   | <b>43,909</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 or Land | 1,028           | 43,707,700         | 20,998,290         |
| Equipment                        | 1,392           | 54,594,880         | 26,659,741         |
| Working Capital                  | 2,467           | 90,099,341         | 45,057,471         |
| Other                            | 1,572           | 56,766,400         | 27,601,890         |
| <b>Total</b>                     | <b>6,459</b>    | <b>245,168,321</b> | <b>120,317,392</b> |

