



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

APRIL 2026

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Key Performance Indicators

1



Total Capital

€ 109,234,599

Approved Loan Amount

€ 1,124,731,904

Approved Guarantee Amount

€ 577,563,993

Outstanding Guaranteed

€ 194,471,986

*Claim Processing Time

5 days

2

No. of disbursed loans **22,214**

*No. of businesses **13,536**

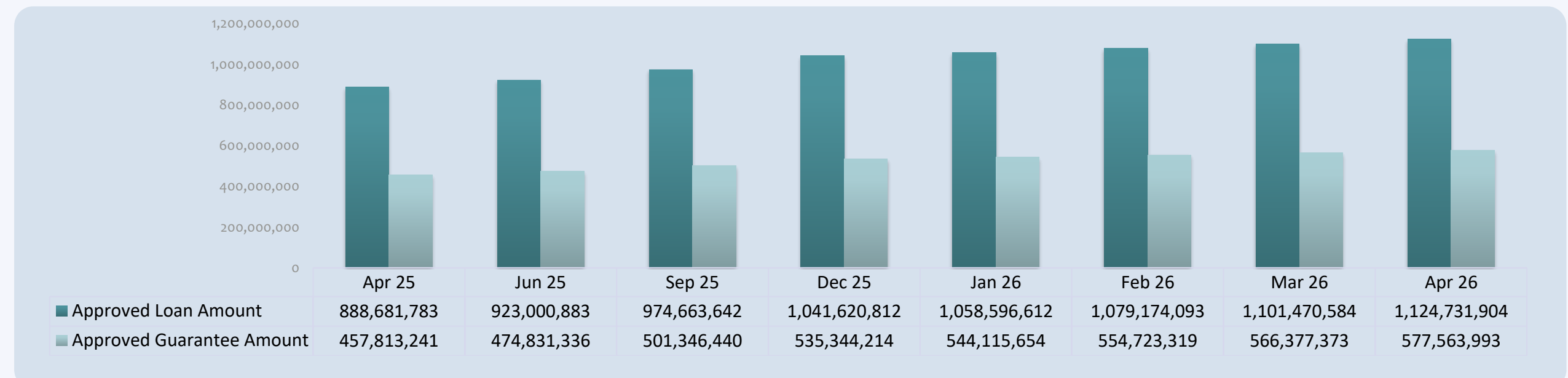
Active Loans **8,833**

3

Women in Business **16%**

Indirect Jobs Created **23%**

First Time Borrower **28%**



1 & 2. Portfolio Development

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

Risk Indicators

2.22%



NPL

(+0.13 pp from last month)

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

1.49%



DELINQUENCY

(+0.00 pp from last month)

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

€ 5,459,059

cumulative



CLAIM AMOUNT

(+ €70k new this month)

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

€ 733,262

cumulative



RECOVERIES

(+ €80k 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

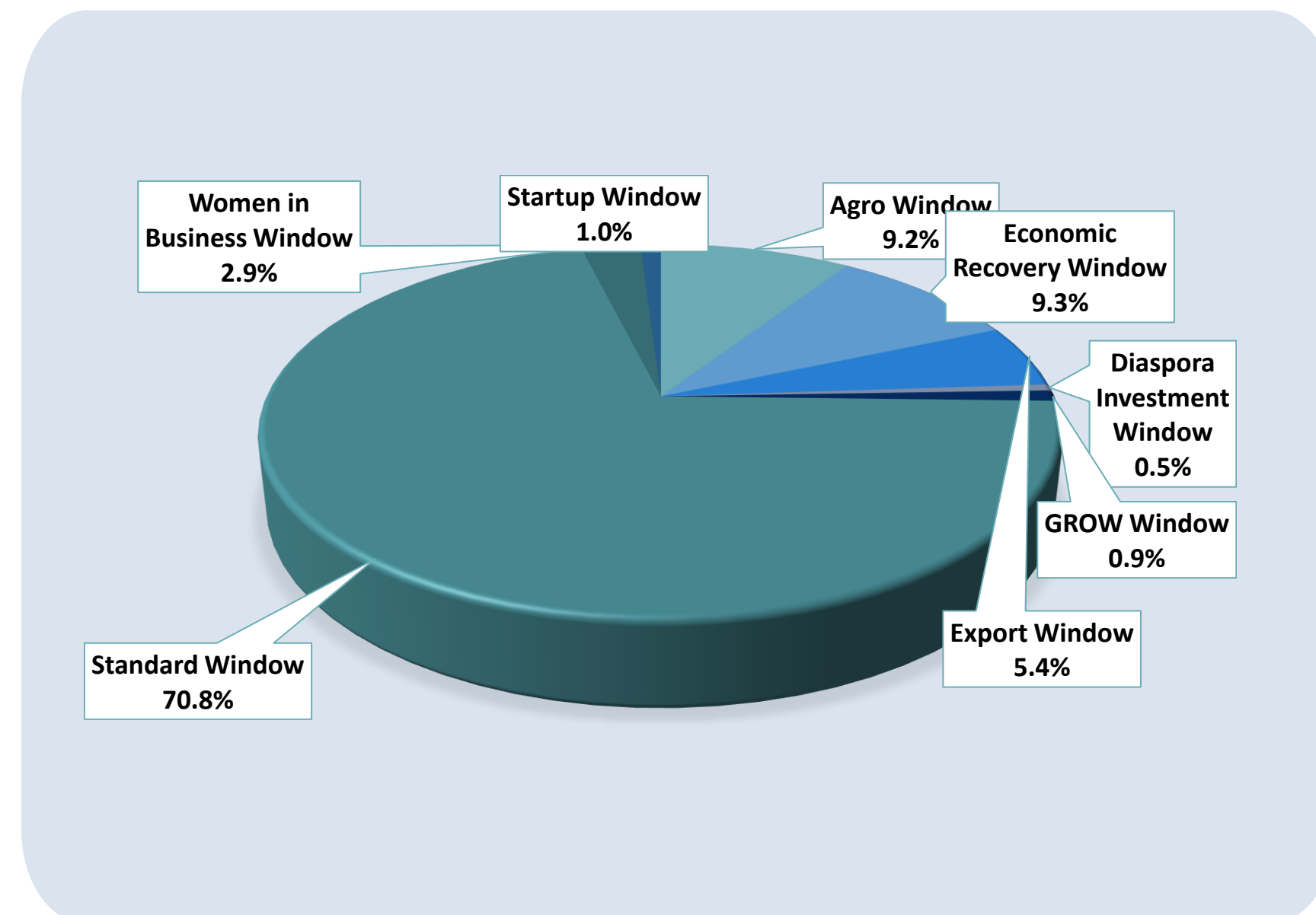
*Windows	Number of Loans	Approved Amount	Guarantee Amount
Agro Window	3,038	103,598,789	51,641,119
**Economic Recovery Window	1,980	104,721,105	74,291,323
Export Window	430	60,912,800	29,720,150
Diaspora Investment Window	30	5,984,000	4,410,000
GROW Window	66	10,389,459	5,222,930
***Standard Window	15,523	795,822,580	386,004,535
Women in Business Window	779	32,177,000	17,972,230
Startup Window	368	11,126,171	8,301,707
Total	22,214	1,124,731,904	577,563,993

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.



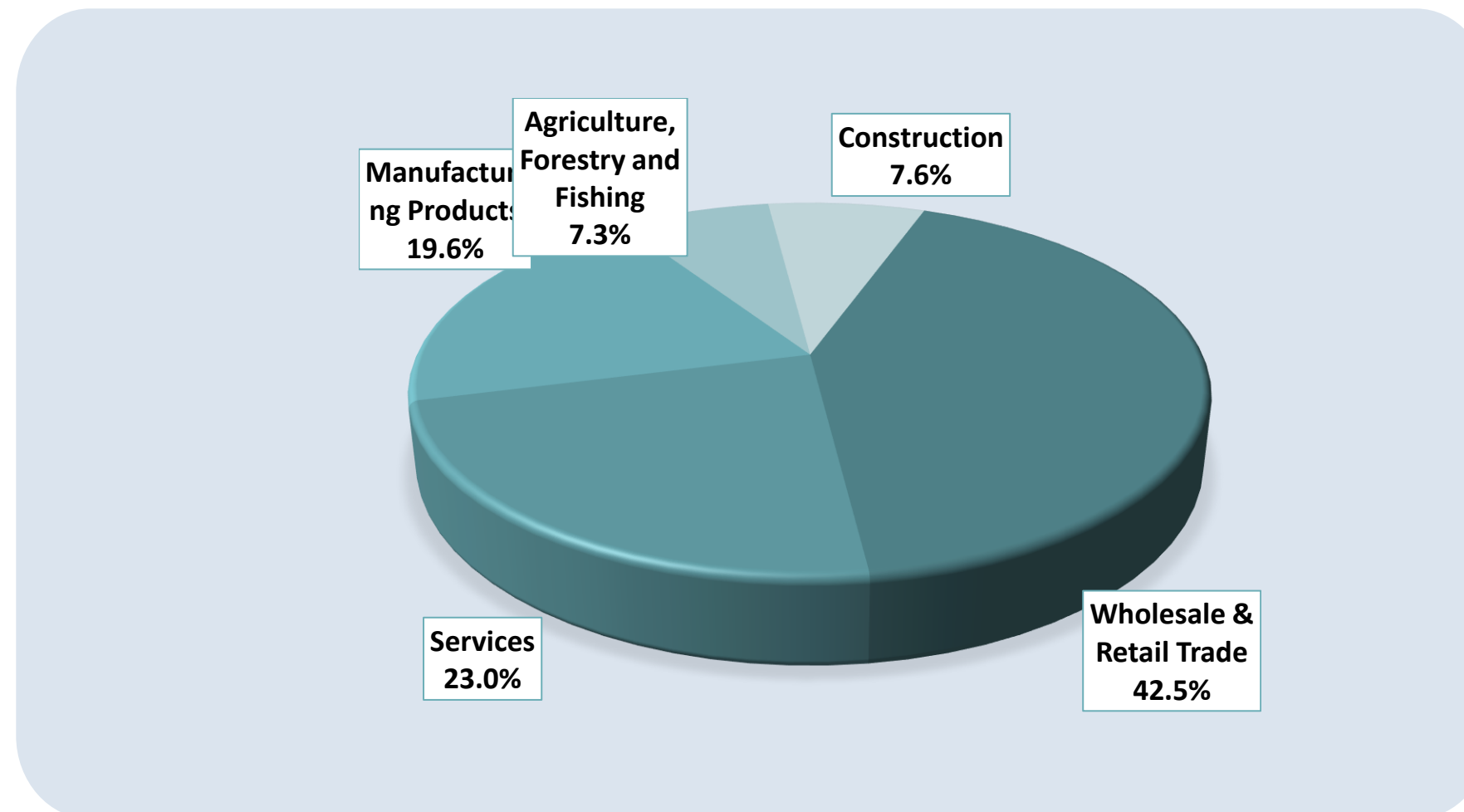
Loans by Sector

Main Sectors

Number of Loans Approved Amount Guarantee Amount

Wholesale & Retail Trade	8,472	477,616,700	242,360,213
Services	5,541	258,999,351	134,112,031
Manufacturing Products	3,596	220,886,625	115,057,926
Agriculture, Forestry and Fishing	2,875	81,910,089	42,809,624
Construction	1,730	85,319,139	43,224,199
Total	22,214	1,124,731,904	577,563,993

Amount in euros

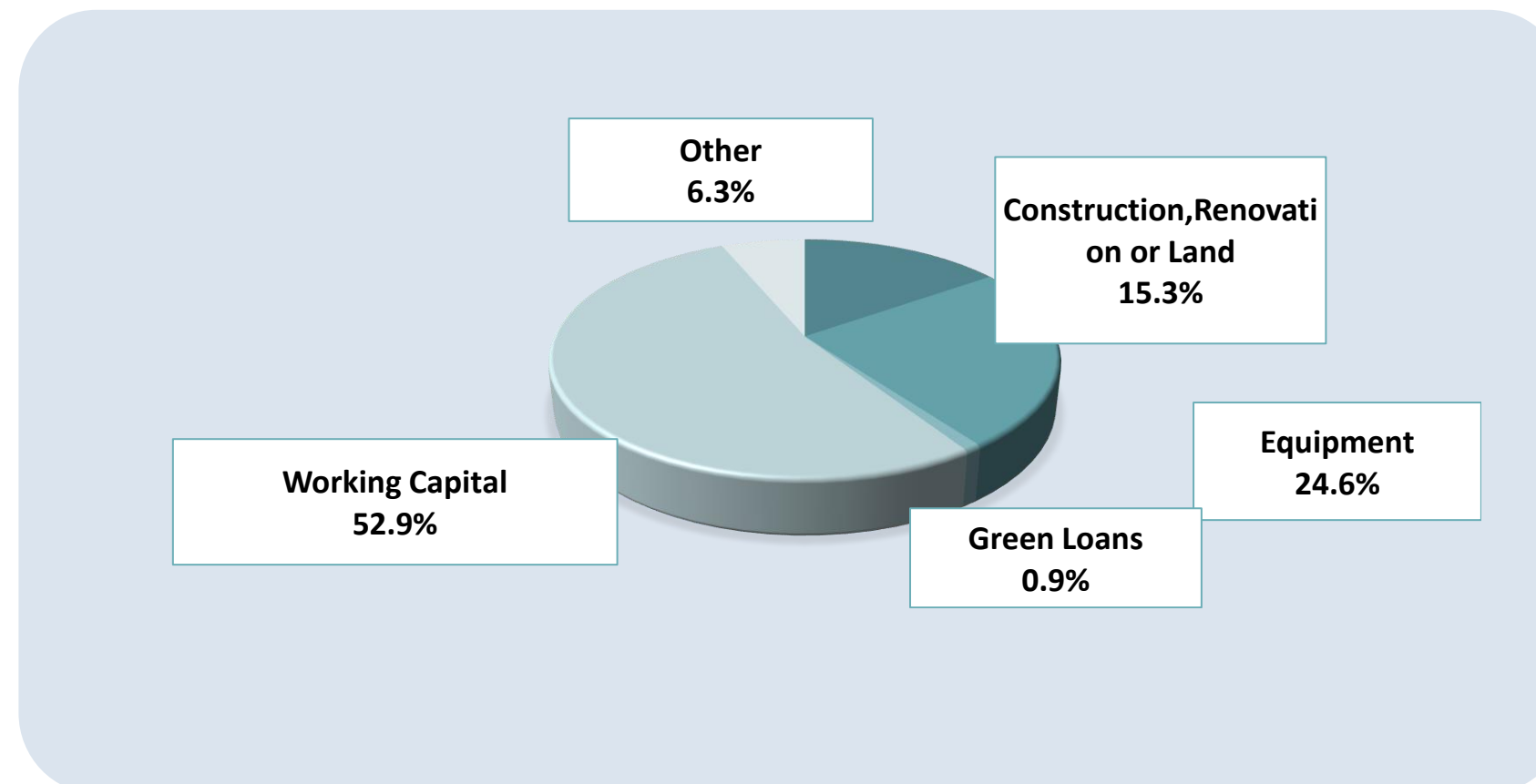


Loan Purpose

Purpose of the Loans	Number of Loans	Approved Amount	Guarantee Amount
Construction/Renovation/Land	3,282	171,864,636	87,975,222
Equipment	5,983	276,683,842	143,553,526
Green Loans	66	10,389,459	5,222,930
Working Capital	11,043	594,432,117	305,866,767
*Other	1,840	71,361,850	34,945,550
Total	22,214	1,124,731,904	577,563,993

Amount in euros

*Loans identified in the category Others have mixed purposes

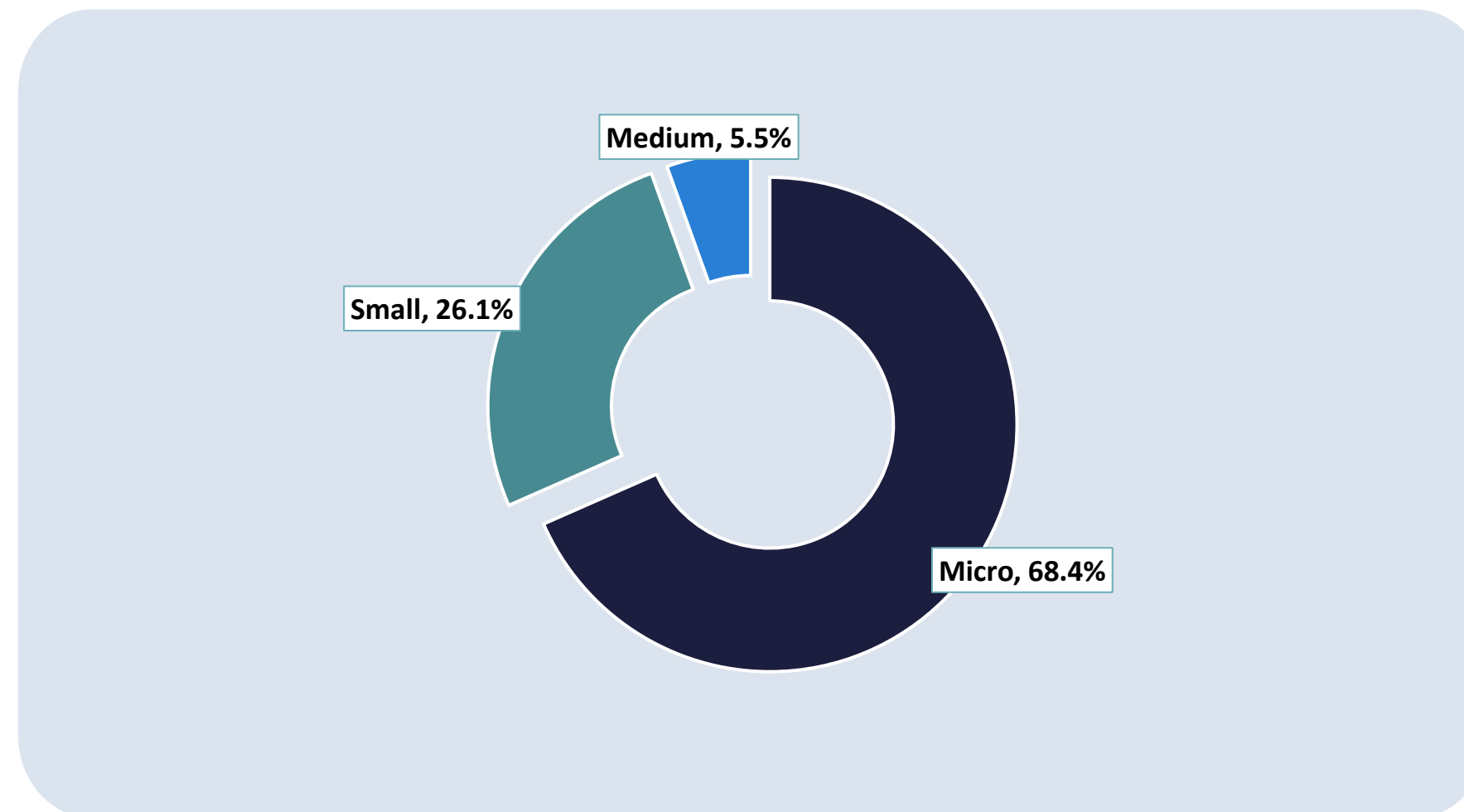


Enterprise Size

*Enterprise Size Classification	Number of Loans	Approved Amount	Guarantee Amount
Micro	18,653	769,409,530	396,051,170
Small	3,226	293,435,224	150,427,928
Medium	335	61,887,150	31,084,895
Total	22,214	1,124,731,904	577,563,993

Amount in euros

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



Agro Window



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AGRO
WINDOW



Loan Amount:
€ 103.6M



Guarantee Amount:
€ 51.6M



Outstanding Guaranteed:
€ 20.2M

No. of businesses by
window: **2,227**

Participation (%) of the guaranteed amount by sectors

Agriculture, Forestry and Fishing

66.5%

Wholesale & Retail Trade

21.2%

Manufacturing Products

12.3%

Indirect jobs created
3,873

First time Borrower
380

Non – performing loans
2.9%

Claims paid out
€ 558K

Export Window



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EXPORT
WINDOW



Loan Amount:
€ 60.9M



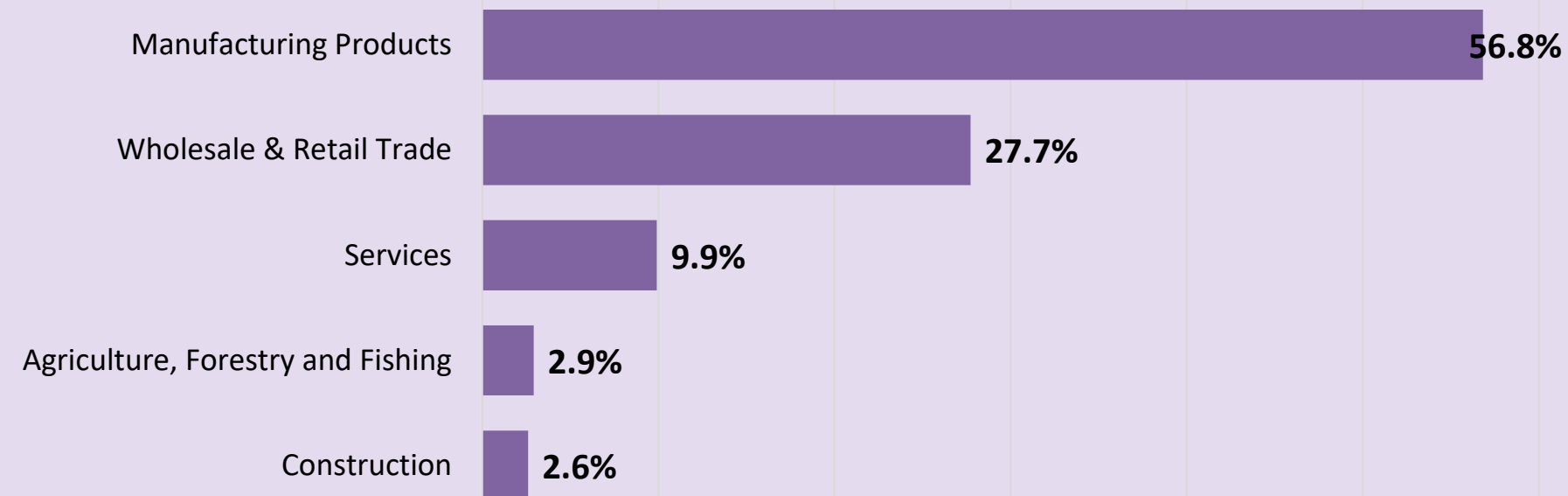
Guarantee Amount:
€ 29.7M



Outstanding Guaranteed:
€ 20.9M

No. of businesses by
window: **290**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,187

First time Borrower
19

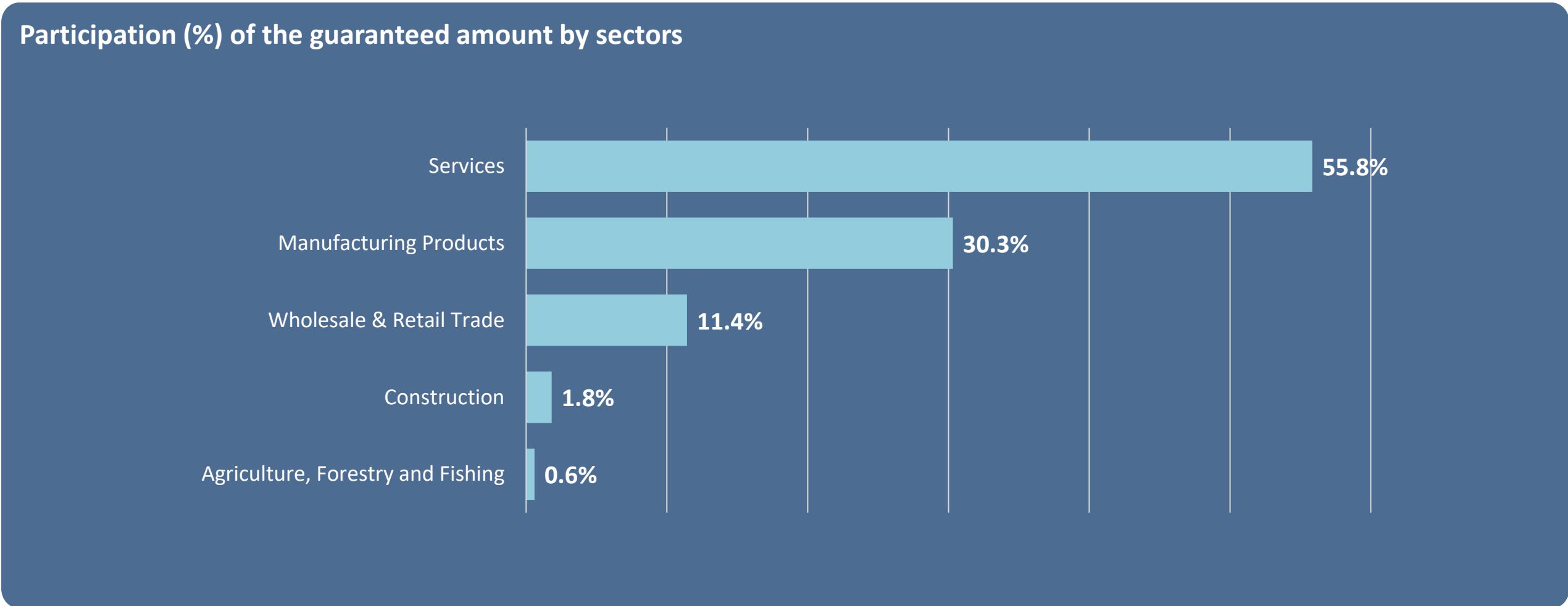
Non – performing loans
0.7%

Diaspora Investment Window



Diaspora Investment Window

 Loan Amount: € 5.9M	 Guarantee Amount: € 4.4M	 Outstanding Guaranteed: € 3.9M	No. of businesses by window: 26
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Indirect jobs created	108
First time Borrower	19
Non – performing loans	2.9%

GROW



Loan Amount:
€ 10.4M



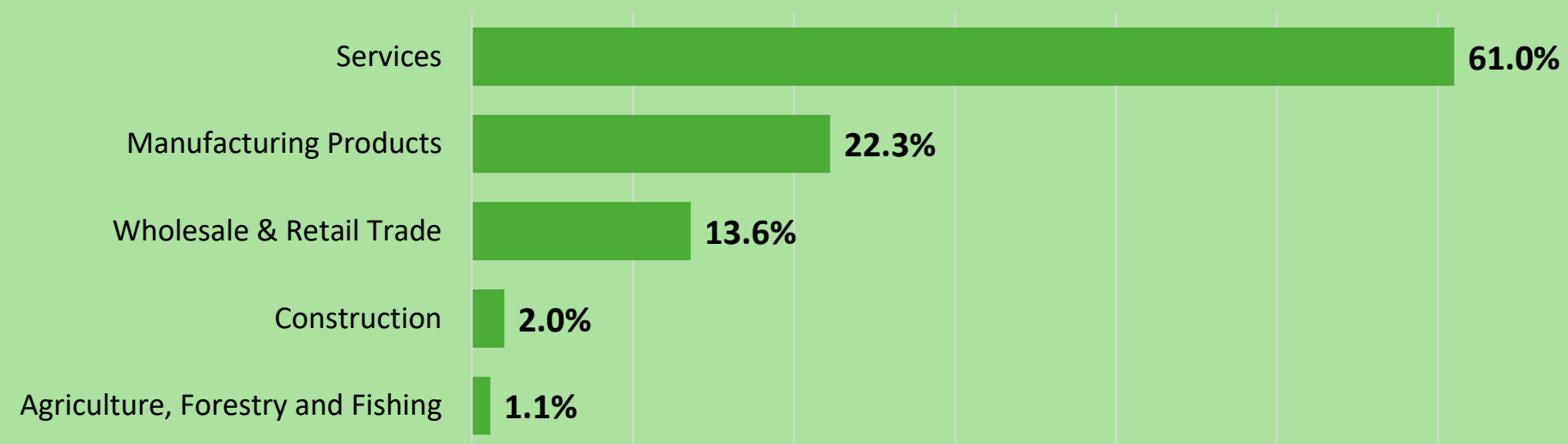
Guarantee Amount:
€ 5.2M



Outstanding Guaranteed:
€ 3.2M

No. of businesses by
window: **61**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
113

First time Borrower
8



*Primary Energy Saved

13,313 MWh/a or 82%



*CO2 Emission reduction

7,183 t/a or 97%

***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:
€ 795.8M



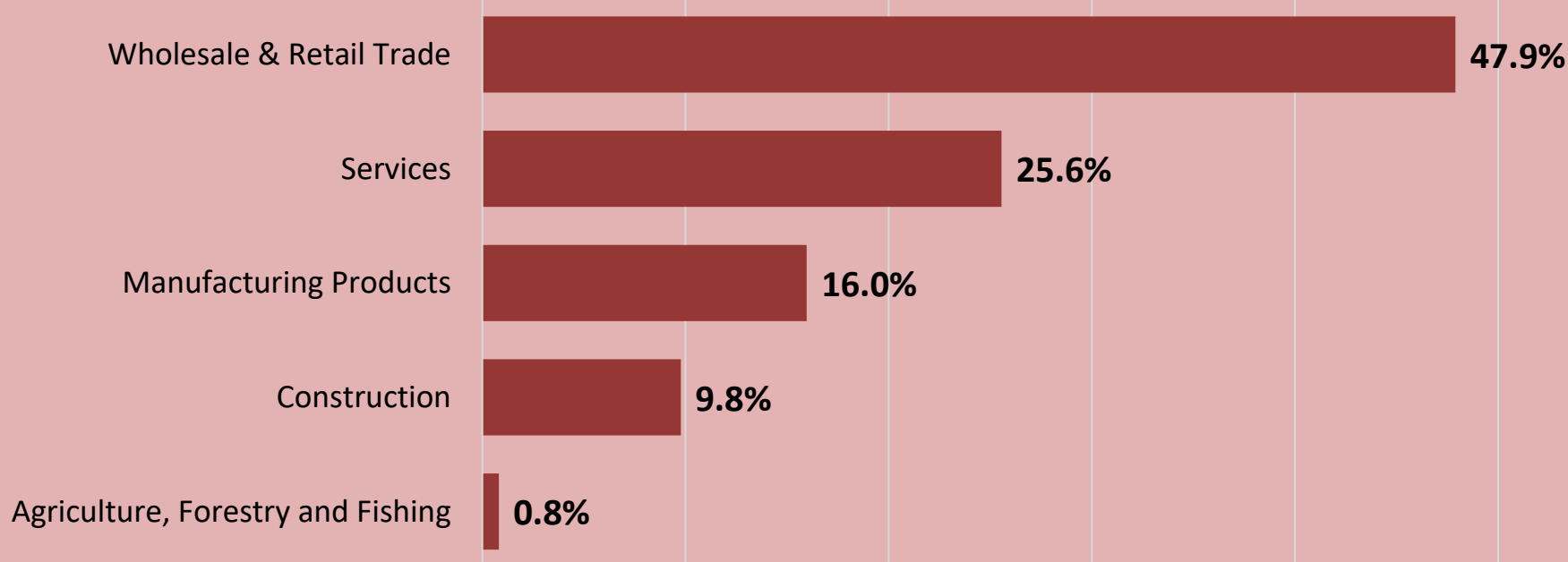
Guarantee Amount:
€ 386.0M



Outstanding Guaranteed:
€ 123.3M

No. of businesses by
window: **9,673**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
25.4k

First time Borrower
2,502

Non – performing loans
2.2%

Claims paid out
€ 3.6M

Women in Business



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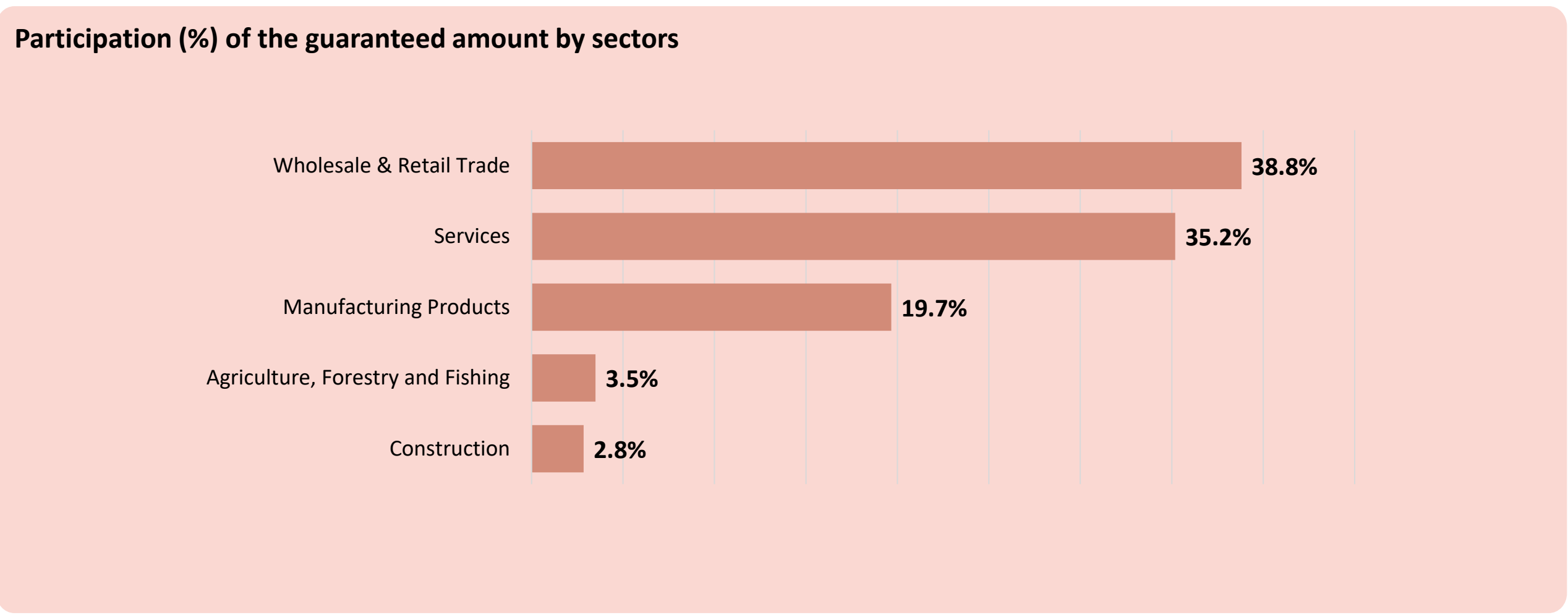


 Loan Amount: **€ 32.2M**

 Guarantee Amount: **€ 17.9M**

 Outstanding Guaranteed: **€ 13.4M**

No. of businesses by window: **657**



Indirect jobs created
996

First time Borrower
217

Non – performing loans
0.9%

Start – up Window

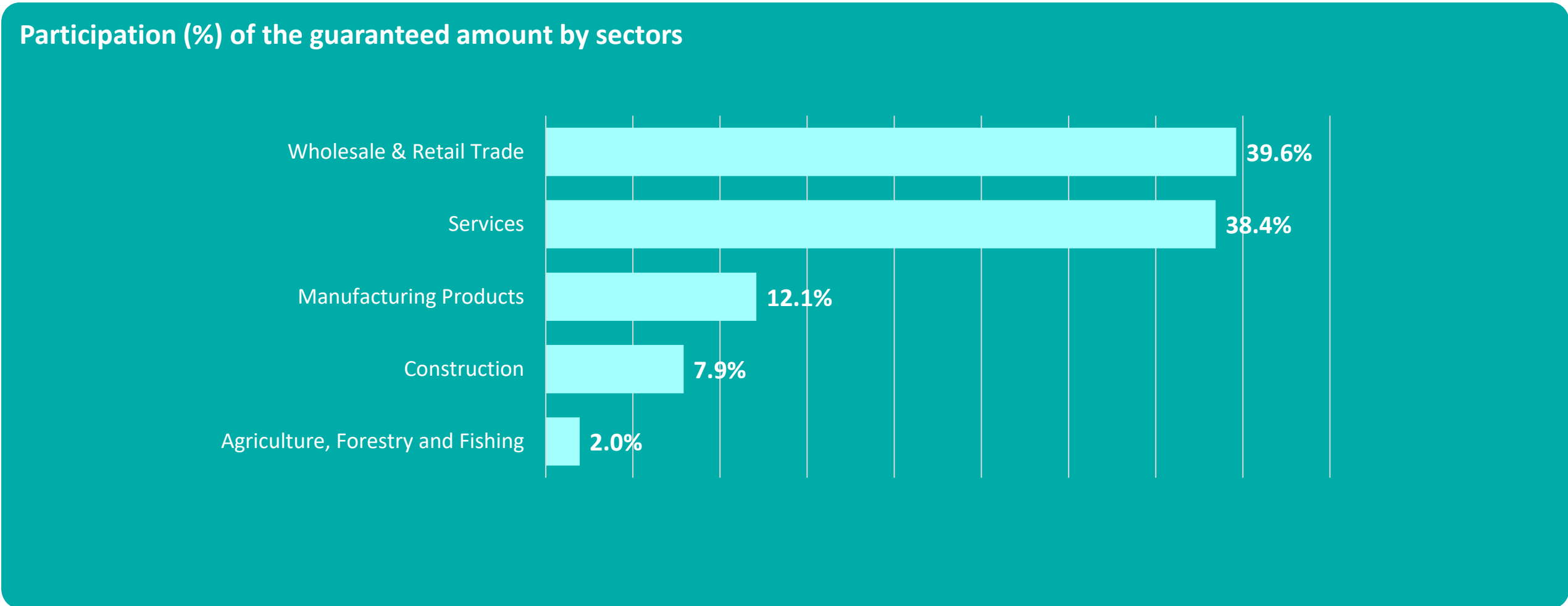


Loan Amount : **€ 11.1M**

Guarantee Amount : **€ 8.3M**

Outstanding Guaranteed : **€ 5.2M**

No. of businesses by window: **332**



Indirect jobs created
531

First time Borrower
267

Non – performing loans
1.8%

Claims paid out
18.5K €