



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

PORTFOLIO DEVELOPMENT

MONTHLY REPORT

JUNE 2026

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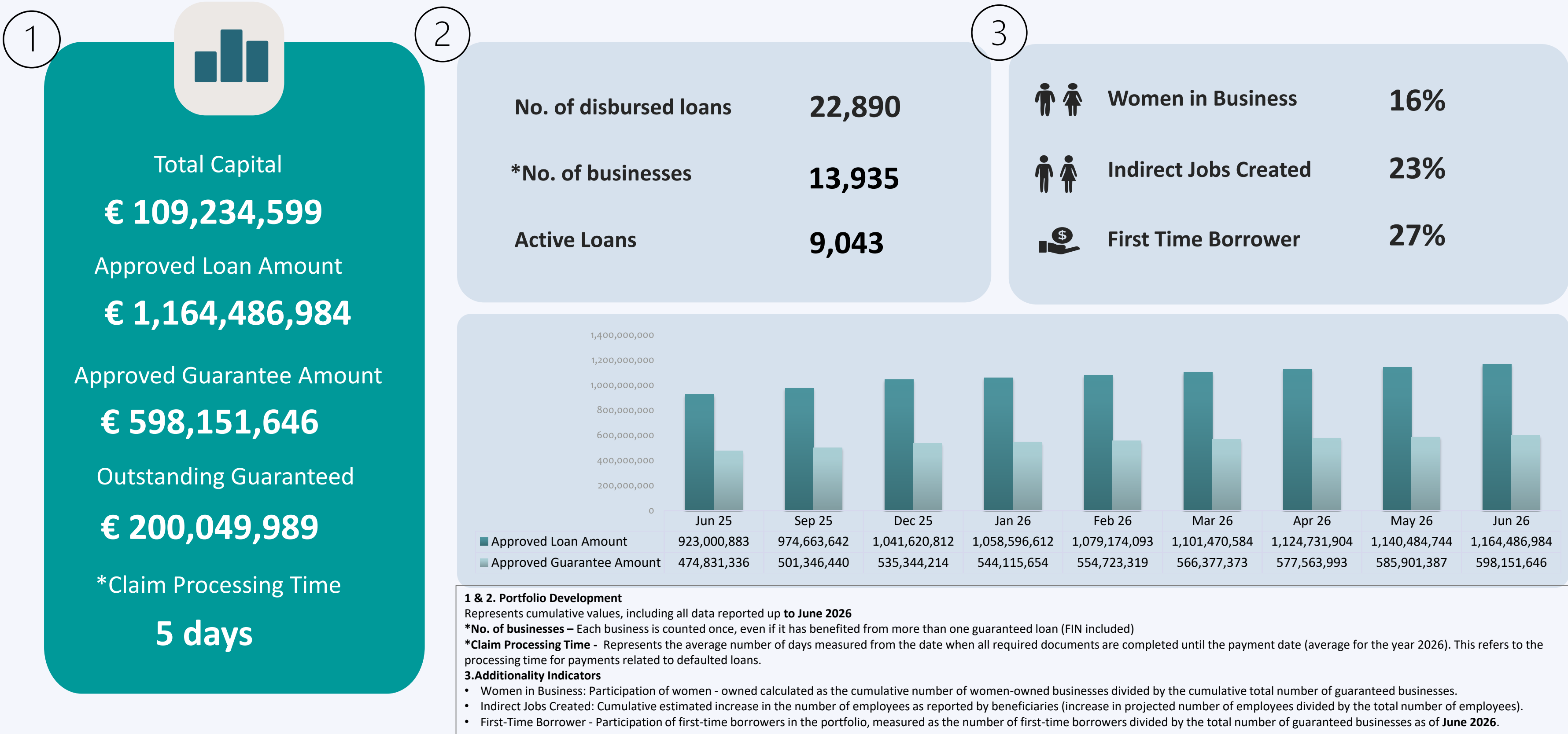
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Key Performance Indicators



Risk Indicators



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2.51%



NPL

(+0.15 pp from last month)

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

1.10%



DELINQUENCY

(-0.24 pp from last month)

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

€ 5,477,974

cumulative



CLAIM AMOUNT

(+ €7k new this month)

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

€ 782,029

cumulative



RECOVERIES

(+ €35k 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

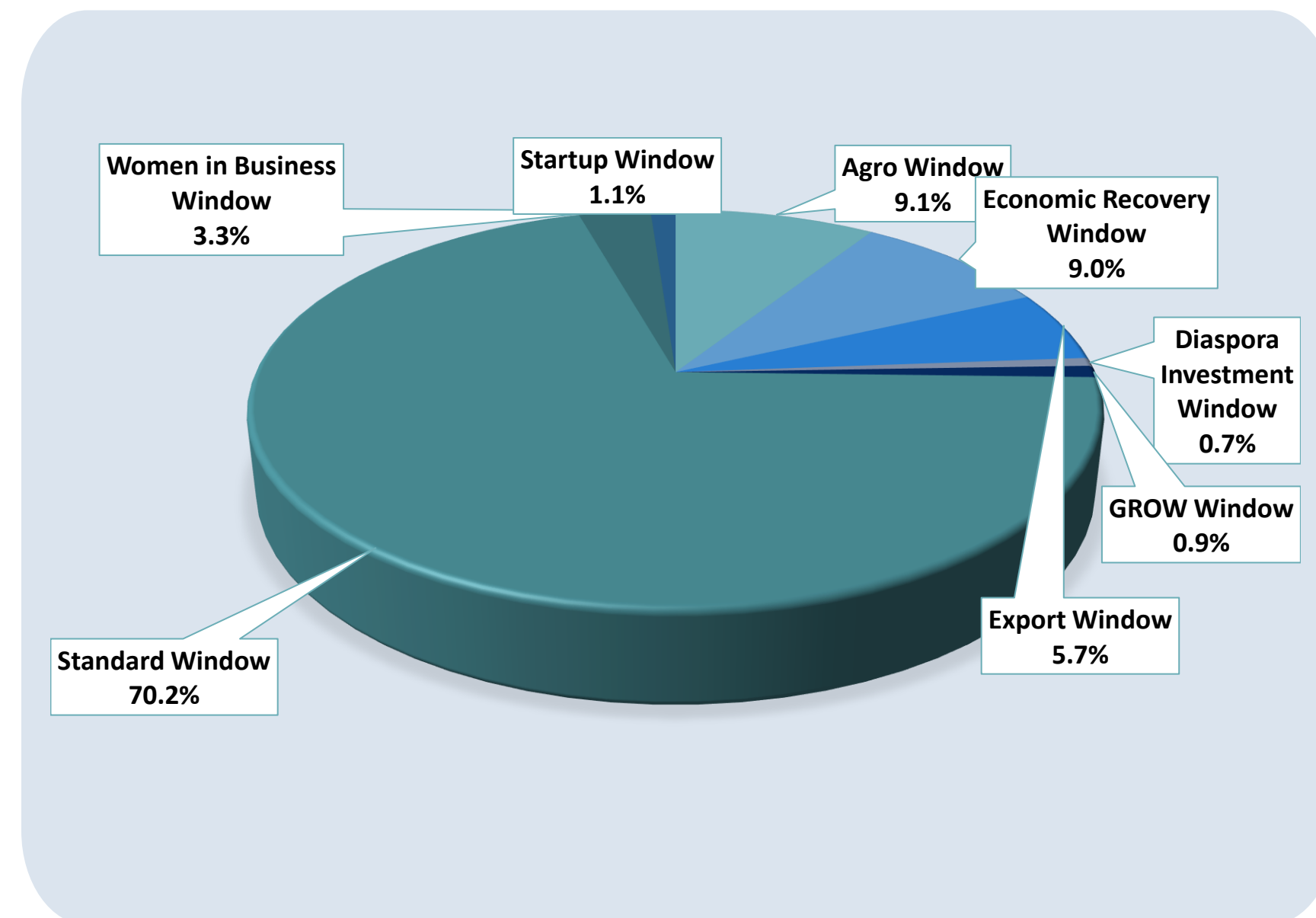
*Windows	Number of Loans	Approved Amount	Guarantee Amount
Agro Window	3,126	105,782,619	52,795,337
**Economic Recovery Window	1,980	104,721,105	74,291,323
Export Window	471	66,671,800	32,466,450
Diaspora Investment Window	33	7,784,000	5,850,000
GROW Window	78	10,993,609	5,600,975
***Standard Window	15,846	817,407,880	395,848,775
Women in Business Window	916	37,864,000	21,433,130
Startup Window	440	13,261,971	9,865,657
Total	22,890	1,164,486,984	598,151,646

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

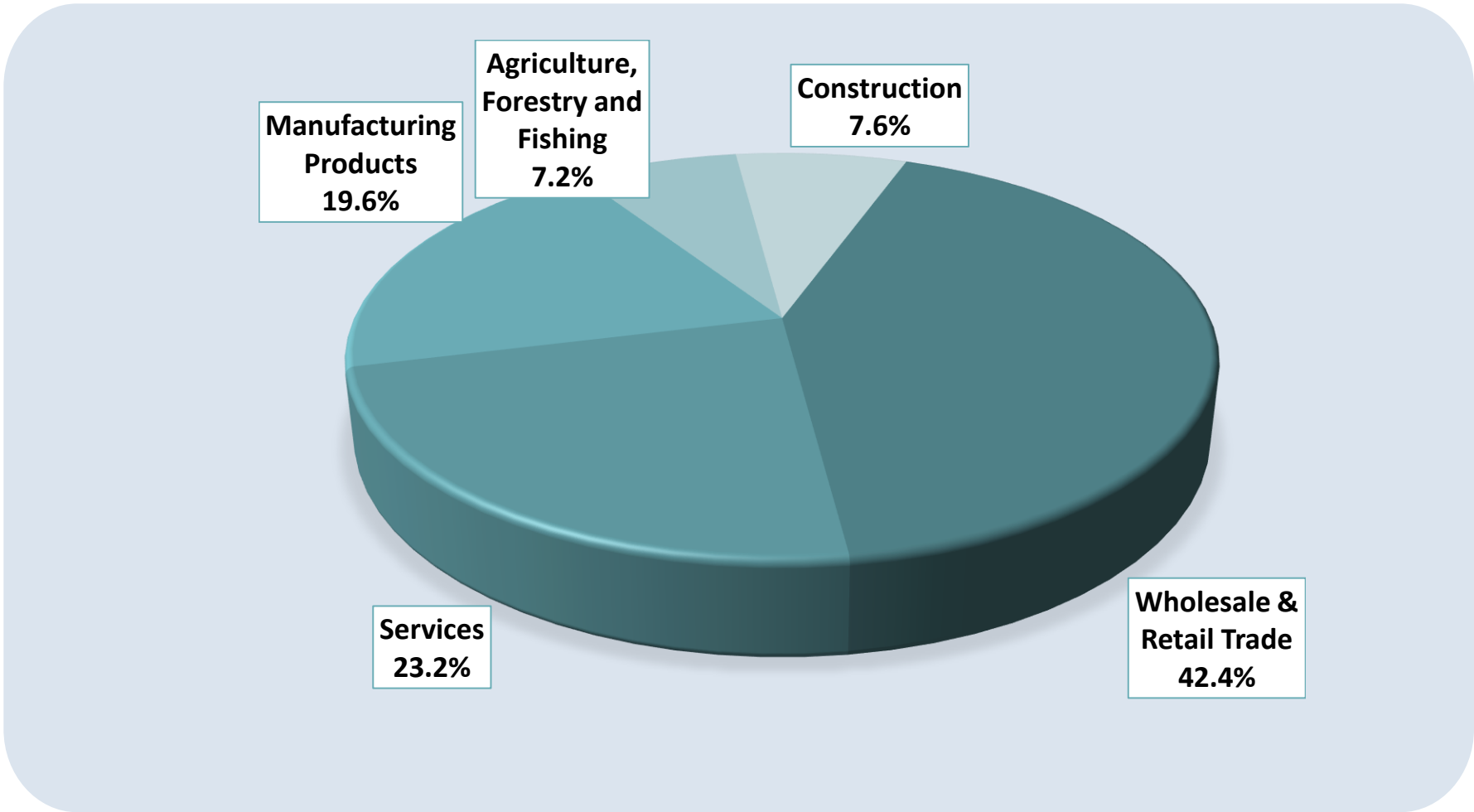
Main Sectors

Number of Loans Approved Amount Guarantee Amount

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

8,716	493,512,250	250,298,288
5,748	270,450,151	139,907,621
3,700	228,142,225	118,785,546
2,958	83,706,919	43,760,842
1768	88,675,439	45,399,349
22,890	1,164,486,984	598,151,646

Amount in euros

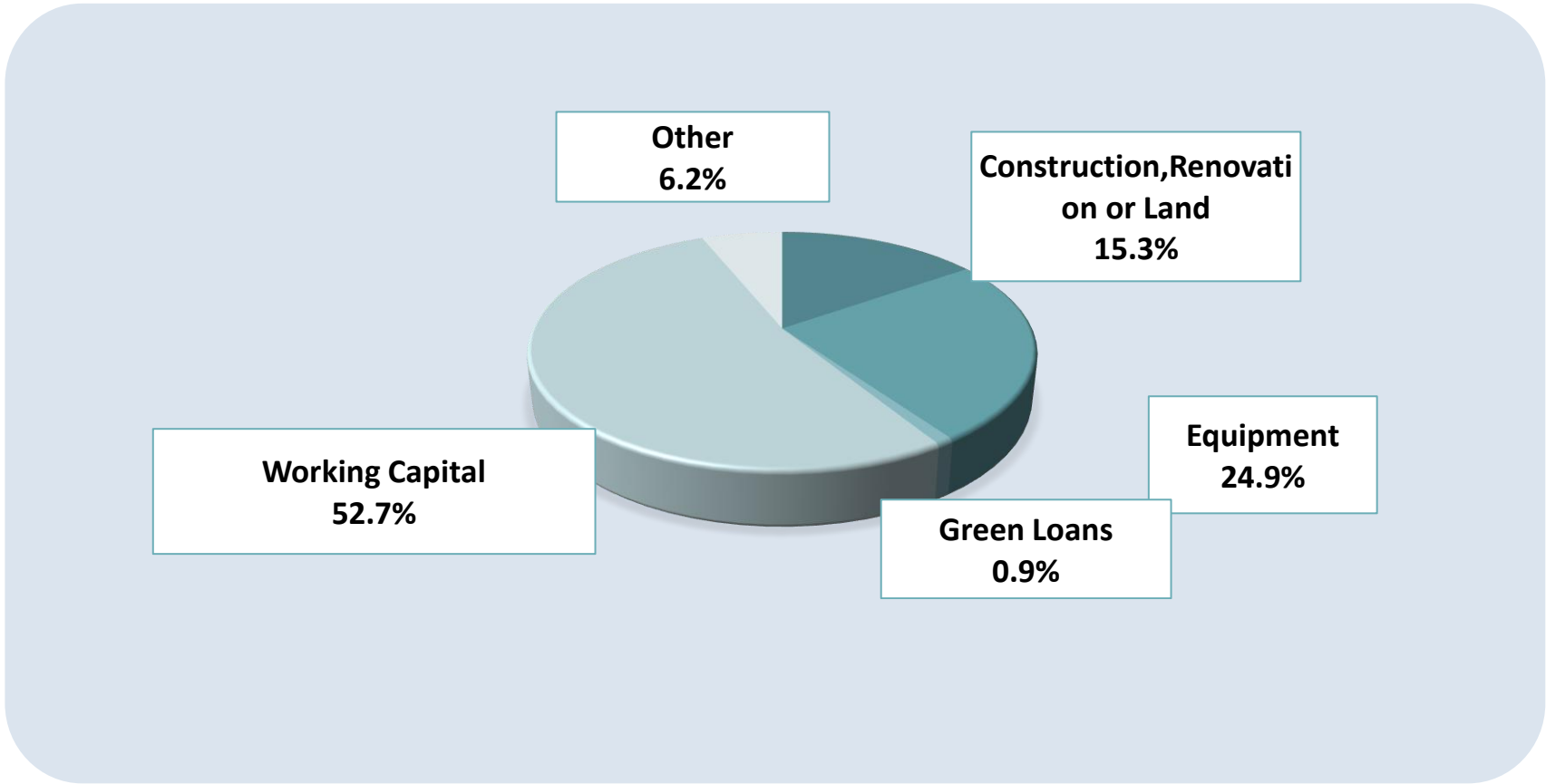


Loan Purpose

Purpose of the Loans	Number of Loans	Approved Amount	Guarantee Amount
Construction/Renovation/Land	3,387	177,866,636	91,061,122
Equipment	6,229	290,351,272	151,126,234
Green Loans	78	10,993,609	5,600,975
Working Capital	11,353	613,542,617	315,227,267
*Other	1,843	71,732,850	35,136,050
Total	22,890	1,164,486,984	598,151,646

Amount in euros

*Loans identified in the category Others have mixed purposes

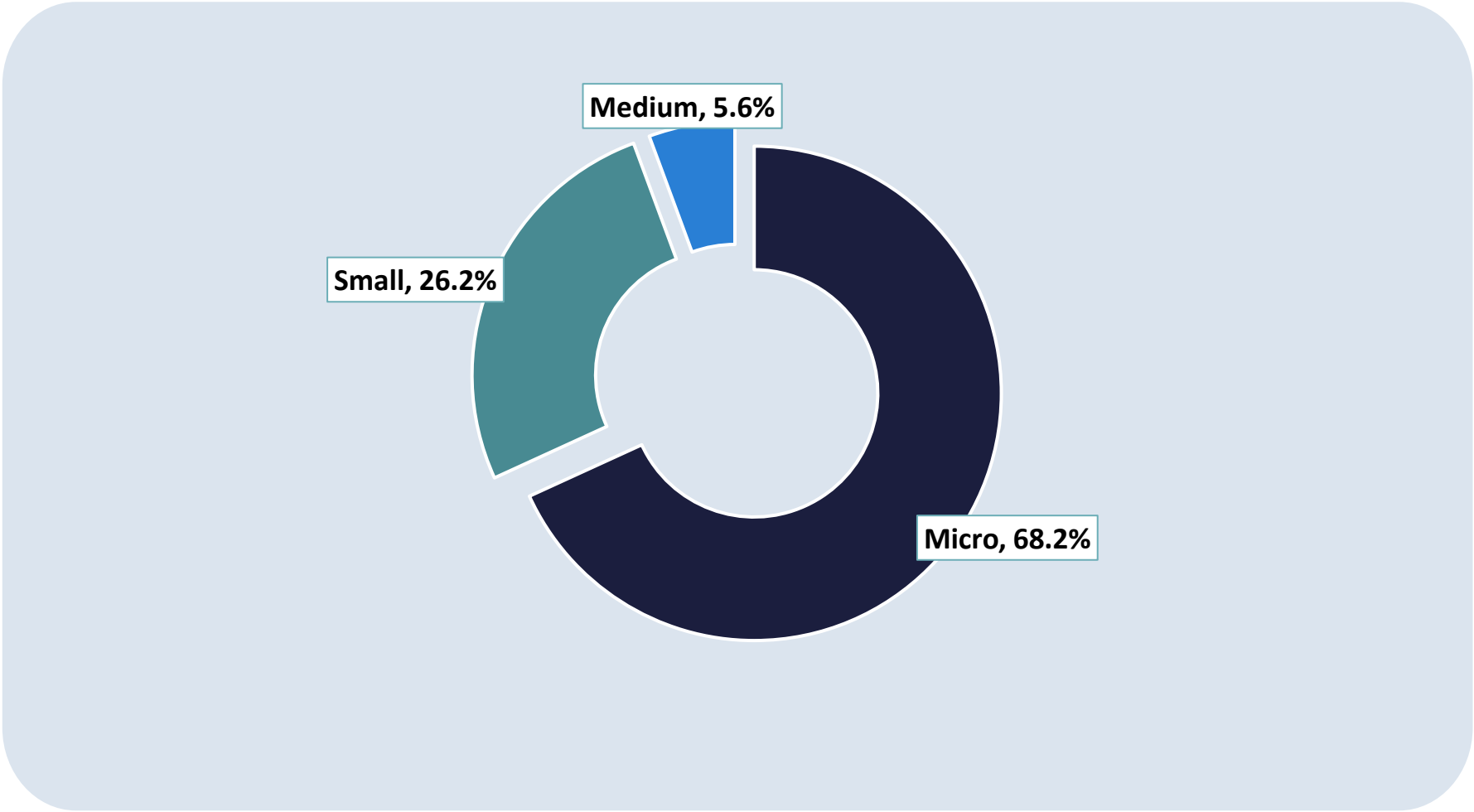


Enterprise Size

*Enterprise Size Classification	Number of Loans	Approved Amount	Guarantee Amount
Micro	19,223	793,853,010	409,858,313
Small	3,322	305,026,824	155,729,848
Medium	345	65,607,150	32,563,485
Total	22,890	1,164,486,984	598,151,646

Amount in euros

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





Loan Amount:
€ 105.8M



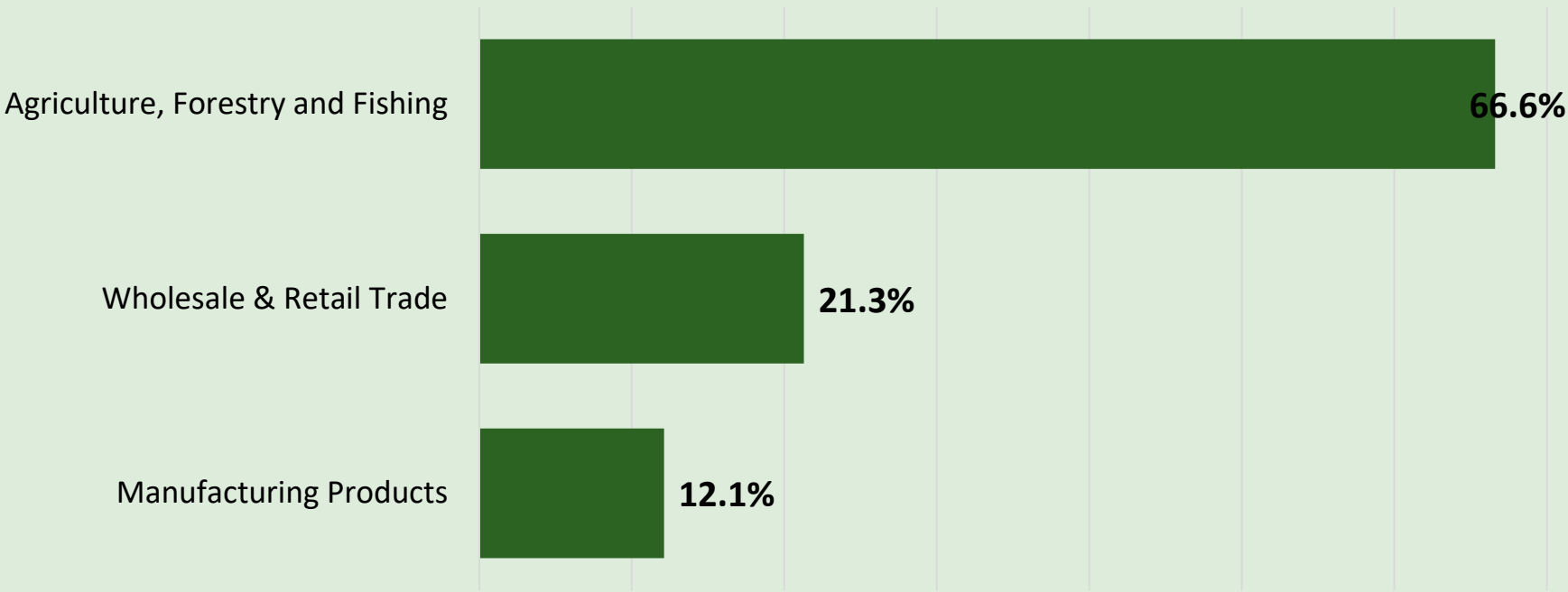
Guarantee Amount:
€ 52.8M



Outstanding Guaranteed:
€ 20.3M

No. of businesses by
window: **2,289**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
3,929

First time Borrower
382

Non – performing loans
3.8%

Claims paid out
€ 558K

Export Window



Loan Amount:
€ 66.7M



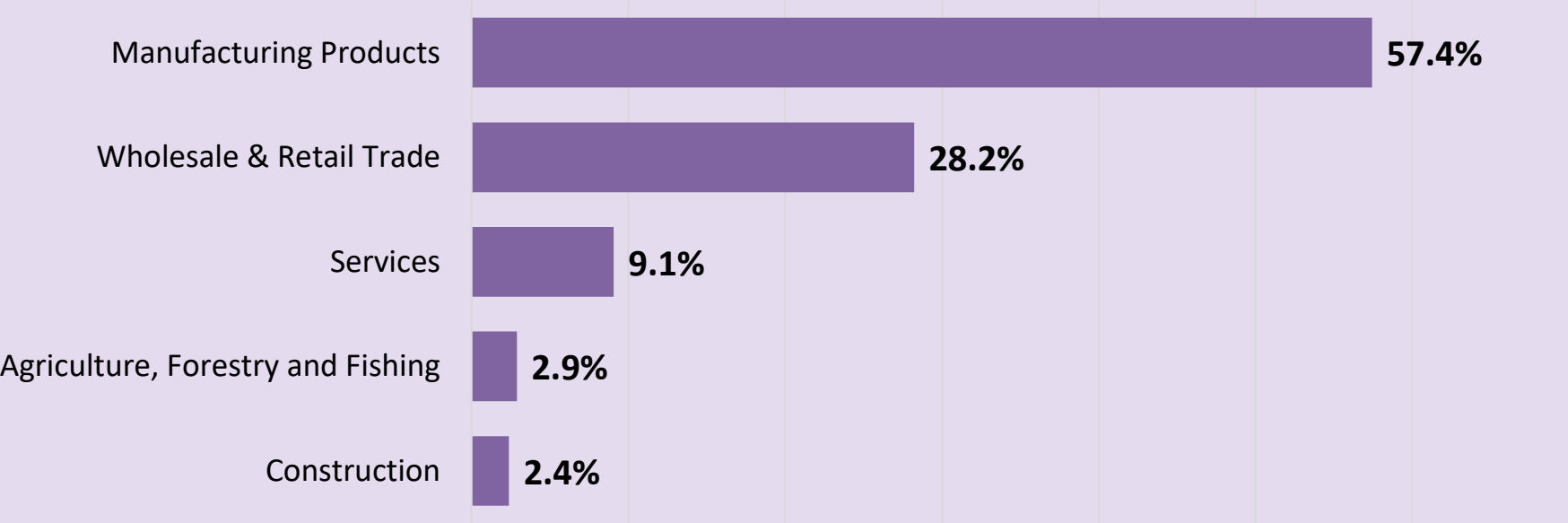
Guarantee Amount:
€ 32.5M



Outstanding Guaranteed:
€ 21.7M

No. of businesses by
window: **305**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,277

First time Borrower
22

Non – performing loans
1.5%

Diaspora Investment Window



Diaspora Investment Window



Loan Amount:
€ 7.8M



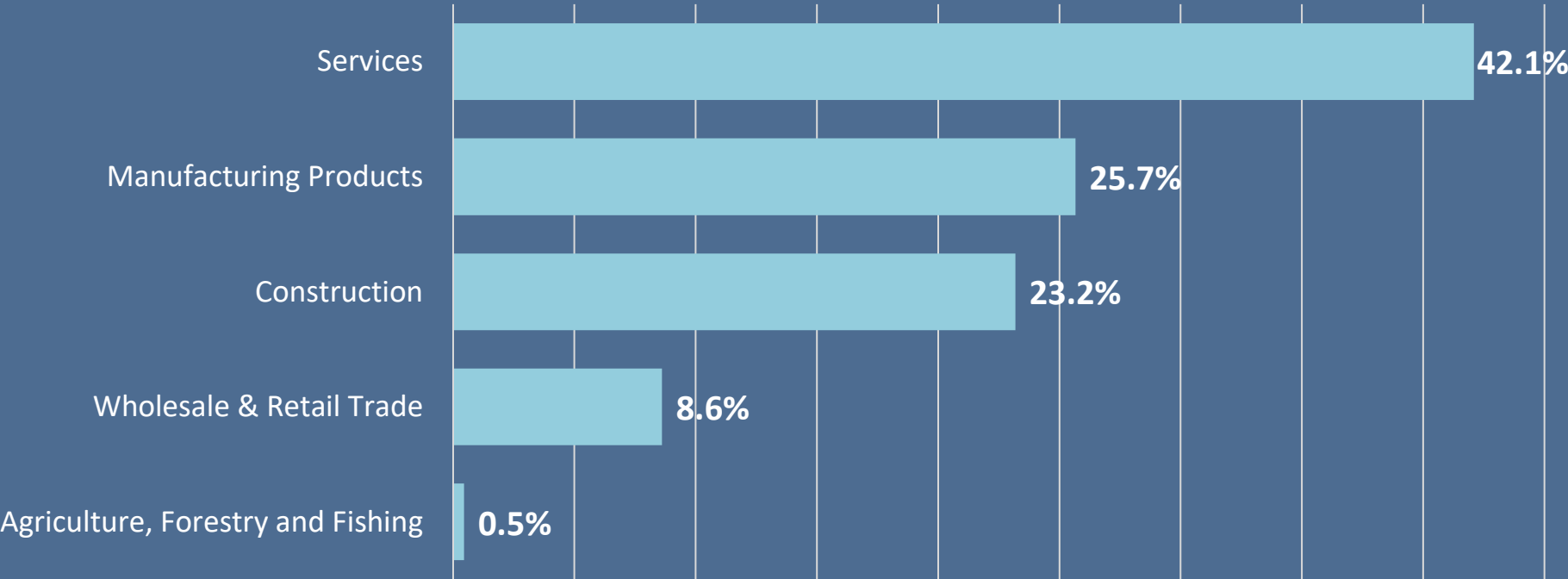
Guarantee Amount:
€ 5.9M



Outstanding Guaranteed:
€ 5.3M

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

Participation (%) of the guaranteed amount by sectors



Indirect jobs created

115

First time Borrower

19

Non – performing loans

2.2%

GROW



Loan Amount:
€ 10.9M



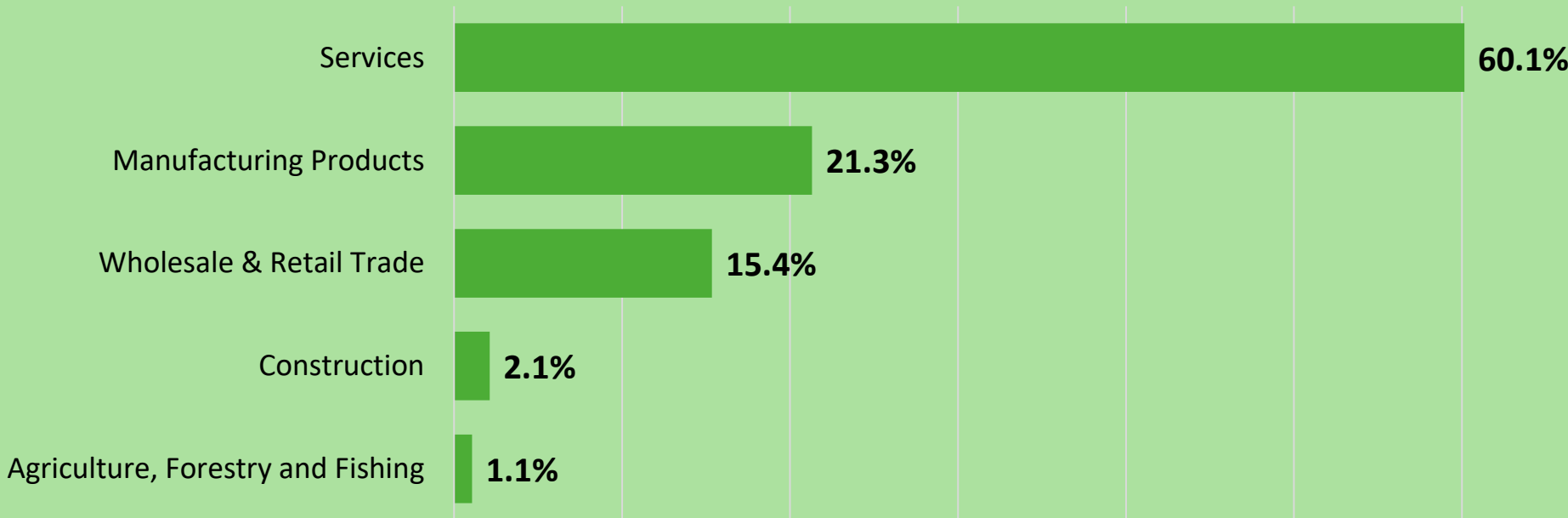
Guarantee Amount:
€ 5.6M



Outstanding Guaranteed:
€ 3.4M

No. of businesses by
window: **73**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
123

First time Borrower
12



*Primary Energy Saved
13,890 MWh/a or 75%



*CO2 Emission reduction
7,311 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:
€ 817.4M



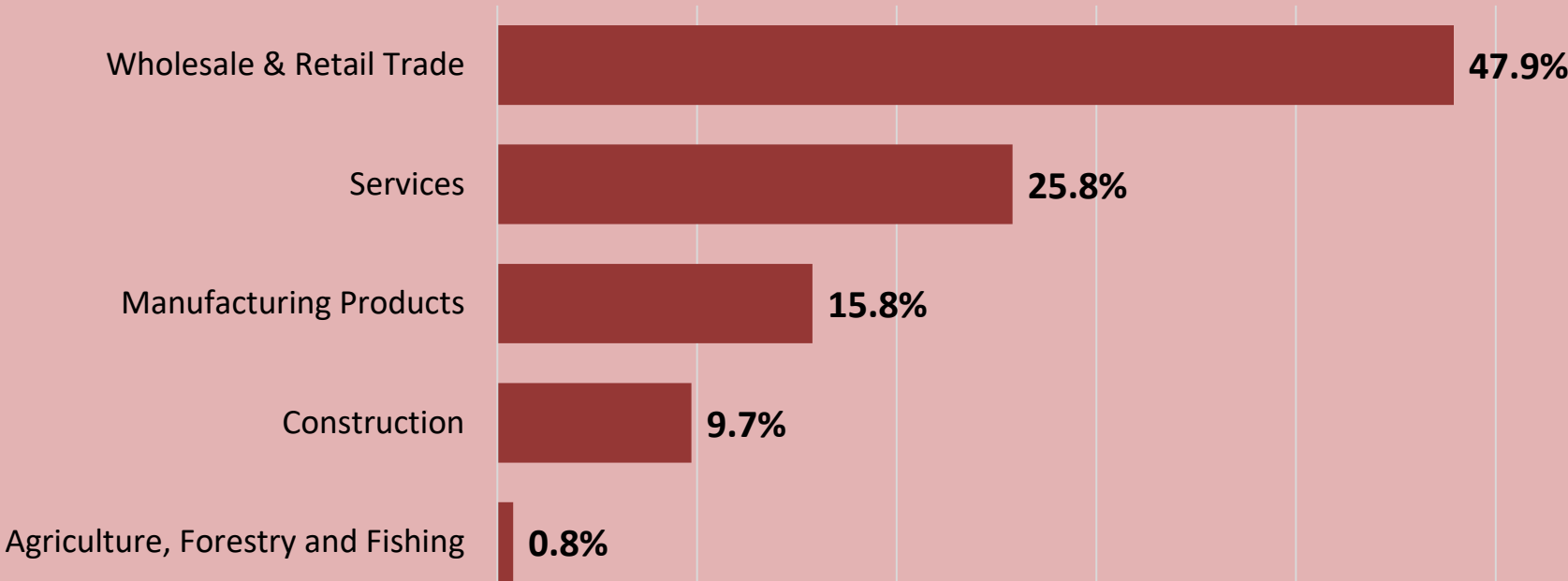
Guarantee Amount:
€ 395.8M



Outstanding Guaranteed:
€ 123.5M

No. of businesses by
window: **9,857**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
25.8k

First time Borrower
2,502

Non – performing loans
2.5%

Claims paid out
€ 3.7M

Women in Business



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WOMEN IN
BUSINESS
WINDOW



Loan Amount:
€ 37.9M



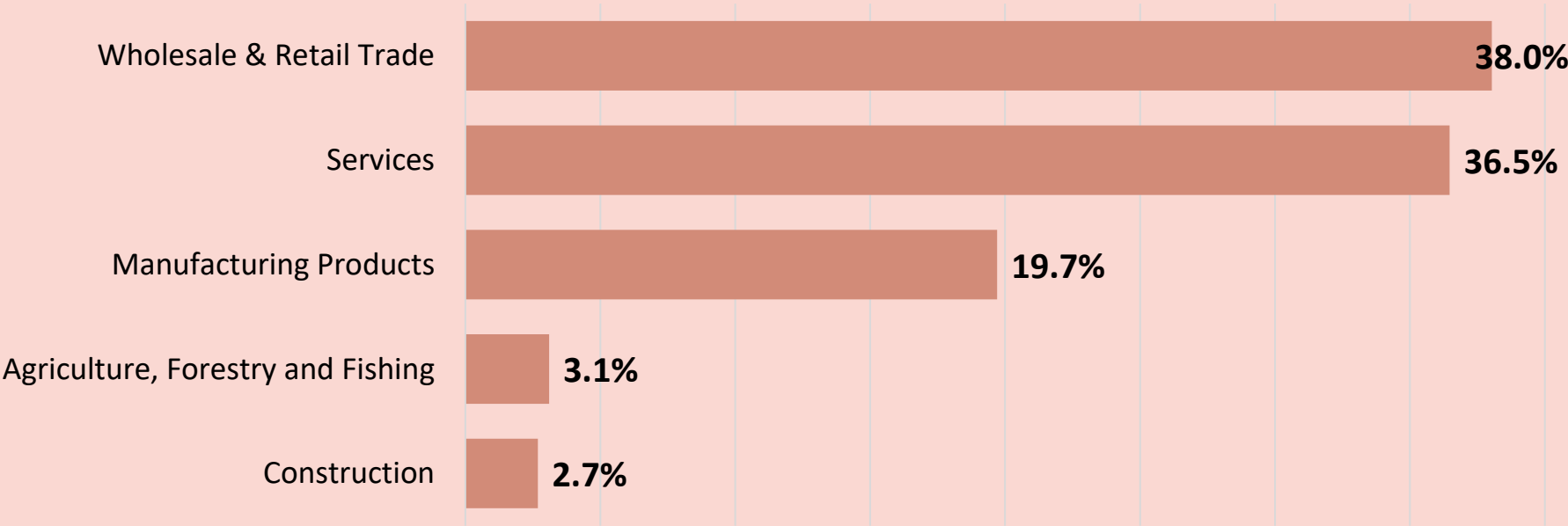
Guarantee Amount:
€ 21.4M



Outstanding Guaranteed:
€ 15.9M

No. of businesses by
window: **768**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
1,131

First time Borrower
237

Non – performing loans
0.7%

Start – up Window



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START-UP
WINDOW



Loan Amount :
€ 13.3M



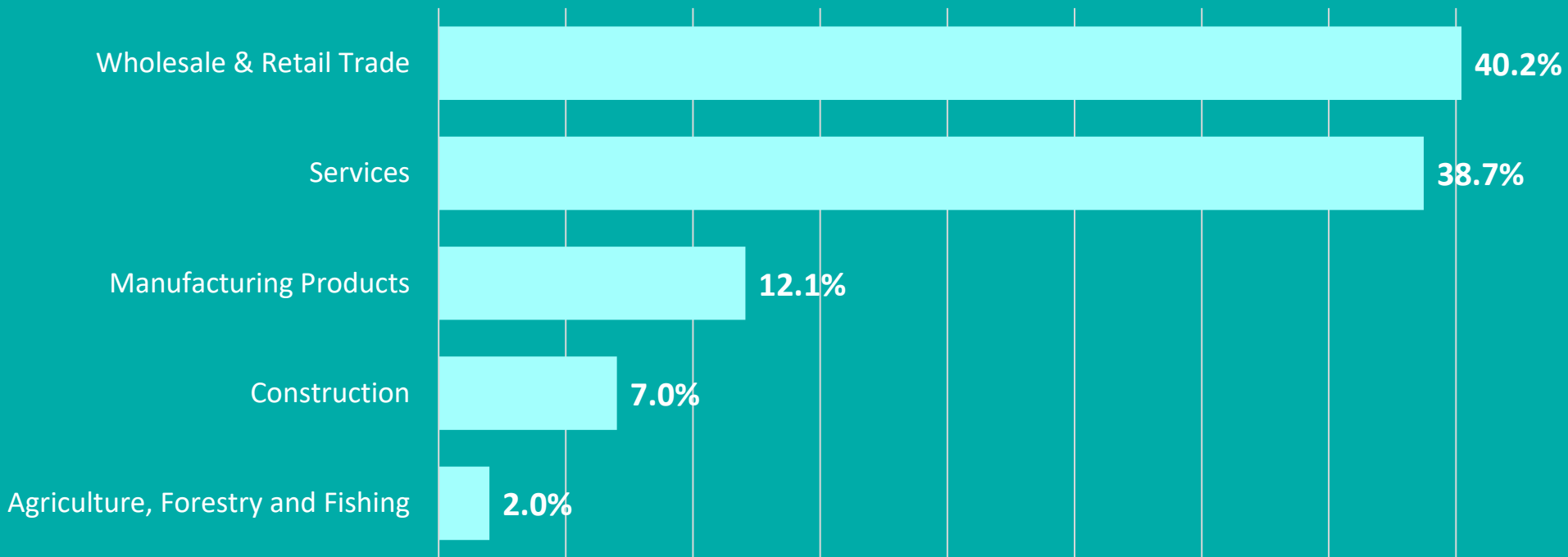
Guarantee Amount :
€ 9.9M



Outstanding Guaranteed :
€ 6.3M

No. of businesses by
window: **396**

Participation (%) of the guaranteed amount by sectors



Indirect jobs created
615

First time Borrower
290

Non – performing loans
2.1%

Claims paid out
18.5K €