

30/09/2023

Montenegro

COUNTRY FACT SHEET

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)

3

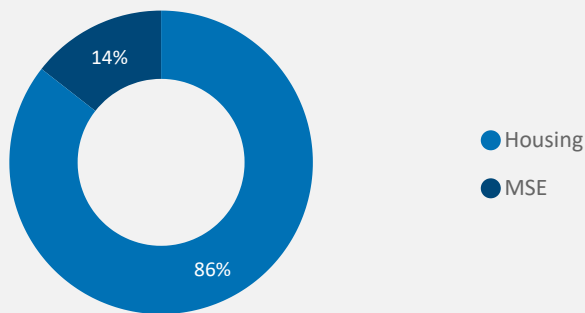
Committed investment portfolio

EUR 34.6M

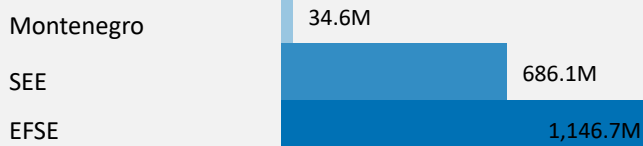
Avg. investment committed per PLI

EUR 11.5M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



SEE = Southeast Europe (Albania, Bosnia and Herzegovina, Bulgaria, Croatia, North Macedonia, Kosovo*, Montenegro, Romania, Serbia, Türkiye)

*This designation is without prejudice to positions on status and is in line with UNSCR 1244/1999 and the ICJ Opinion on the Kosovo declaration of independence.

DEVELOPMENT FACILITY

Number of projects since inception

Country	75
Total Fund	641
Share of Country	12 %

Volume of projects since inception

Country (EUR)	1.7M
Total Fund (EUR)	45.0M
Share of Country	4 %

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INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	CKB (ex Podgoricka banka)	10.0M
Bank	Erste Bank Podgorica	30.0M
Microfinance Institution	Alter Modus	5.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

1,990

Sub-loan portfolio outstanding

EUR 56.5M

Avg. outstanding MSE/Rural

EUR 1,560

Avg. outstanding Housing

EUR 38,550

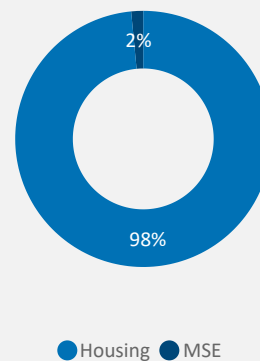
Nr. of borrowers since inception

41,294

Sub-loans since inception

EUR 273.1M

Outstanding sub-loans by product



by currency

