

31/12/2022

Montenegro

INVESTMENT PORTFOLIO

Number (Nr.) of active partner lending institutions (PLI)
3

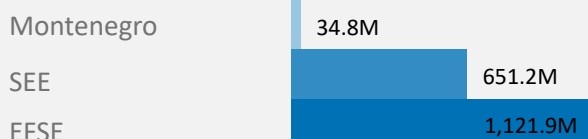
Committed investment portfolio (EUR)
EUR 34.8M

Avg. investment committed per PLI (EUR)
EUR 11.6M

Portfolio committed by product



Overview EFSE Portfolio (EUR)



SEE = Southeast Europe (Albania, Bosnia and Herzegovina, Bulgaria, Croatia, North Macedonia, Kosovo*, Montenegro, Romania, Serbia, Turkey)
ENR = European Neighborhood Region (Armenia, Azerbaijan, Belarus, Georgia, Moldova, Ukraine)
* 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	Projects
Country	67
Total Fund	611
Share of Country	11 %

Volume of projects since inception

Country (EUR)	Volume
Country (EUR)	1.6M
Total Fund (EUR)	41.9M
Share of Country	4 %

CURRENT PLIs (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

DEVELOPMENT PERFORMANCE

Nr. of borrowers
2,642

Sub-loan portfolio outstanding
EUR 55.0M

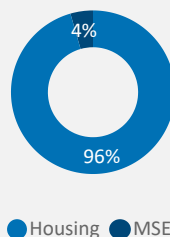
Avg. outstanding MSE/Rural
EUR 1,901

Avg. outstanding Housing
EUR 38,757

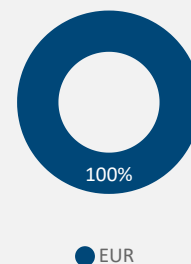
Nr. of borrowers since inception
41,170

Sub-loans since inception
EUR 266.3M

Outstanding sub-loan by product



by currency



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