

31/03/2024

Montenegro

## COUNTRY FACT SHEET

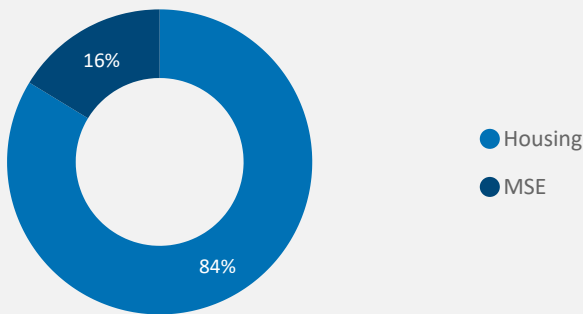
## INVESTMENT PORTFOLIO

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

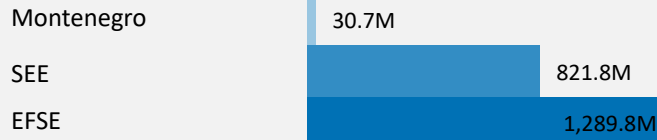
Committed investment portfolio  
EUR 30.7M

Avg. investment committed per PLI  
EUR 10.2M

## 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	77
Total Fund	662
Share of Country	12 %

Volume of projects since inception

Country (EUR)	1.7M
Total Fund (EUR)	46.7M
Share of Country	4 %

## 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  
2,957

Sub-loan portfolio outstanding  
EUR 65.2M

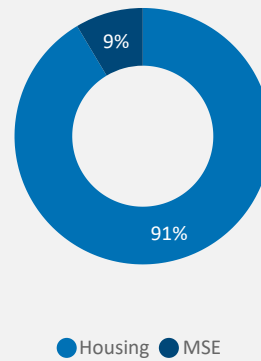
Avg. outstanding MSE/Rural  
EUR 3,905

Avg. outstanding Housing  
EUR 39,068

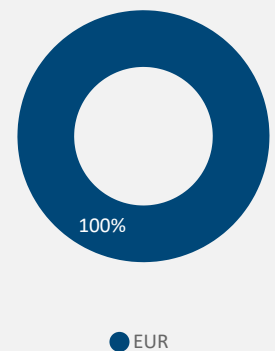
Nr. of borrowers since inception  
41,807

Sub-loans since inception  
EUR 281.3M

Outstanding sub-loans by product



by currency



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