30/06/2026

Montenegro

COUNTRY FACT SHEET

INVESTMENT PORTFOLIO

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

2

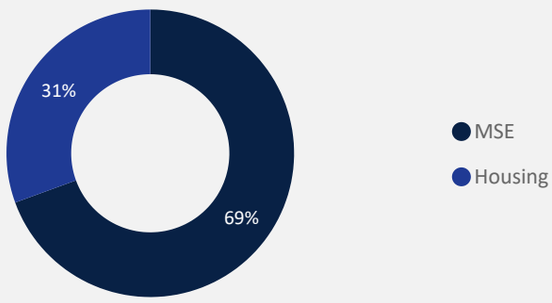
Committed investment portfolio

EUR 21.8M

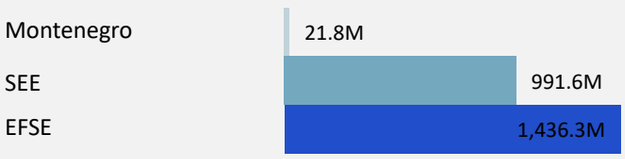
Avg. investment committed per PLI

EUR 10.9M

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	92.00
Total Fund	761
Share of Country	12 %

Volume of projects since inception

Country (EUR)	2.1M
Total Fund (EUR)	52.8M
Share of Country	4 %

INVESTMENT PORTFOLIO

Institution type	PLI	Initial investment (EUR)
Bank	Erste Bank Podgorica	30.0M
Microfinance Institution	Alter Modus	20.0M

INVESTMENT PORTFOLIO

Nr. of borrowers

4,513

Sub-loan portfolio outstanding

EUR 88.6M

Avg. outstanding MSE/Rural

EUR 3,887

Avg. outstanding Housing

EUR 44,420

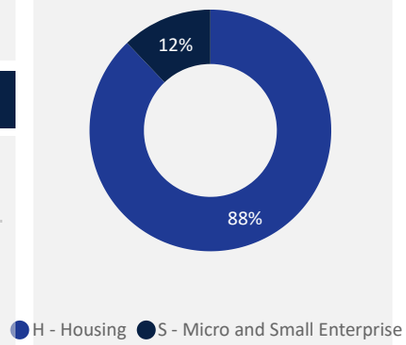
Nr. of borrowers since inception

50,720

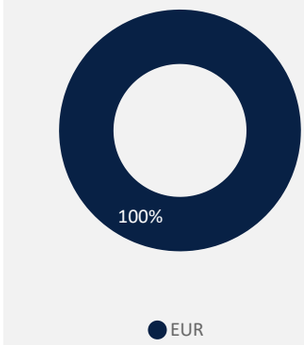
Sub-loans since inception

EUR 349.6M

Outstanding sub-loans by product



by currency



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