

CKB SME loans

Because Your business deserves great recognition...

SME (Small and Medium Enterprises) segment has a significant economy importance not only in Montenegro, but in whole Europe as well. That's why having in the focus of development strategies, centrally supported programs, solution proposals of crises, different organizations as well as banks to develop the strength of the country (the economy) via SME segment.

In the EU SMEs account for approximately 71% of the entire employment and contribute approximately 52% to the GDP. Investments cover around 30-35 % of the entire EU economy. The Montenegrin SME segment has a similar significance as a solid pillar of the economy, deserving special attention.

OTP group is present – besides Montenegro in other 8 countries in the South-Eastern Europe Region, serving altogether 12 millions of clients, in 1500 branches with 4000 ATMs. Support of SME segment with quality banking services and specialized products is one of the key strategic priorities of OTP group, implemented by CKB in Montenegro.

We do believe that SMEs have great opportunities and future potentials. New ideas, innovative solutions, traditional products, quality service, tourism, agriculture and many other fields are all can be supported, especially if the owner is fully committed to her/his business.

CKB is targeting the complex and quality service of small and medium enterprises, entrepreneurs and non-profit organizations. Owing to the greatest branch network in the country our skilled SME Relationship Managers are waiting for existing and future clients in close vicinity to serve arising financial needs and to provide a tailor-made solution.

CKB is offering a complex variety of lending products for creditworthy clients, which can be matched with a specific type of financial need: overdraft, working capital, mortgage or investment. CKB recently signed a Guarantee Agreement with The European Investment Fund (EIF) to support SMEs in Montenegro. This transaction will generate a new portfolio of micro loans worth EUR 20 million to finance working capital and investments over the next 3 years. In order to improve access to finance for start - ups and the growth of SMEs CKB is offering an EU Micro Loan up to EUR 25.000 without guarantors or mortgage.

With special attention for the quick, secure and comfortable banking service, we are supporting extensive utilization of electronic channels of the bank.

Crnogorska Komercijalna Banka AD Podgorica]
SME Department