

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## ADDIKO BANK AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				4.43	4.92	4.87	4.43	4.92	4.87
	WAEIR				5.02	5.58	5.52	5.02	5.58	5.52
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					3.92	3.92		3.92	3.92
	WAEIR					4.38	4.38		4.38	4.38
04 REFINANCING OF PAYABLES	WANIR				3.38	4.81	4.52	3.38	4.81	4.52
	WAEIR				3.41	5.00	4.68	3.41	5.00	4.68
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					4.98	4.98		4.98	4.98
	WAEIR					5.24	5.24		5.24	5.24
07 ACQUISITION OF FIXED ASSETS	WANIR				3.63	4.20	4.13	3.63	4.20	4.13
	WAEIR				4.07	4.46	4.41	4.07	4.46	4.41
08 PREPARATION FOR TOURIST SEASON	WANIR		9.49	9.49					9.49	9.49
	WAEIR		10.39	10.39					10.39	10.39
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	9.91	8.61	8.62				9.91	8.61	8.62
	WAEIR	14.34	9.20	9.21				14.34	9.20	9.21
12 PURCHASE OF CONSUMER LOANS	WANIR		4.60	4.60					4.60	4.60
	WAEIR		4.95	4.95					4.95	4.95
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.20	5.20					5.20	5.20
	WAEIR		5.47	5.47					5.47	5.47
15 AGRICULTURE	WANIR		8.77	8.77					8.77	8.77
	WAEIR		9.16	9.16					9.16	9.16
16 EDUCATION	WANIR		8.95	8.95					8.95	8.95
	WAEIR		9.34	9.34					9.34	9.34
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		7.17	7.17					7.17	7.17
	WAEIR		7.58	7.58					7.58	7.58
99 OTHER	WANIR					4.49	4.49		4.49	4.49
	WAEIR					4.63	4.63		4.63	4.63
<b>Total loans</b>	WANIR	<b>9.91</b>	<b>7.91</b>	<b>7.92</b>	<b>3.72</b>	<b>4.52</b>	<b>4.42</b>	<b>3.87</b>	<b>6.96</b>	<b>6.83</b>
	WAEIR	<b>14.34</b>	<b>8.43</b>	<b>8.44</b>	<b>4.05</b>	<b>4.88</b>	<b>4.77</b>	<b>4.29</b>	<b>7.43</b>	<b>7.30</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## CRNOGORSKA KOMERCIJALNA BANKA AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR		8.00	8.00	4.00	3.56	3.59	4.00	3.56	3.59
	WAEIR		8.00	8.00	4.43	3.97	4.00	4.43	3.97	4.00
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		4.01	4.01		3.40	3.40		3.45	3.45
	WAEIR		4.18	4.18		3.75	3.75		3.78	3.78
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					3.50	3.50		3.50	3.50
	WAEIR					4.24	4.24		4.24	4.24
04 REFINANCING OF PAYABLES	WANIR		7.92	7.92		3.58	3.58		3.66	3.66
	WAEIR		9.31	9.31		3.64	3.64		3.73	3.73
05 SECURITIES PURCHASE	WANIR					3.20	3.20		3.20	3.20
	WAEIR					3.23	3.23		3.23	3.23
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				6.63	4.70	4.70	6.63	4.70	4.70
	WAEIR				10.41	5.18	5.18	10.41	5.18	5.18
08 PREPARATION FOR TOURIST SEASON	WANIR					3.00	3.00		3.00	3.00
	WAEIR					3.21	3.21		3.21	3.21
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.84	7.42	7.42	3.05	3.68	3.67	7.72	7.41	7.41
	WAEIR	11.24	7.99	8.00	4.01	4.12	4.11	11.07	7.98	7.99
12 PURCHASE OF CONSUMER LOANS	WANIR	8.12	8.65	8.63				8.12	8.65	8.63
	WAEIR	11.28	9.73	9.80				11.28	9.73	9.80
13 CAR PURCHASE	WANIR		5.24	5.24					5.24	5.24
	WAEIR		11.40	11.40					11.40	11.40
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.17	5.17					5.17	5.17
	WAEIR		5.76	5.76					5.76	5.76
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		6.49	6.49		6.79	6.79		6.55	6.55
	WAEIR		7.19	7.19		7.24	7.24		7.20	7.20
99 OTHER	WANIR									
	WAEIR									
Total loans	WANIR	7.84	6.56	6.56	4.00	3.67	3.68	4.15	4.97	4.95
	WAEIR	11.24	7.14	7.15	4.43	4.01	4.03	4.70	5.42	5.41

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## ERSTE BANK AD PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR		10.39	10.39	3.54	3.92	3.79	3.54	4.20	3.99
	WAEIR		13.14	13.14	3.56	4.36	4.09	3.56	4.74	4.36
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					4.13	4.13		4.13	4.13
	WAEIR					4.57	4.57		4.57	4.57
04 REFINANCING OF PAYABLES	WANIR	6.51	7.02	7.02		4.02	4.02	6.51	5.54	5.54
	WAEIR	10.27	7.67	7.67		4.24	4.24	10.27	5.98	5.98
05 SECURITIES PURCHASE	WANIR				2.00		2.00	2.00		2.00
	WAEIR				2.17		2.17	2.17		2.17
06 LAND PURCHASE	WANIR					4.54	4.54		4.54	4.54
	WAEIR					4.91	4.91		4.91	4.91
07 ACQUISITION OF FIXED ASSETS	WANIR		13.69	13.69	6.50	4.02	4.02	6.50	4.12	4.12
	WAEIR		16.27	16.27	7.68	4.37	4.37	7.68	4.49	4.50
08 PREPARATION FOR TOURIST SEASON	WANIR		7.99	7.99					7.99	7.99
	WAEIR		8.93	8.93					8.93	8.93
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.88	7.64	7.64				7.88	7.64	7.64
	WAEIR	12.18	8.41	8.42				12.18	8.41	8.42
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.01	5.01					5.01	5.01
	WAEIR		5.65	5.65					5.65	5.65
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>7.81</b>	<b>6.72</b>	<b>6.72</b>	<b>3.38</b>	<b>4.01</b>	<b>3.94</b>	<b>3.43</b>	<b>5.80</b>	<b>5.69</b>
	WAEIR	<b>12.08</b>	<b>7.44</b>	<b>7.45</b>	<b>3.42</b>	<b>4.35</b>	<b>4.24</b>	<b>3.51</b>	<b>6.39</b>	<b>6.26</b>

Source: Credit Registry

Note:

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- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## HIPOTEKARNA BANKA AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR		9.06	9.06	4.05	4.09	4.07	4.05	4.14	4.10
	WAEIR		9.69	9.69	4.80	4.48	4.63	4.80	4.53	4.66
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		6.05	6.05	6.50	5.19	5.20	6.50	5.25	5.25
	WAEIR		6.37	6.37	8.01	5.57	5.57	8.01	5.62	5.63
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.06	7.06	9.25	4.88	4.89	9.25	5.68	5.68
	WAEIR		7.60	7.60	11.10	5.22	5.23	11.10	6.09	6.10
04 REFINANCING OF PAYABLES	WANIR	11.09	8.89	8.90	6.93	5.68	5.89	6.93	6.07	6.20
	WAEIR	14.08	9.36	9.37	7.17	5.95	6.15	7.17	6.37	6.49
05 SECURITIES PURCHASE	WANIR		5.00	5.00					5.00	5.00
	WAEIR		5.00	5.00					5.00	5.00
06 LAND PURCHASE	WANIR		6.75	6.75		5.89	5.89		6.34	6.34
	WAEIR		7.49	7.49		6.45	6.45		7.00	7.00
07 ACQUISITION OF FIXED ASSETS	WANIR		7.11	7.11	6.13	5.06	5.16	6.13	5.07	5.17
	WAEIR		7.82	7.82	7.77	5.47	5.67	7.77	5.49	5.69
08 PREPARATION FOR TOURIST SEASON	WANIR	9.00	6.11	6.28		7.93	7.93	9.00	6.74	6.83
	WAEIR	10.39	6.72	6.94		8.75	8.75	10.39	7.42	7.54
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.97	8.98	8.95	6.57	7.89	7.73	6.95	8.97	8.94
	WAEIR	8.90	9.65	9.64	8.59	8.59	8.59	8.89	9.64	9.63
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	0.30	0.24		9.50	9.50	0.00	0.30	0.24
	WAEIR	0.00	0.33	0.27		11.02	11.02	0.00	0.34	0.27
13 CAR PURCHASE	WANIR		5.85	5.85	5.64	5.78	5.78	5.64	5.82	5.82
	WAEIR		6.38	6.38	8.54	6.28	6.32	8.54	6.33	6.35
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.50	6.50		5.69	5.69		6.45	6.45
	WAEIR		6.82	6.82		6.15	6.15		6.77	6.77
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR	10.00	10.00	10.00				10.00	10.00	10.00
	WAEIR	15.16	12.78	14.28				15.16	12.78	14.28
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.50	5.50					5.50	5.50
	WAEIR		5.96	5.96					5.96	5.96
99 OTHER	WANIR	3.78	6.28	6.26	3.59	6.06	4.95	3.59	6.13	5.24
	WAEIR	6.12	6.58	6.58	5.45	6.47	6.01	5.45	6.50	6.14
<b>Total loans</b>	WANIR	<b>3.54</b>	<b>8.16</b>	<b>8.06</b>	<b>4.47</b>	<b>5.02</b>	<b>4.87</b>	<b>4.42</b>	<b>6.62</b>	<b>6.26</b>
	WAEIR	<b>4.55</b>	<b>8.75</b>	<b>8.66</b>	<b>5.28</b>	<b>5.38</b>	<b>5.36</b>	<b>5.24</b>	<b>7.09</b>	<b>6.79</b>

Source: Credit Registry

Note:

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- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## KOMERCIJALNA BANKA AD PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				4.81	5.33	5.12	4.81	5.33	5.12
	WAEIR				5.58	5.89	5.77	5.58	5.89	5.77
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.93	4.93	8.50	5.04	5.04	8.50	5.03	5.03
	WAEIR		5.81	5.81	10.59	5.35	5.35	10.59	5.36	5.36
04 REFINANCING OF PAYABLES	WANIR	8.08	7.45	7.45		4.57	4.57	8.08	6.47	6.47
	WAEIR	11.53	8.43	8.43		4.91	4.91	11.53	7.23	7.24
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					5.06	5.06		5.06	5.06
	WAEIR					5.44	5.44		5.44	5.44
08 PREPARATION FOR TOURIST SEASON	WANIR		7.69	7.69					7.69	7.69
	WAEIR		9.01	9.01					9.01	9.01
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.62	5.81	5.81	4.60	3.96	4.06	4.71	5.41	5.39
	WAEIR	10.55	6.70	6.71	5.11	4.41	4.51	5.31	6.21	6.17
12 PURCHASE OF CONSUMER LOANS	WANIR		6.99	6.99					6.99	6.99
	WAEIR		7.52	7.52					7.52	7.52
13 CAR PURCHASE	WANIR		5.34	5.34		5.93	5.93		5.75	5.75
	WAEIR		8.41	8.41		6.53	6.53		7.10	7.10
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.21	4.21					4.21	4.21
	WAEIR		4.93	4.93					4.93	4.93
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>7.65</b>	<b>5.73</b>	<b>5.74</b>	<b>4.77</b>	<b>4.85</b>	<b>4.84</b>	<b>4.79</b>	<b>5.33</b>	<b>5.27</b>
	WAEIR	<b>10.61</b>	<b>6.61</b>	<b>6.62</b>	<b>5.51</b>	<b>5.29</b>	<b>5.33</b>	<b>5.54</b>	<b>6.01</b>	<b>5.96</b>

Source: Credit Registry

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- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## LOVĆEN BANKA AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				5.52		5.52	5.52		5.52
	WAEIR				6.21		6.21	6.21		6.21
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.55	5.55					5.55	5.55
	WAEIR		6.30	6.30					6.30	6.30
04 REFINANCING OF PAYABLES	WANIR	9.87	7.95	7.95	9.00	5.35	5.35	9.40	5.83	5.84
	WAEIR	17.08	8.72	8.72	11.46	5.98	5.98	14.03	6.49	6.49
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR		14.75	14.75	8.29	6.47	6.48	8.29	6.88	6.88
	WAEIR		16.97	16.97	11.08	7.12	7.14	11.08	7.61	7.63
08 PREPARATION FOR TOURIST SEASON	WANIR		10.94	10.94					10.94	10.94
	WAEIR		13.33	13.33					13.33	13.33
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	9.12	7.88	7.88	6.03	6.03	6.03	6.12	7.00	6.94
	WAEIR	13.14	9.32	9.33	7.09	6.67	6.73	7.27	8.07	8.01
12 PURCHASE OF CONSUMER LOANS	WANIR	13.37	6.97	7.09				13.37	6.97	7.09
	WAEIR	17.88	8.06	8.25				17.88	8.06	8.25
13 CAR PURCHASE	WANIR		12.11	12.11					12.11	12.11
	WAEIR		13.67	13.67					13.67	13.67
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.29	5.29					5.29	5.29
	WAEIR		5.92	5.92					5.92	5.92
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>10.48</b>	<b>7.22</b>	<b>7.23</b>	<b>5.88</b>	<b>5.97</b>	<b>5.96</b>	<b>6.02</b>	<b>6.66</b>	<b>6.61</b>
	WAEIR	<b>14.68</b>	<b>8.42</b>	<b>8.45</b>	<b>6.84</b>	<b>6.61</b>	<b>6.64</b>	<b>7.07</b>	<b>7.61</b>	<b>7.57</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## NLB BANKA A.D. PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				3.42	3.60	3.55	3.42	3.60	3.55
	WAEIR				3.82	3.89	3.87	3.82	3.89	3.87
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.16	5.16		3.75	3.75		3.82	3.82
	WAEIR		5.52	5.52		4.06	4.06		4.13	4.13
04 REFINANCING OF PAYABLES	WANIR	3.46	7.55	7.54	8.83	3.08	3.08	5.16	5.14	5.14
	WAEIR	4.04	8.33	8.32	10.51	3.18	3.19	6.09	5.56	5.56
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				5.50	4.12	4.13	5.50	4.12	4.13
	WAEIR				6.08	4.38	4.40	6.08	4.38	4.40
08 PREPARATION FOR TOURIST SEASON	WANIR		7.14	7.14		7.00	7.00		7.14	7.14
	WAEIR		8.17	8.17		7.96	7.96		8.17	8.17
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.31	7.44	7.43				6.31	7.44	7.43
	WAEIR	9.34	8.29	8.30				9.34	8.29	8.30
12 PURCHASE OF CONSUMER LOANS	WANIR	1.82	1.03	1.05				1.82	1.03	1.05
	WAEIR	4.43	1.31	1.39				4.43	1.31	1.39
13 CAR PURCHASE	WANIR		5.47	5.47	3.00	4.17	3.75	3.00	4.74	4.33
	WAEIR		5.76	5.76	3.13	4.59	4.07	3.13	5.10	4.63
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.34	4.34					4.34	4.34
	WAEIR		4.94	4.94					4.94	4.94
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR		8.68	8.68					8.68	8.68
	WAEIR		10.75	10.75					10.75	10.75
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.10	5.10					5.10	5.10
	WAEIR		6.11	6.11					6.11	6.11
99 OTHER	WANIR	3.93	7.78	7.77	3.32	5.06	5.05	3.56	6.91	6.90
	WAEIR	4.68	8.42	8.41	3.84	5.76	5.75	4.16	7.57	7.56
<b>Total loans</b>	WANIR	<b>5.74</b>	<b>6.04</b>	<b>6.04</b>	<b>3.44</b>	<b>3.69</b>	<b>3.67</b>	<b>3.59</b>	<b>5.21</b>	<b>5.15</b>
	WAEIR	<b>8.31</b>	<b>6.74</b>	<b>6.74</b>	<b>3.83</b>	<b>3.96</b>	<b>3.95</b>	<b>4.13</b>	<b>5.75</b>	<b>5.70</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## NOVA BANKA AD PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				5.58	6.23	5.70	5.58	6.23	5.70
	WAEIR				6.10	6.67	6.20	6.10	6.67	6.20
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.25	6.25		5.79	5.79		5.84	5.84
	WAEIR		6.25	6.25		6.01	6.01		6.03	6.03
04 REFINANCING OF PAYABLES	WANIR		6.63	6.63	5.78	4.81	5.39	5.78	5.78	5.78
	WAEIR		7.17	7.17	6.13	5.16	5.75	6.13	6.23	6.19
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR		5.95	5.95					5.95	5.95
	WAEIR		6.03	6.03					6.03	6.03
07 ACQUISITION OF FIXED ASSETS	WANIR					7.47	7.47		7.47	7.47
	WAEIR					7.90	7.90		7.90	7.90
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.09	7.59	7.60				8.09	7.59	7.60
	WAEIR	10.95	8.19	8.21				10.95	8.19	8.21
12 PURCHASE OF CONSUMER LOANS	WANIR		9.00	9.00					9.00	9.00
	WAEIR		10.33	10.33					10.33	10.33
13 CAR PURCHASE	WANIR		7.72	7.72					7.72	7.72
	WAEIR		8.02	8.02					8.02	8.02
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.41	5.41					5.41	5.41
	WAEIR		5.50	5.50					5.50	5.50
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		7.71	7.71					7.71	7.71
	WAEIR		7.97	7.97					7.97	7.97
99 OTHER	WANIR		7.55	7.55	8.00		8.00	8.00	7.55	7.58
	WAEIR		8.06	8.06	9.13		9.13	9.13	8.06	8.14
<b>Total loans</b>	WANIR	<b>8.09</b>	<b>6.75</b>	<b>6.75</b>	<b>5.63</b>	<b>5.98</b>	<b>5.77</b>	<b>5.63</b>	<b>6.33</b>	<b>6.01</b>
	WAEIR	<b>10.95</b>	<b>7.15</b>	<b>7.15</b>	<b>6.11</b>	<b>6.32</b>	<b>6.19</b>	<b>6.12</b>	<b>6.70</b>	<b>6.43</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.



## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## PODGORIČKA BANKA AD PODGORICA, MEMBER OF OTP GROUP

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				3.47	4.78	3.74	3.47	4.78	3.74
	WAEIR				3.70	5.16	4.00	3.70	5.16	4.00
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					3.24	3.24		3.24	3.24
	WAEIR					3.38	3.38		3.38	3.38
04 REFINANCING OF PAYABLES	WANIR					3.74	3.74		3.74	3.74
	WAEIR					4.07	4.07		4.07	4.07
05 SECURITIES PURCHASE	WANIR					3.80	3.80		3.80	3.80
	WAEIR					3.86	3.86		3.86	3.86
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				7.65	4.74	4.75	7.65	4.74	4.75
	WAEIR				9.52	5.01	5.03	9.52	5.01	5.03
08 PREPARATION FOR TOURIST SEASON	WANIR					4.50	4.50		4.50	4.50
	WAEIR					5.46	5.46		5.46	5.46
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.39	8.25	8.25				8.39	8.25	8.25
	WAEIR	12.48	8.99	9.00				12.48	8.99	9.00
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		9.49	9.49	3.71	4.38	4.07	3.71	4.38	4.07
	WAEIR		9.49	9.49	4.04	4.57	4.33	4.04	4.57	4.33
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.09	5.09					5.09	5.09
	WAEIR		6.08	6.08					6.08	6.08
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR				4.09	3.43	3.44	4.09	3.43	3.44
	WAEIR				4.69	3.61	3.61	4.69	3.61	3.61
<b>Total loans</b>	WANIR	<b>8.39</b>	<b>6.81</b>	<b>6.81</b>	<b>3.48</b>	<b>3.55</b>	<b>3.54</b>	<b>3.53</b>	<b>5.53</b>	<b>5.33</b>
	WAEIR	<b>12.48</b>	<b>7.67</b>	<b>7.67</b>	<b>3.72</b>	<b>3.75</b>	<b>3.74</b>	<b>3.80</b>	<b>6.13</b>	<b>5.90</b>

Source: Credit Registry

Note:

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- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## PRVA BANKA CG AD PODGORICA OSNOVANA 1901.GODINE

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				4.60	4.63	4.63	4.60	4.63	4.63
	WAEIR				5.11	4.91	4.93	5.11	4.91	4.93
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR									
	WAEIR									
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR									
	WAEIR									
08 PREPARATION FOR TOURIST SEASON	WANIR					6.77	6.77		6.77	6.77
	WAEIR					7.55	7.55		7.55	7.55
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	5.68	6.94	6.93				5.68	6.94	6.93
	WAEIR	7.97	7.97	7.97				7.97	7.97	7.97
12 PURCHASE OF CONSUMER LOANS	WANIR		6.66	6.66					6.66	6.66
	WAEIR		7.22	7.22					7.22	7.22
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.01	6.01					6.01	6.01
	WAEIR		6.29	6.29					6.29	6.29
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>5.68</b>	<b>6.86</b>	<b>6.85</b>	<b>4.60</b>	<b>4.63</b>	<b>4.63</b>	<b>4.72</b>	<b>5.63</b>	<b>5.60</b>
	WAEIR	<b>7.97</b>	<b>7.82</b>	<b>7.82</b>	<b>5.11</b>	<b>4.91</b>	<b>4.93</b>	<b>5.44</b>	<b>6.22</b>	<b>6.19</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## UNIVERSAL CAPITAL BANK AD PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR		2.00	2.00	3.02	3.44	3.37	3.02	3.44	3.37
	WAEIR		2.54	2.54	3.32	3.54	3.50	3.32	3.54	3.50
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR				8.00	4.97	4.97	8.00	4.97	4.97
	WAEIR				10.09	5.30	5.30	10.09	5.30	5.30
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR					5.59	5.59		5.59	5.59
	WAEIR					5.79	5.79		5.79	5.79
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					4.47	4.47		4.47	4.47
	WAEIR					4.59	4.59		4.59	4.59
08 PREPARATION FOR TOURIST SEASON	WANIR		9.32	9.32					9.32	9.32
	WAEIR		10.09	10.09					10.09	10.09
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.71	6.86	6.87				8.71	6.86	6.87
	WAEIR	12.69	7.40	7.43				12.69	7.40	7.43
12 PURCHASE OF CONSUMER LOANS	WANIR		11.00	11.00					11.00	11.00
	WAEIR		15.72	15.72					15.72	15.72
13 CAR PURCHASE	WANIR					4.78	4.78		4.78	4.78
	WAEIR					5.06	5.06		5.06	5.06
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.06	6.06					6.06	6.06
	WAEIR		6.36	6.36					6.36	6.36
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR		4.00	4.00	3.50	5.15	3.93	3.50	4.48	3.95
	WAEIR		4.07	4.07	4.24	5.39	4.54	4.24	4.62	4.41
<b>Total loans</b>	WANIR	<b>8.71</b>	<b>6.31</b>	<b>6.31</b>	<b>3.09</b>	<b>3.96</b>	<b>3.86</b>	<b>3.09</b>	<b>4.08</b>	<b>3.97</b>
	WAEIR	<b>12.69</b>	<b>6.73</b>	<b>6.76</b>	<b>3.45</b>	<b>4.10</b>	<b>4.02</b>	<b>3.46</b>	<b>4.23</b>	<b>4.15</b>

Source: Credit Registry

Note:

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- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## ZAPAD BANKA AD PODGORICA

Purpose		Natural persons		Legal persons			Total loans		
		Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR			6.07	5.39	5.61	6.07	5.39	5.61
	WAEIR			6.54	5.82	6.05	6.54	5.82	6.05
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR								
	WAEIR								
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR			6.00	5.14	5.22	6.00	5.14	5.22
	WAEIR			8.36	5.31	5.59	8.36	5.31	5.59
04 REFINANCING OF PAYABLES	WANIR	7.47	7.47		5.67	5.67		5.71	5.71
	WAEIR	9.19	9.19		6.01	6.01		6.09	6.09
05 SECURITIES PURCHASE	WANIR	4.56	4.56					4.56	4.56
	WAEIR	4.85	4.85					4.85	4.85
06 LAND PURCHASE	WANIR								
	WAEIR								
07 ACQUISITION OF FIXED ASSETS	WANIR	7.00	7.00		6.26	6.26		6.26	6.26
	WAEIR	7.72	7.72		6.57	6.57		6.57	6.57
08 PREPARATION FOR TOURIST SEASON	WANIR								
	WAEIR								
09 FOREIGN PAYMENTS	WANIR								
	WAEIR								
10 REPAYMENT OF FOREIGN LOANS	WANIR								
	WAEIR								
11 CASH (NON-EARMARKED)	WANIR	6.71	6.71					6.71	6.71
	WAEIR	7.27	7.27					7.27	7.27
12 PURCHASE OF CONSUMER LOANS	WANIR	8.00	8.00					8.00	8.00
	WAEIR	8.81	8.81					8.81	8.81
13 CAR PURCHASE	WANIR	4.64	4.64					4.64	4.64
	WAEIR	4.84	4.84					4.84	4.84
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR	4.29	4.29					4.29	4.29
	WAEIR	4.75	4.75					4.75	4.75
15 AGRICULTURE	WANIR								
	WAEIR								
16 EDUCATION	WANIR								
	WAEIR								
17 EXPORT FINANCING	WANIR								
	WAEIR								
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR								
	WAEIR								
99 OTHER	WANIR	5.67	5.67		5.00	5.00		5.48	5.48
	WAEIR	6.18	6.18		5.31	5.31		5.94	5.94
<b>Total loans</b>	WANIR	<b>5.22</b>	<b>5.22</b>	<b>6.06</b>	<b>5.63</b>	<b>5.71</b>	<b>6.06</b>	<b>5.61</b>	<b>5.69</b>
	WAEIR	<b>5.74</b>	<b>5.74</b>	<b>6.72</b>	<b>5.96</b>	<b>6.09</b>	<b>6.72</b>	<b>5.95</b>	<b>6.08</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.

## WAIR of performing loans by banks (Form KR)

as at: 30 November 2019

## ZIRAAT BANK MONTENEGRO AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				4.46	4.94	4.74	4.46	4.94	4.74
	WAEIR				5.26	5.81	5.57	5.26	5.81	5.57
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					6.29	6.29		6.29	6.29
	WAEIR					6.80	6.80		6.80	6.80
04 REFINANCING OF PAYABLES	WANIR									
	WAEIR									
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					5.87	5.87		5.87	5.87
	WAEIR					6.50	6.50		6.50	6.50
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.50	6.51	6.51				6.50	6.51	6.51
	WAEIR	6.75	7.02	7.01				6.75	7.02	7.01
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.85	4.85					4.85	4.85
	WAEIR		5.63	5.63					5.63	5.63
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR		5.71	5.71	6.18	4.79	4.81	6.18	4.80	4.82
	WAEIR		6.28	6.28	7.08	5.34	5.36	7.08	5.35	5.37
<b>Total loans</b>	WANIR	<b>6.50</b>	<b>5.86</b>	<b>5.87</b>	<b>4.47</b>	<b>4.92</b>	<b>4.76</b>	<b>4.47</b>	<b>4.96</b>	<b>4.78</b>
	WAEIR	<b>6.75</b>	<b>6.47</b>	<b>6.47</b>	<b>5.26</b>	<b>5.72</b>	<b>5.55</b>	<b>5.27</b>	<b>5.75</b>	<b>5.57</b>

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- Natural persons include natural persons - residents and natural persons - non-residents, while legal persons include loans of all other categories of clients in private, state and foreign sector on which banks report.
- WANIR and WAEIR are calculated based on data on balance of undue principal and nominal and effective interest rates by individual performing loans on which banks reported at the end of the month.