

WAIR of performing loans by banks (Form KR)

as at: 31 December 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				4.49	4.93	4.88	4.49	4.93	4.88
	WAEIR				5.14	5.64	5.59	5.14	5.64	5.59
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					3.87	3.87		3.87	3.87
	WAEIR					4.28	4.28		4.28	4.28
04 REFINANCING OF PAYABLES	WANIR				3.44	4.67	4.42	3.44	4.67	4.42
	WAEIR				3.46	4.85	4.56	3.46	4.85	4.56
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				3.56	4.18	4.13	3.56	4.18	4.13
	WAEIR				3.87	4.44	4.39	3.87	4.44	4.39
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	9.92	8.58	8.58				9.92	8.58	8.58
	WAEIR	14.50	9.17	9.18				14.50	9.17	9.18
12 PURCHASE OF CONSUMER LOANS	WANIR		4.69	4.69					4.69	4.69
	WAEIR		5.05	5.05					5.05	5.05
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.19	5.19					5.19	5.19
	WAEIR		5.44	5.44					5.44	5.44
15 AGRICULTURE	WANIR		8.64	8.64					8.64	8.64
	WAEIR		8.98	8.98					8.98	8.98
16 EDUCATION	WANIR		8.76	8.76					8.76	8.76
	WAEIR		9.07	9.07					9.07	9.07
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		7.16	7.16					7.16	7.16
	WAEIR		7.56	7.56					7.56	7.56
99 OTHER	WANIR					4.47	4.47		4.47	4.47
	WAEIR					4.60	4.60		4.60	4.60
Total loans	WANIR	9.92	7.90	7.90	3.72	4.48	4.40	3.89	6.91	6.80
	WAEIR	14.50	8.42	8.43	3.98	4.84	4.75	4.26	7.39	7.28

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: 31 December 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	4.35	3.56	3.61	4.35	3.56	3.61
	WAEIR		8.00	8.00	4.79	3.97	4.02	4.79	3.97	4.02
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		4.01	4.01		3.40	3.40		3.45	3.45
	WAEIR		4.18	4.18		3.76	3.76		3.79	3.79
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		7.89	7.89		3.58	3.58		3.66	3.66
	WAEIR		9.28	9.28		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				7.13	3.90	3.90	7.13	3.90	3.90
	WAEIR				10.21	4.12	4.12	10.21	4.12	4.12
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	7.78	7.42	7.42	3.05	3.70	3.68	7.68	7.40	7.41
	WAEIR	11.23	7.98	7.99	4.01	4.13	4.13	11.08	7.97	7.98
12 PURCHASE OF CONSUMER LOANS	WANIR	8.02	8.64	8.62				8.02	8.64	8.62
	WAEIR	11.18	9.71	9.77				11.18	9.71	9.77
13 CAR PURCHASE	WANIR		5.23	5.23					5.23	5.23
	WAEIR		11.24	11.24					11.24	11.24
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.15	5.15					5.15	5.15
	WAEIR		5.73	5.73					5.73	5.73
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		6.46	6.46		6.84	6.84		6.54	6.54
	WAEIR		7.14	7.14		7.30	7.30		7.17	7.17
99 OTHER	WANIR									
	WAEIR									
Total loans	WANIR	7.78	6.55	6.55	4.35	3.62	3.65	4.49	4.86	4.85
	WAEIR	11.23	7.12	7.13	4.80	3.94	3.96	5.06	5.29	5.28

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: 31 December 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		13.11	13.11	3.21	3.89	3.62	3.21	3.95	3.66
	WAEIR		15.40	15.40	3.24	4.22	3.83	3.24	4.31	3.88
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					4.11	4.11		4.11	4.11
	WAEIR					4.54	4.54		4.54	4.54
04 REFINANCING OF PAYABLES	WANIR	6.50	7.01	7.01		4.02	4.02	6.50	5.56	5.56
	WAEIR	10.26	7.66	7.66		4.24	4.24	10.26	6.01	6.01
05 SECURITIES PURCHASE	WANIR				2.00		2.00	2.00		2.00
	WAEIR				2.20		2.20	2.20		2.20
06 LAND PURCHASE	WANIR					4.55	4.55		4.55	4.55
	WAEIR					4.92	4.92		4.92	4.92
07 ACQUISITION OF FIXED ASSETS	WANIR		13.72	13.72	4.38	4.00	4.01	4.38	4.10	4.10
	WAEIR		16.41	16.41	5.00	4.36	4.36	5.00	4.47	4.48
08 PREPARATION FOR TOURIST SEASON	WANIR		7.99	7.99					7.99	7.99
	WAEIR		8.92	8.92					8.92	8.92
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.90	7.75	7.75				7.90	7.75	7.75
	WAEIR	12.10	8.52	8.52				12.10	8.52	8.52
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.00	5.00					5.00	5.00
	WAEIR		5.64	5.64					5.64	5.64
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		6.44	6.44					6.44	6.44
	WAEIR		7.29	7.29					7.29	7.29
99 OTHER	WANIR									
	WAEIR									
Total loans	WANIR	7.83	6.72	6.72	3.15	3.99	3.86	3.18	5.80	5.65
	WAEIR	12.01	7.43	7.44	3.19	4.31	4.14	3.25	6.38	6.20

Source: Credit Registry

Note:

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WAIR of performing loans by banks (Form KR)

as at: 31 December 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	8.50	9.17	9.16	4.01	4.11	4.06	4.01	4.15	4.08
	WAEIR	11.41	9.81	9.81	4.73	4.50	4.61	4.73	4.54	4.64
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		6.05	6.05	6.50	5.17	5.17	6.50	5.23	5.23
	WAEIR		6.36	6.36	8.01	5.54	5.55	8.01	5.60	5.60
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.05	7.05	9.25	4.86	4.87	9.25	5.67	5.67
	WAEIR		7.60	7.60	11.10	5.20	5.21	11.10	6.08	6.09
04 REFINANCING OF PAYABLES	WANIR	8.88	8.92	8.92	6.93	5.57	5.79	6.93	5.96	6.10
	WAEIR	13.94	9.39	9.40	7.17	5.85	6.06	7.18	6.26	6.39
05 SECURITIES PURCHASE	WANIR		4.12	4.12					4.12	4.12
	WAEIR		4.12	4.12					4.12	4.12
06 LAND PURCHASE	WANIR		6.09	6.09		5.45	5.45		5.79	5.79
	WAEIR		6.68	6.68		5.97	5.97		6.35	6.35
07 ACQUISITION OF FIXED ASSETS	WANIR		7.11	7.11	6.18	4.97	5.07	6.18	4.98	5.08
	WAEIR		7.81	7.81	7.82	5.36	5.57	7.82	5.38	5.58
08 PREPARATION FOR TOURIST SEASON	WANIR	9.00	6.10	6.28		7.94	7.94	9.00	6.70	6.79
	WAEIR	10.39	6.71	6.93		8.75	8.75	10.39	7.37	7.50
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.59	8.95	8.91	7.01	7.89	7.77	6.61	8.94	8.91
	WAEIR	8.69	9.62	9.60	9.07	8.58	8.65	8.71	9.61	9.60
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	0.29	0.24		9.50	9.50	0.00	0.29	0.24
	WAEIR	0.00	0.33	0.27		11.02	11.02	0.00	0.33	0.27
13 CAR PURCHASE	WANIR		5.88	5.88	5.76	5.79	5.79	5.76	5.84	5.84
	WAEIR		6.49	6.49	8.61	6.28	6.32	8.61	6.40	6.41
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.51	6.51		5.63	5.63		6.44	6.44
	WAEIR		6.83	6.83		6.12	6.12		6.78	6.78
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR	10.00	10.00	10.00				10.00	10.00	10.00
	WAEIR	15.16	12.77	14.24				15.16	12.77	14.24
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	3.70	6.26	6.25	3.17	3.68	3.53	3.17	4.21	3.96
	WAEIR	6.00	6.56	6.56	3.55	4.10	3.94	3.56	4.61	4.36
Total loans	WANIR	3.43	7.97	7.87	4.38	4.84	4.72	4.33	6.39	6.06
	WAEIR	4.54	8.54	8.45	5.03	5.20	5.16	5.01	6.86	6.56

Source: Credit Registry

Note:

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WAIR of performing loans by banks (Form KR)

as at: 31 December 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				4.80	5.35	5.11	4.80	5.35	5.11
	WAEIR				5.59	5.92	5.78	5.59	5.92	5.78
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.93	4.93		5.06	5.06		5.05	5.05
	WAEIR		5.80	5.80		5.37	5.37		5.38	5.38
04 REFINANCING OF PAYABLES	WANIR	8.10	7.48	7.48		4.42	4.42	8.10	6.38	6.38
	WAEIR	11.52	8.44	8.44		4.72	4.72	11.52	7.10	7.10
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					5.43	5.43		5.43	5.43
08 PREPARATION FOR TOURIST SEASON	WANIR		7.53	7.53					7.53	7.53
	WAEIR		8.78	8.78					8.78	8.78
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.98	5.79	5.79	7.26	4.00	4.17	7.23	5.40	5.43
	WAEIR	9.74	6.68	6.68	8.15	4.43	4.63	8.33	6.19	6.22
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		5.91	5.91		5.73	5.73
	WAEIR		8.41	8.41		6.51	6.51		7.10	7.10
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.24	4.24					4.24	4.24
	WAEIR		4.96	4.96					4.96	4.96
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									
Total loans	WANIR	7.04	5.73	5.73	4.92	4.87	4.88	4.93	5.33	5.28
	WAEIR	9.82	6.60	6.60	5.71	5.31	5.40	5.74	6.00	5.97

Source: Credit Registry

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WAIR of performing loans by banks (Form KR)

as at: 31 December 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				5.41		5.41	5.41		5.41
	WAEIR				5.95		5.95	5.95		5.95
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.53	5.53					5.53	5.53
	WAEIR		6.29	6.29					6.29	6.29
04 REFINANCING OF PAYABLES	WANIR	9.83	7.90	7.90	9.00	5.35	5.35	9.40	5.82	5.82
	WAEIR	17.32	8.65	8.66	11.46	5.97	5.97	14.33	6.47	6.47
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR		14.72	14.72	8.33	6.48	6.48	8.33	6.81	6.81
	WAEIR		16.90	16.90	11.11	7.11	7.13	11.11	7.51	7.52
08 PREPARATION FOR TOURIST SEASON	WANIR		10.92	10.92					10.92	10.92
	WAEIR		13.29	13.29					13.29	13.29
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	9.05	7.88	7.89	6.16	6.05	6.07	6.25	7.01	6.95
	WAEIR	12.55	9.33	9.34	7.44	6.71	6.82	7.61	8.08	8.05
12 PURCHASE OF CONSUMER LOANS	WANIR	12.87	7.03	7.13				12.87	7.03	7.13
	WAEIR	17.35	8.10	8.26				17.35	8.10	8.26
13 CAR PURCHASE	WANIR		12.02	12.02					12.02	12.02
	WAEIR		13.54	13.54					13.54	13.54
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.25	5.25					5.25	5.25
	WAEIR		5.87	5.87					5.87	5.87
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									
Total loans	WANIR	10.10	7.22	7.24	5.89	6.00	5.98	6.01	6.67	6.61
	WAEIR	13.88	8.43	8.46	6.90	6.65	6.69	7.10	7.62	7.58

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.
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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: 31 December 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				3.62	3.59	3.60	3.62	3.59	3.60
	WAEIR				4.04	3.91	3.94	4.04	3.91	3.94
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.13	5.13		3.75	3.75		3.82	3.82
	WAEIR		5.48	5.48		4.06	4.06		4.12	4.12
04 REFINANCING OF PAYABLES	WANIR	3.59	7.49	7.47	8.84	3.06	3.06	4.94	5.21	5.20
	WAEIR	4.20	8.27	8.25	10.51	3.17	3.18	5.82	5.64	5.64
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				5.50	4.04	4.04	5.50	4.04	4.04
	WAEIR				6.08	4.29	4.30	6.08	4.29	4.30
08 PREPARATION FOR TOURIST SEASON	WANIR		7.14	7.14		7.00	7.00		7.14	7.14
	WAEIR		8.16	8.16		7.96	7.96		8.16	8.16
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.34	7.42	7.41				6.34	7.42	7.41
	WAEIR	9.40	8.28	8.29				9.40	8.28	8.29
12 PURCHASE OF CONSUMER LOANS	WANIR	1.78	1.02	1.03				1.78	1.02	1.03
	WAEIR	4.59	1.32	1.39				4.59	1.32	1.39
13 CAR PURCHASE	WANIR		5.47	5.47		4.16	4.16		4.74	4.74
	WAEIR		5.76	5.76		4.58	4.58		5.10	5.10
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.31	4.31					4.31	4.31
	WAEIR		4.91	4.91					4.91	4.91
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR		8.83	8.83					8.83	8.83
	WAEIR		11.15	11.15					11.15	11.15
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.00	5.00					5.00	5.00
	WAEIR		5.86	5.86					5.86	5.86
99 OTHER	WANIR	3.71	7.76	7.76		5.05	5.05	3.71	6.88	6.88
	WAEIR	4.44	8.40	8.40		5.75	5.75	4.44	7.54	7.54
Total loans	WANIR	5.74	6.00	6.00	3.69	3.67	3.67	3.87	5.18	5.15
	WAEIR	8.30	6.71	6.71	4.11	3.94	3.95	4.48	5.74	5.71

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: 31 December 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				5.55	6.31	5.67	5.55	6.31	5.67
	WAEIR				6.06	6.75	6.17	6.06	6.75	6.17
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.25	6.25		5.79	5.79		5.83	5.83
	WAEIR		6.25	6.25		6.01	6.01		6.03	6.03
04 REFINANCING OF PAYABLES	WANIR		6.66	6.66	5.78	4.81	5.40	5.78	5.80	5.79
	WAEIR		7.20	7.20	6.13	5.17	5.75	6.13	6.26	6.21
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					7.45	7.45		7.45	7.45
	WAEIR					7.85	7.85		7.85	7.85
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.16	7.60	7.57				6.16	7.60	7.57
	WAEIR	7.39	8.19	8.18				7.39	8.19	8.18
12 PURCHASE OF CONSUMER LOANS	WANIR		9.00	9.00					9.00	9.00
	WAEIR		10.34	10.34					10.34	10.34
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		5.36	5.36					5.36	5.36
	WAEIR		5.44	5.44					5.44	5.44
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		7.70	7.70					7.70	7.70
	WAEIR		7.97	7.97					7.97	7.97
99 OTHER	WANIR		7.54	7.54	8.00		8.00	8.00	7.54	7.54
	WAEIR		8.05	8.05	9.13		9.13	9.13	8.05	8.05
Total loans	WANIR	6.16	6.73	6.72	5.61	5.96	5.74	5.61	6.32	5.99
	WAEIR	7.39	7.12	7.12	6.08	6.30	6.16	6.08	6.68	6.41

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: 31 December 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				3.46	4.76	3.73	3.46	4.76	3.73
	WAEIR				3.76	5.14	4.04	3.76	5.14	4.04
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					3.25	3.25		3.25	3.25
	WAEIR					3.39	3.39		3.39	3.39
04 REFINANCING OF PAYABLES	WANIR					3.89	3.89		3.89	3.89
	WAEIR					4.27	4.27		4.27	4.27
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				7.59	4.71	4.72	7.59	4.71	4.72
	WAEIR				9.44	4.97	4.99	9.44	4.97	4.99
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	8.45	8.24	8.25				8.45	8.24	8.25
	WAEIR	12.48	8.98	8.99				12.48	8.98	8.99
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR				3.62	4.09	3.96	3.62	4.09	3.96
	WAEIR				3.92	4.28	4.18	3.92	4.28	4.18
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.08	5.08					5.08	5.08
	WAEIR		6.07	6.07					6.07	6.07
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				2.63	3.43	3.38	2.63	3.43	3.38
	WAEIR				2.72	3.60	3.54	2.72	3.60	3.54
Total loans	WANIR	8.45	6.80	6.81	3.34	3.56	3.50	3.38	5.54	5.29
	WAEIR	12.48	7.66	7.66	3.61	3.75	3.72	3.68	6.14	5.85

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: 31 December 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				5.35	4.47	4.54	5.35	4.47	4.54
	WAEIR				6.10	4.75	4.84	6.10	4.75	4.84
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					6.74	6.74		6.74	6.74
	WAEIR					7.50	7.50		7.50	7.50
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.25	6.97	6.96				6.25	6.97	6.96
	WAEIR	9.22	7.97	7.98				9.22	7.97	7.98
12 PURCHASE OF CONSUMER LOANS	WANIR		6.66	6.66					6.66	6.66
	WAEIR		7.21	7.21					7.21	7.21
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									
Total loans	WANIR	6.25	6.89	6.88	5.35	4.47	4.54	5.40	5.56	5.55
	WAEIR	9.22	7.83	7.84	6.10	4.75	4.84	6.26	6.13	6.14

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: 31 December 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	3.06	3.31	3.28	3.06	3.31	3.28
	WAEIR		2.54	2.54	3.57	3.41	3.43	3.57	3.41	3.43
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR				8.00	4.96	4.96	8.00	4.96	4.96
	WAEIR				10.09	5.28	5.28	10.09	5.28	5.28
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR					5.59	5.59		5.59	5.59
	WAEIR					5.80	5.80		5.80	5.80
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	8.36	6.79	6.80				8.36	6.79	6.80
	WAEIR	12.18	7.32	7.35				12.18	7.32	7.35
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR					4.78	4.78		4.78	4.78
	WAEIR					5.05	5.05		5.05	5.05
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.05	6.05					6.05	6.05
	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		3.84	3.84		3.88	3.88
	WAEIR		4.07	4.07		4.09	4.09		4.09	4.09
Total loans	WANIR	8.36	6.26	6.26	3.06	3.84	3.78	3.07	3.95	3.88
	WAEIR	12.18	6.68	6.70	3.57	3.97	3.93	3.59	4.09	4.05

Source: Credit Registry

Note:

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WAIR of performing loans by banks (Form KR)

as at: 31 December 2019

ZAPAD 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				5.80	5.42	5.56	5.80	5.42	5.56
	WAEIR				6.40	5.85	6.06	6.40	5.85	6.06
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR				6.00	4.92	5.05	6.00	4.92	5.05
	WAEIR				6.50	5.06	5.24	6.50	5.06	5.24
04 REFINANCING OF PAYABLES	WANIR		7.46	7.46		5.69	5.69		5.73	5.73
	WAEIR		9.17	9.17		6.03	6.03		6.11	6.11
05 SECURITIES PURCHASE	WANIR		4.47	4.47					4.47	4.47
	WAEIR		4.72	4.72					4.72	4.72
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR		7.00	7.00		6.19	6.19		6.19	6.19
	WAEIR		7.72	7.72		6.45	6.45		6.45	6.45
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	6.58	6.57				6.50	6.58	6.57
	WAEIR	8.37	7.19	7.24				8.37	7.19	7.24
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		4.61	4.61					4.61	4.61
	WAEIR		4.80	4.80					4.80	4.80
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		5.66	5.66		5.00	5.00		5.48	5.48
	WAEIR		6.17	6.17		5.31	5.31		5.93	5.93
Total loans	WANIR	6.50	5.22	5.24	5.82	5.58	5.63	5.82	5.56	5.62
	WAEIR	8.37	5.76	5.79	6.41	5.89	6.00	6.41	5.88	5.99

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: 31 December 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				4.62	4.82	4.73	4.62	4.82	4.73
	WAEIR				5.41	5.71	5.57	5.41	5.71	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					5.71	5.71		5.71	5.71
	WAEIR					6.33	6.33		6.33	6.33
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	6.44	6.44				6.50	6.44	6.44
	WAEIR	6.74	6.98	6.97				6.74	6.98	6.97
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.66	4.66					4.66	4.66
	WAEIR		5.25	5.25					5.25	5.25
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		5.84	5.84	6.13	4.79	4.82	6.13	4.81	4.83
	WAEIR		6.39	6.39	7.03	5.34	5.37	7.03	5.35	5.38
Total loans	WANIR	6.50	5.60	5.61	4.63	4.83	4.75	4.63	4.87	4.78
	WAEIR	6.74	6.16	6.17	5.42	5.64	5.55	5.43	5.67	5.57

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.