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				6.22	6.35	6.34	6.22	6.35	6.34
	WAEIR	1			7.69	6.92	6.96	7.69	6.92	6.96
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR	1								
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR				7.49	4.02	4.09	7.49	4.02	4.09
CONSTRUCTION FACILITIES	WAEIR	1			9.85	4.34	4.45	9.85	4.34	4.45
04 REFINANCING OF PAYABLES	WANIR					6.69	6.69		6.69	6.69
	WAEIR	1				6.90	6.90		6.90	6.90
05 SECURITIES PURCHASE	WANIR					3.50	3.50		3.50	3.50
	WAEIR	1				3.81	3.81		3.81	3.81
06 LAND PURCHASE	WANIR					5.38	5.38		5.38	5.38
	WAEIR	1				5.73	5.73		5.73	5.73
07 ACQUISITION OF FIXED ASSETS	WANIR					4.93	4.93		4.93	4.93
	WAEIR	1				5.17	5.17		5.17	5.17
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR	†								
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	†								
11 CASH (NON-EARMARKED)	WANIR	10.43	8.61	8.61				10.43	8.61	8.61
	WAEIR	13.47	9.23	9.24				13.47	9.23	9.24
12 PURCHASE OF CONSUMER LOANS	WANIR		0.00	0.00					0.00	0.00
	WAEIR	-	0.00	0.00					0.00	0.00
13 CAR PURCHASE	WANIR									
	WAEIR	_								
14 PURCHASE AND IMPROVEMENTS OF	WANIR		6.41	6.41					6.41	6.41
CONSTRUCTION FACILITIES	WAEIR	_	6.54	6.54					6.54	6.54
15 AGRICULTURE	WANIR		8.38	8.38					8.38	8.38
	WAEIR	_	8.82	8.82					8.82	8.82
16 EDUCATION	WANIR		8.87	8.87					8.87	8.87
	WAEIR	_	9.34	9.34					9.34	9.34
17 EXPORT FINANCING	WANIR									
	WAEIR	1								
 18 CASH (NON-EARMARKED) SECURED BY MORTGAG			9.00	9.00					9.00	9.00
, , , , , , , , , , , , , , , , , , , ,	WAEIR	1	9.23	9.23					9.23	9.23
99 OTHER	WANIR					3.91	3.91		3.91	3.91
	WAEIR	1				4.01	4.01		4.01	4.01
Total loan		10.43	8.39	8.39	6.23	5.98	5.99	6.51	7.84	7.82
i otal loan	WAEIR		8.97	8.97	7.72	6.44	6.49	8.09	8.38	8.38
		10.77	0.07	0.07	1.12	0.77	0.70	3.00	0.50	0.00

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balanse 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.

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ADRIATIC 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				5.62	5.02	5.14	5.62	5.02	5.14
	WAEIR]			6.02	5.17	5.34	6.02	5.17	5.34
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.95	4.95		4.95	4.95
	WAEIR]				5.15	5.15		5.15	5.15
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		7.14	7.14		6.47	6.47		6.66	6.66
CONSTRUCTION FACILITIES	WAEIR]	7.85	7.85		6.72	6.72		7.03	7.03
04 REFINANCING OF PAYABLES	WANIR		6.53	6.53	5.60	5.60	5.60	5.60	5.68	5.68
	WAEIR		6.95	6.95	5.88	5.90	5.90	5.88	5.99	5.99
05 SECURITIES PURCHASE	WANIR		7.00	7.00					7.00	7.00
	WAEIR		7.00	7.00					7.00	7.00
06 LAND PURCHASE	WANIR		6.32	6.32		3.50	3.50		5.27	5.27
	WAEIR	1	6.78	6.78		3.63	3.63		5.61	5.61
07 ACQUISITION OF FIXED ASSETS	WANIR					5.58	5.58		5.58	5.58
	WAEIR	1				5.81	5.81		5.81	5.81
08 PREPARATION FOR TOURIST SEASON	WANIR		7.69	7.69					7.69	7.69
	WAEIR	1	8.18	8.18					8.18	8.18
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	1								
11 CASH (NON-EARMARKED)	WANIR	5.50	7.01	6.99				5.50	7.01	6.99
	WAEIR	5.50	7.51	7.49				5.50	7.51	7.49
12 PURCHASE OF CONSUMER LOANS	WANIR		9.00	9.00					9.00	9.00
	WAEIR	1	10.16	10.16					10.16	10.16
13 CAR PURCHASE	WANIR		8.06	8.06					8.06	8.06
	WAEIR	1	8.83	8.83					8.83	8.83
14 PURCHASE AND IMPROVEMENTS OF	WANIR		6.04	6.04		5.50	5.50		6.00	6.00
CONSTRUCTION FACILITIES	WAEIR	1	6.55	6.55		5.72	5.72		6.50	6.50
15 AGRICULTURE	WANIR									
	WAEIR	1								
16 EDUCATION	WANIR									
	WAEIR	1								
17 EXPORT FINANCING	WANIR									
	WAEIR	1								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG	GE WANIR		4.56	4.56					4.56	4.56
	WAEIR	-	4.93	4.93					4.93	4.93
99 OTHER	WANIR		6.28	6.28		8.50	8.50		6.30	6.30
	WAEIR	-	6.54	6.54		9.58	9.58		6.56	6.56
Total loa		5.50	5.71	5.71	5.62	5.36	5.39	5.62	5.46	5.48
, otal isa	WAEIR		6.13	6.13	6.01	5.57	5.62	6.01	5.74	5.76
			5.10	2110		5.01	J.V=	3.0.		J., V

Source: Credit Registry

Note:

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⁻ Data on loans are given based on KR reports on banks with balanse 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.

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		3.05	3.05	4.78	6.69	6.43	4.78	6.69	6.43	
	WAEIR		3.05	3.05	5.16	6.93	6.69	5.16	6.93	6.69	
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		4.01	4.01		5.37	5.37		5.36	5.36	
	WAEIR		4.16	4.16		5.68	5.68		5.67	5.67	
3 CONSTRUCTION AND IMPROVEMENTS OF	WANIR					7.05	7.05		7.05	7.05	
ONSTRUCTION FACILITIES	WAEIR					7.14	7.14		7.14	7.14	
4 REFINANCING OF PAYABLES	WANIR		5.57	5.57	6.70	5.76	5.76	6.70	5.76	5.76	
	WAEIR		6.34	6.34	7.91	5.79	5.79	7.91	5.80	5.80	
5 SECURITIES PURCHASE	WANIR										
	WAEIR										
6 LAND PURCHASE	WANIR										
	WAEIR	1									
7 ACQUISITION OF FIXED ASSETS	WANIR					5.66	5.66		5.66	5.66	
	WAEIR	1				5.88	5.88		5.88	5.88	
8 PREPARATION FOR TOURIST SEASON	WANIR		6.07	6.07		7.78	7.78		6.13	6.13	
	WAEIR		6.47	6.47		7.94	7.94		6.53	6.53	
FOREIGN PAYMENTS	WANIR										
	WAEIR										
REPAYMENT OF FOREIGN LOANS	WANIR										
	WAEIR										
1 CASH (NON-EARMARKED)	WANIR	8.60	8.11	8.11	3.05	3.09	3.09	8.50	8.11	8.11	
	WAEIR	14.78	8.96	8.97	4.01	3.60	3.66	14.59	8.96	8.97	
2 PURCHASE OF CONSUMER LOANS	WANIR		8.09	8.09					8.09	8.09	
	WAEIR		9.30	9.30					9.30	9.30	
3 CAR PURCHASE	WANIR		5.00	5.00					5.00	5.00	
	WAEIR		10.62	10.62					10.62	10.62	
4 PURCHASE AND IMPROVEMENTS OF	WANIR		5.06	5.06					5.06	5.06	
ONSTRUCTION FACILITIES	WAEIR		5.52	5.52					5.52	5.52	
5 AGRICULTURE	WANIR										
	WAEIR										
6 EDUCATION	WANIR										
	WAEIR										
7 EXPORT FINANCING	WANIR										
	WAEIR	1									
B CASH (NON-EARMARKED) SECURED BY MORTGAGE			5.68	5.68		6.93	6.93		5.70	5.70	
	WAEIR	1	6.15	6.15		7.25	7.25		6.17	6.17	
9 OTHER	WANIR		50			6.59	6.59		6.59	6.59	
	WAEIR					6.59	6.59		6.59	6.59	
Total loans		8.60	6.81	6.81	4.78	6.05	5.97	4.85	6.44	6.39	
i otai loans	WAEIR	14.78	7.49	7.50	5.16	6.27	6.20	5.34	6.90	6.85	

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.

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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		13.45	13.45	3.76	2.80	3.39	3.76	2.82	3.39
	WAEIR	1	15.58	15.58	4.18	3.02	3.73	4.18	3.04	3.73
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					6.82	6.82		6.82	6.82
	WAEIR	1				7.05	7.05		7.05	7.05
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR					6.37	6.37		6.37	6.37
CONSTRUCTION FACILITIES	WAEIR	1				6.51	6.51		6.51	6.51
04 REFINANCING OF PAYABLES	WANIR	7.99	6.85	6.85		5.87	5.87	7.99	6.10	6.10
	WAEIR	13.72	7.50	7.50		5.94	5.94	13.72	6.31	6.31
05 SECURITIES PURCHASE	WANIR				2.29	2.00	2.19	2.29	2.00	2.19
	WAEIR				2.48	2.15	2.36	2.48	2.15	2.36
06 LAND PURCHASE	WANIR					5.34	5.34		5.34	5.34
	WAEIR	1				5.53	5.53		5.53	5.53
07 ACQUISITION OF FIXED ASSETS	WANIR		8.50	8.50	4.76	5.98	5.98	4.76	5.98	5.98
	WAEIR	1	11.63	11.63	5.48	6.15	6.15	5.48	6.15	6.15
08 PREPARATION FOR TOURIST SEASON	WANIR		7.22	7.22					7.22	7.22
	WAEIR	1	8.65	8.65					8.65	8.65
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	†								
11 CASH (NON-EARMARKED)	WANIR	8.32	7.60	7.61				8.32	7.60	7.61
	WAEIR	13.31	8.49	8.50				13.31	8.49	8.50
12 PURCHASE OF CONSUMER LOANS	WANIR	7.48	5.79	5.82				7.48	5.79	5.82
	WAEIR	12.55	6.52	6.62				12.55	6.52	6.62
13 CAR PURCHASE	WANIR									
	WAEIR	+								
14 PURCHASE AND IMPROVEMENTS OF	WANIR		5.05	5.05					5.05	5.05
CONSTRUCTION FACILITIES	WAEIR	+	5.66	5.66					5.66	5.66
15 AGRICULTURE	WANIR									
	WAEIR	1								
16 EDUCATION	WANIR									
	WAEIR	+								
17 EXPORT FINANCING	WANIR									
	WAEIR	+								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG			6.51	6.51					6.51	6.51
TO COLOR DE MANAGEMENT DE MONTON	WAEIR	-	7.16	7.16					7.16	7.16
99 OTHER	WANIR	 	7.10	7.10					7.10	7.10
	WAEIR	-								
Total loa			6.51	6.51	3.65	5.84	5.64	3.71	6.22	6.12
i otal loai	WAEIR		7.26	7.27	4.05	5.97	5.80	4.16	6.72	6.61
	WAEIR	13.20	1.20	1.21	4.05	5.37	5.60	4.10	0.72	0.01

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.

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HIPOTEKARNA BANKA AD

## I LQUIDITY (FOR WORKING ASSETS) WANK 1.550 4.50 4.57 5.61 4.89 4.57 5.60 4.50 \$2\$ INVESTMENT PROGRAMME IMPLEMENTATION WANK 5.12 5.17 5.61 4.89 4.57 5.62 4.60 \$2\$ INVESTMENT PROGRAMME IMPLEMENTATION WANK 5.12 5.17 5.51 4.88 4.89 4.57 5.62 4.60 \$3.57 5.57 5.51 4.89 4.57 5.52 5.61 \$3.50 CONSTRUCTION AND IMPROVEMENTS OF WANK 6.72 8.55 8.64 3.53 3.53 3.53 8.51 6.55 \$4.50 CONSTRUCTION FACILITIES WANK 8.58 8.54 8.64 3.93 3.93 8.51 6.55 6.54 \$4.50 WANK 8.58 8.51 8.51 8.51 5.57 5.52 6.58 8.63 7.11 7.7 \$4.50 CONSTRUCTION FACILITIES WANK 4.52 4.52 4.52 \$4.50 WANK 4.52 4.52 4.52 4.52 \$4.50 WANK 4.52 4.52 4.52 4.52 \$4.50 WANK 4.52 4.52 4.52 4.52 4.52 4.52 \$4.50 WANK 4.52 4.52 4.52 4.52	NAIR S.50 S.50	Total 4.36 4.90 5.08 5.42 6.15 6.56 6.61 7.10 4.52 4.73 5.23
WALER 10.02 10.02 4.7 5.81 4.89 4.57 5.82 4.45	WAEIR 10.02 10.02 4.57 5.81 4.89 4.57 5.82	4.90 5.08 5.42 6.15 6.56 6.61 7.10 4.52 4.73
DECIMENTER PROGRAMME IMPLEMENTATION WANIR	02 INVESTMENT PROGRAMME IMPLEMENTATION WANIR WAEIR 6.12 6.12 5.37 4.96 4.98 5.37 5.07 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WANIR CONSTRUCTION FACILITIES 6.72 8.05 8.04 3.75 3.75 6.72 6.14 04 REFINANCING OF PAYABLES WANIR WAEIR 6.88 8.16 8.13 5.81 5.07 5.12 6.08 6.64 05 SECURITIES PURCHASE WANIR WAEIR 4.52 4.52 4.52 4.73 4.73 4.73 4.96 4.98 5.37 5.07 5.32 6.41 5.38 04 REFINANCING OF PAYABLES WANIR WAEIR 4.864 8.04 3.75 3.75 6.72 6.14 6.14 6.55 6.55 6.55 6.55 6.55 6.64 6.55 6.64 6.55 6.64 6.55 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64 6.64	5.08 5.42 6.15 6.56 6.61 7.10 4.52 4.73
WARER	WAEIR 6.49 6.49 6.41 5.27 5.32 6.41 5.38	5.42 6.15 6.56 6.61 7.10 4.52 4.73
SCONSTRUCTION AND IMPROVEMENTS OF WARR 0.72 8.06 8.04 3.76 3.75 6.72 6.14 0.07	03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WANIR CONSTRUCTION FACILITIES 6.72 8.05 8.04 3.75 3.75 6.72 6.14 04 REFINANCING OF PAYABLES WANIR WAEIR 6.88 8.16 8.13 5.81 5.07 5.12 6.08 6.64 WAEIR 8.41 8.60 8.60 6.29 5.58 5.63 6.83 7.11 05 SECURITIES PURCHASE WANIR WAEIR 4.52 4.52 4.52 4.73 4.73 4.73 4.73 4.73	6.15 6.56 6.61 7.10 4.52 4.73
CONSTRUCTION FACILITIES WARE 8.31 8.64 8.64 3.93 3.93 8.31 6.55 6.64 6.04	CONSTRUCTION FACILITIES WAEIR 8.31 8.64 8.64 3.93 3.93 8.31 6.55 04 REFINANCING OF PAYABLES WANIR 6.88 8.16 8.13 5.81 5.07 5.12 6.08 6.64 WAEIR 8.41 8.60 8.60 6.29 5.58 5.63 6.83 7.11 05 SECURITIES PURCHASE WANIR 4.52 4.52 4.73 4.73 4.73 4.73	6.56 6.61 7.10 4.52 4.73
A REFINANCING OF PAYABLES WANIR 0.58 8.10 8.13 5.81 5.07 5.12 6.08 6.04 6.04 6.05	WAEIR 6.31 6.04 6.04 5.93 5.93 6.31 6.33 04 REFINANCING OF PAYABLES WANIR 6.88 8.16 8.13 5.81 5.07 5.12 6.08 6.64 WAEIR 8.41 8.60 8.60 6.29 5.58 5.63 6.83 7.11 05 SECURITIES PURCHASE WANIR 4.52 4.52 4.73 4.73 4.73 4.73	6.61 7.10 4.52 4.73
WAER 8.41 8.90 8.80 6.29 5.58 5.83 6.83 7.11 7.15	WAEIR 8.41 8.60 8.60 6.29 5.58 5.63 6.83 7.11 05 SECURITIES PURCHASE WANIR 4.52 4.52 4.52 4.73 4.73 4.73 4.73	7.10 4.52 4.73
MAIR	WANIR 4.52 4.52 WAEIR 4.73 4.73	4.52 4.73
MARIN	WAEIR 4.73 4.73 4.73 4.73	4.73
MAIR		
WAEIR 5.63 5.63 5.74 5.74 5.66 5.65 5.65 OF ACQUISITION OF FIXED ASSETS WANIR 10.70 10.70 10.70 7.83 5.00 5.01 7.83 5.02 5.55 WAEIR 11.54 11.54 10.27 5.35 5.37 10.27 5.37 5.55 OF PREPARATION FOR TOURIST SEASON WANIR 7.62 7.62 7.10 5.98 5.99 7.10 7.34 7.3 OF FOREIGN PAYMENTS WANIR WAEIR WAE	06 I AND DIRCHASE WANTED 524 524 524 524	5.23
VANIR 10.70 10.70 7.83 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00 5.01 7.83 5.02 5.00	00 EMIND FUNCTIONSE VANINIT 0.24 0.21 0.21 0.21 0.25	
WAIR 11.54 11.54 10.27 5.35 5.37 10.27 5.37 5.36 5.37 10.27 5.37 5.36 5.37 5.37 5.37 5.38 5.37 5.37 5.38 5.37 5.37 5.38 5.37 5.38 5.38 5.37 5.38 5.	WAEIR 5.63 5.63 5.74 5.74 5.66	5.66
MAIR	07 ACQUISITION OF FIXED ASSETS WANIR 10.70 10.70 7.83 5.00 5.01 7.83 5.02	5.03
WAEIR 9.10 9.10 9.26 6.66 6.69 9.26 8.69 8.69 8.60 8.60 9.26 8.69 8.60 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 9.26 8.60 8.60 9.26 8.60 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26 8.60 9.26	WAEIR 11.54 11.54 10.27 5.35 5.37 10.27 5.37	5.39
WARRED W	08 PREPARATION FOR TOURIST SEASON WANIR 7.62 7.62 7.10 5.98 5.99 7.10 7.34	7.34
WAER WARR	WAEIR 9.10 9.10 9.26 6.66 6.69 9.26 8.69	8.69
Total lans Warrage W	09 FOREIGN PAYMENTS WANIR	+
WAER WAND	WAEIR	
11 CASH (NON-EARMARKED) WANIR 8.22 8.82 8.81 6.19 6.19 6.22 8.82 8.82 8.81 WALER 11.50 9.39 9.40 6.83 6.83 11.50 9.38 9.40 12 PURCHASE OF CONSUMER LOANS WANIR 0.05 1.00 0.91 5.00 4.65 4.65 0.12 1.45 1.3 WALER 0.07 1.11 1.01 6.06 4.98 4.99 0.16 1.58 1.4 13 CAR PURCHASE WANIR 10.27 7.95 7.96 7.10 5.98 6.02 8.44 7.72 7.7 WALER 13.21 8.55 8.57 9.28 6.72 6.82 10.94 8.34 8.3 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WANIR 6.25 6.29 6.29 5.98 5.98 6.25 6.24 6.2 15 AGRICULTURE WANIR 11.09 9.66 9.99 11.09 9.66 9.99 WALER 13.28 10.40 11.08 13.28 10.40 11.08 15 EDUCATION WANIR 10.01 8.40 8.66 10.01 8.40 8.66 WALER WANIR WALER WANIR WALER WAL	10 REPAYMENT OF FOREIGN LOANS WANIR	+
WAEIR 11.50 9.39 9.40 6.83 6.83 11.50 9.38 9.40	WAEIR	
WAEIR 11.50 9.39 9.40 6.83 6.83 11.50 9.38 9.40	11 CASH (NON-EARMARKED) WANIR 8.22 8.82 8.81 6.19 6.19 8.22 8.82	8.81
WAEIR 0.07		9.40
13 CAR PURCHASE	12 PURCHASE OF CONSUMER LOANS WANIR 0.05 1.00 0.91 5.00 4.65 4.65 0.12 1.45	1.34
WAEIR 13.21 8.55 8.57 9.28 6.72 6.82 10.94 8.34 8.3 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WAIIR 7.40 6.62 6.62 6.62 6.34 6.34 7.40 6.57 6.5 15 AGRICULTURE WANIR 11.09 9.66 9.99	WAEIR 0.07 1.11 1.01 6.06 4.98 4.99 0.16 1.58	1.46
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WARIR C.25 C.29 C.29 C.29 C.20 C.34 C.34 C.34 C.34 C.35 C.24 C.35 C.35 C.34 C.35 C.35 C.34 C.35	13 CAR PURCHASE WANIR 10.27 7.95 7.96 7.10 5.98 6.02 8.44 7.72	7.73
CONSTRUCTION FACILITIES WAEIR 7.40 6.62 6.62 6.62 6.34 6.34 7.40 6.57 6	WAEIR 13.21 8.55 8.57 9.28 6.72 6.82 10.94 8.34	8.36
CONSTRUCTION FACILITIES WAEIR 7.40 6.62 6.62 6.62 6.34 6.34 7.40 6.57 6	14 PURCHASE AND IMPROVEMENTS OF WANIR 6.25 6.29 6.29 5.98 5.98 6.25 6.24	6.24
MAEIR 13.28 10.40 11.08 13.28 10.40 11.08 13.28 10.40 11.08 13.28 10.40 11.08 10.01 10.0	CONCTRUCTION FACULTIFC	6.58
NAEIR 13.28 10.40 11.08 13.28 10.40 11.08 13.28 10.40 11.08 13.28 10.40 11.08 10.01 10.0	15 AGRICULTURE WANIR 11.09 9.66 9.99 11.09 9.66	9.99
16 EDUCATION	WAEIR 13.28 10.40 11.08 13.28 10.40	11.08
WAEIR 14.74 9.59 10.44		8.66
TEXPORT FINANCING WANIR WANIR WAEIR WANIR WAEIR		10.44
WAEIR WAEIR WANIR S.69		+
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE WANIR 5.69		
WAEIR 5.69 5.55 5.39 5.40 6.25 6.1 6.59 6.59 6.71 6.03 6.22 7.26 6.88 6.59 6.59 6.71 4.15 4.99 4.72 4.12 6.22 5.80 6.22 5.80 6.22 7.26 6.22 5.80 6.22 <th< td=""><td></td><td>5.69</td></th<>		5.69
99 OTHER WANIR 9.24 6.69 6.75 4.99 5.55 5.39 5.40 6.25 6.30 WAEIR 12.37 7.41 7.53 6.71 6.03 6.22 7.26 6.88 6.90 6.90 6.90 6.90 6.90 6.90 6.90 6.90		5.69
WAEIR 12.37 7.41 7.53 6.71 6.03 6.22 7.26 6.88 6.9 Total loans WANIR 3.60 7.18 7.11 4.15 4.99 4.72 4.12 6.22 5.8		6.13
Total loans WANIR 3.60 7.18 7.11 4.15 4.99 4.72 4.12 6.22 5.8		6.93
		5.83
WAEIR 4.63 7.64 7.58 4.69 5.40 5.17 4.69 6.65 6.2	WAEIR 4.63 7.64 7.58 4.69 5.40 5.17 4.69 6.65	3.03

Source: Credit Registry

Note:

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⁻ Data on loans are given based on KR reports on banks with balanse 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.

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
11 LIQUIDITY (FOR WORKING ASSETS)	WANIR		9.88	9.88	5.91	6.30	6.11	5.91	6.30	6.12
	WAEIR		10.73	10.73	6.99	6.92	6.95	6.99	6.93	6.96
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR	4.11	8.05	8.05		5.59	5.59	4.11	5.74	5.74
	WAEIR	6.37	9.69	9.69		5.92	5.92	6.37	6.15	6.15
3 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		6.41	6.41		7.55	7.55		7.29	7.29
ONSTRUCTION FACILITIES	WAEIR		7.70	7.70		7.87	7.87		7.83	7.83
4 REFINANCING OF PAYABLES	WANIR		6.39	6.39	6.46	5.10	5.11	6.46	5.36	5.36
	WAEIR	•	7.01	7.01	8.39	5.48	5.50	8.39	5.78	5.80
5 SECURITIES PURCHASE	WANIR									
	WAEIR									
6 LAND PURCHASE	WANIR		4.65	4.65	8.00	5.90	5.96	8.00	5.80	5.85
	WAEIR	1	5.59	5.59	10.26	6.31	6.41	10.26	6.25	6.35
7 ACQUISITION OF FIXED ASSETS	WANIR		0.00	0.00	6.50	5.90	5.91	6.50	5.88	5.89
	WAEIR	1	0.07	0.07	8.72	6.31	6.37	8.72	6.29	6.35
8 PREPARATION FOR TOURIST SEASON	WANIR		7.44	7.44		5.62	5.62		7.34	7.34
	WAEIR	-	8.06	8.06		6.01	6.01		7.95	7.95
9 FOREIGN PAYMENTS	WANIR									
	WAEIR	-								
0 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	-								
1 CASH (NON-EARMARKED)	WANIR	5.57	8.19	8.18				5.57	8.19	8.18
,	WAEIR	7.95	9.49	9.48				7.95	9.49	9.48
2 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR	-								
3 CAR PURCHASE	WANIR		9.00	9.00		7.21	7.21		7.36	7.36
	WAEIR	-	9.81	9.81		8.04	8.04		8.19	8.19
4 PURCHASE AND IMPROVEMENTS OF	WANIR		5.00	5.00		6.75	6.75		5.01	5.01
ONSTRUCTION FACILITIES	WAEIR	-	5.82	5.82		7.18	7.18		5.82	5.82
5 AGRICULTURE	WANIR									
<u>-</u>	WAEIR	-								
6 EDUCATION	WANIR		+							
	WAEIR	-								
7 EXPORT FINANCING	WANIR									
	WAEIR	-								
8 CASH (NON-EARMARKED) SECURED BY MORTGAGE			7.20	7.20					7.20	7.20
יייייייייייייייייייייייייייייייייייייי	WAEIR	-	8.15	8.15					8.15	8.15
9 OTHER	WANIR	4.46	6.07	6.06	5.96	5.87	5.88	5.93	5.93	5.93
O OTHER	WAEIR		6.84	6.84	6.96	6.23	6.28	6.96	6.42	6.45
Total loans		5.44	6.65	6.65	5.93	5.79	5.81	5.92	6.30	6.28
i otal loans	WAEIR		1							
	WACIK	7.83	7.64	7.64	7.01	6.20	6.33	7.03	7.06	7.06

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.

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				4.71	5.53	5.40	4.71	5.53	5.40	
	WAEIR				5.27	5.78	5.70	5.27	5.78	5.70	
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					6.63	6.63		6.63	6.63	
	WAEIR					6.63	6.63		6.63	6.63	
3 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		5.33	5.33		5.28	5.28		5.29	5.29	
CONSTRUCTION FACILITIES	WAEIR		5.92	5.92		5.46	5.46		5.52	5.52	
04 REFINANCING OF PAYABLES	WANIR	2.36	7.96	7.92	7.39	5.19	5.19	2.97	7.06	7.03	
	WAEIR	2.69	8.89	8.84	8.97	5.47	5.48	3.45	7.77	7.75	
05 SECURITIES PURCHASE	WANIR										
	WAEIR										
06 LAND PURCHASE	WANIR		5.18	5.18					5.18	5.18	
	WAEIR	1	5.54	5.54					5.54	5.54	
07 ACQUISITION OF FIXED ASSETS	WANIR				5.93	5.21	5.21	5.93	5.21	5.21	
	WAEIR	1			6.55	5.47	5.47	6.55	5.47	5.47	
08 PREPARATION FOR TOURIST SEASON	WANIR		7.40	7.40					7.40	7.40	
	WAEIR		8.01	8.01					8.01	8.01	
9 FOREIGN PAYMENTS	WANIR					8.41	8.41		8.41	8.41	
	WAEIR					8.44	8.44		8.44	8.44	
10 REPAYMENT OF FOREIGN LOANS	WANIR										
	WAEIR	-									
11 CASH (NON-EARMARKED)	WANIR	7.70	8.12	8.12				7.70	8.12	8.12	
	WAEIR	11.48	9.19	9.21				11.48	9.19	9.21	
12 PURCHASE OF CONSUMER LOANS	WANIR	0.10	3.95	3.79				0.10	3.95	3.79	
	WAEIR	0.32	4.38	4.22				0.32	4.38	4.22	
13 CAR PURCHASE	WANIR		9.11	9.11		3.58	3.58		4.45	4.45	
	WAEIR	-	9.16	9.16		3.68	3.68		4.53	4.53	
14 PURCHASE AND IMPROVEMENTS OF	WANIR		5.11	5.11					5.11	5.11	
CONSTRUCTION FACILITIES	WAEIR		5.68	5.68					5.68	5.68	
15 AGRICULTURE	WANIR		9.03	9.03		8.32	8.32		8.43	8.43	
	WAEIR		10.62	10.62		8.32	8.32		8.65	8.65	
6 EDUCATION	WANIR	8.99	8.99	8.99				8.99	8.99	8.99	
	WAEIR	12.72	11.00	11.04				12.72	11.00	11.04	
17 EXPORT FINANCING	WANIR										
	WAEIR	1									
8 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		6.28	6.28					6.28	6.28	
,	WAEIR	1	7.18	7.18					7.18	7.18	
99 OTHER	WANIR		8.40	8.40	5.00	5.04	5.04	5.00	6.45	6.44	
	WAEIR	-	8.81	8.81	5.45	5.27	5.27	5.45	6.75	6.74	
Total loans			6.51	6.50	4.77	5.31	5.28	4.68	6.12	6.09	
. Star fourio	WAEIR		7.28	7.27	5.34	5.54	5.53	5.39	6.72	6.70	

Source: Credit Registry

Note:

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WAIR of performing loans by banks (Form KR)

as at: 29 February 2024

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				5.10	4.23	4.29	5.10	4.23	4.29	
	WAEIR				5.71	4.45	4.53	5.71	4.45	4.53	
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR										
	WAEIR										
3 CONSTRUCTION AND IMPROVEMENTS OF	WANIR										
ONSTRUCTION FACILITIES	WAEIR										
4 REFINANCING OF PAYABLES	WANIR										
	WAEIR										
SECURITIES PURCHASE	WANIR										
	WAEIR										
S LAND PURCHASE	WANIR										
	WAEIR										
7 ACQUISITION OF FIXED ASSETS	WANIR										
	WAEIR										
8 PREPARATION FOR TOURIST SEASON	WANIR					6.50	6.50		6.50	6.50	
	WAEIR					7.21	7.21		7.21	7.21	
FOREIGN PAYMENTS	WANIR										
	WAEIR										
REPAYMENT OF FOREIGN LOANS	WANIR										
	WAEIR										
CASH (NON-EARMARKED)	WANIR	8.14	7.94	7.94				8.14	7.94	7.94	
	WAEIR	12.34	8.93	8.95				12.34	8.93	8.95	
PURCHASE OF CONSUMER LOANS	WANIR		2.98	2.98					2.98	2.98	
	WAEIR		3.28	3.28					3.28	3.28	
3 CAR PURCHASE	WANIR		8.76	8.76					8.76	8.76	
	WAEIR		9.28	9.28					9.28	9.28	
4 PURCHASE AND IMPROVEMENTS OF	WANIR		4.59	4.59					4.59	4.59	
ONSTRUCTION FACILITIES	WAEIR		5.40	5.40					5.40	5.40	
5 AGRICULTURE	WANIR										
	WAEIR										
6 EDUCATION	WANIR										
	WAEIR										
7 EXPORT FINANCING	WANIR										
	WAEIR										
CASH (NON-EARMARKED) SECURED BY MORTGAG	E WANIR										
	WAEIR										
OTHER	WANIR	4.48	7.33	7.32				4.48	7.33	7.32	
	WAEIR	6.56	8.11	8.10				6.56	8.11	8.10	
Total loan	s WANIR	7.51	6.97	6.97	5.10	4.23	4.29	5.21	5.67	5.66	
	WAEIR	11.34	7.85	7.86	5.71	4.45	4.53	5.97	6.24	6.23	

Source: Credit Registry

Note:

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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				5.95	4.03	4.14	5.95	4.03	4.14
	WAEIR	1			6.92	4.20	4.35	6.92	4.20	4.35
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.10	4.10		4.10	4.10
	WAEIR]				4.24	4.24		4.24	4.24
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR									
CONSTRUCTION FACILITIES	WAEIR									
04 REFINANCING OF PAYABLES	WANIR					6.23	6.23		6.23	6.23
	WAEIR					6.35	6.35		6.35	6.35
05 SECURITIES PURCHASE	WANIR									
	WAEIR]								
06 LAND PURCHASE	WANIR									
	WAEIR	1								
07 ACQUISITION OF FIXED ASSETS	WANIR				6.00	5.30	5.33	6.00	5.30	5.33
	WAEIR	1			6.37	5.50	5.53	6.37	5.50	5.53
08 PREPARATION FOR TOURIST SEASON	WANIR		8.75	8.75		7.50	7.50		8.26	8.26
	WAEIR	1	8.83	8.83		7.69	7.69		8.38	8.38
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	1								
11 CASH (NON-EARMARKED)	WANIR	7.84	5.94	5.95				7.84	5.94	5.95
	WAEIR	11.02	6.31	6.32				11.02	6.31	6.32
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR	1								
13 CAR PURCHASE	WANIR					5.18	5.18		5.18	5.18
	WAEIR	1				5.34	5.34		5.34	5.34
14 PURCHASE AND IMPROVEMENTS OF	WANIR		6.06	6.06					6.06	6.06
CONSTRUCTION FACILITIES	WAEIR	1	6.12	6.12					6.12	6.12
15 AGRICULTURE	WANIR									
	WAEIR	1								
16 EDUCATION	WANIR									
	WAEIR	1								
17 EXPORT FINANCING	WANIR									
	WAEIR	1								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG										
	WAEIR	1								
99 OTHER	WANIR		5.64	5.64		5.16	5.16		5.20	5.20
	WAEIR	1	6.11	6.11		5.32	5.32		5.39	5.39
Total loa	ns WANIR	7.84	5.95	5.95	5.95	4.23	4.31	5.95	4.32	4.39
	WAEIR	11.02	6.31	6.31	6.91	4.40	4.51	6.92	4.49	4.60
		I	1		l .	1		1	1	

Source: Credit Registry

Note:

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⁻ Data on loans are given based on KR reports on banks with balanse 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 .

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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				5.89	5.45	5.59	5.89	5.45	5.59
	WAEIR				6.49	5.76	6.00	6.49	5.76	6.00
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					6.23	6.23		6.23	6.23
	WAEIR	1				6.63	6.63		6.63	6.63
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		7.33	7.33		4.83	4.83		5.02	5.02
CONSTRUCTION FACILITIES	WAEIR	1	8.06	8.06		5.04	5.04		5.28	5.28
04 REFINANCING OF PAYABLES	WANIR		7.49	7.49		5.62	5.62		6.84	6.84
	WAEIR	1	8.22	8.22		5.93	5.93		7.42	7.42
5 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR		7.97	7.97		5.00	5.00		7.03	7.03
	WAEIR	1	8.73	8.73		5.36	5.36		7.66	7.66
7 ACQUISITION OF FIXED ASSETS	WANIR					4.65	4.65		4.65	4.65
	WAEIR	=				4.97	4.97		4.97	4.97
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR	-								
9 FOREIGN PAYMENTS	WANIR									
	WAEIR	-								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	1								
11 CASH (NON-EARMARKED)	WANIR	8.77	7.65	7.66				8.77	7.65	7.66
	WAEIR	13.36	8.45	8.46				13.36	8.45	8.46
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR	1								
13 CAR PURCHASE	WANIR		8.17	8.17					8.17	8.17
	WAEIR	1	9.71	9.71					9.71	9.71
14 PURCHASE AND IMPROVEMENTS OF	WANIR		5.35	5.35					5.35	5.35
CONSTRUCTION FACILITIES	WAEIR	1	5.76	5.76					5.76	5.76
15 AGRICULTURE	WANIR									
	WAEIR	-								
16 EDUCATION	WANIR									
	WAEIR	1								
7 EXPORT FINANCING	WANIR									
	WAEIR	-								
8 CASH (NON-EARMARKED) SECURED BY MORTGAG	E WANIR									
,	WAEIR	-								
9 OTHER	WANIR		6.65	6.65		6.97	6.97		6.75	6.75
	WAEIR	1	7.82	7.82		7.61	7.61		7.75	7.75
Total loan		8.77	7.20	7.20	5.89	5.32	5.43	5.89	5.98	5.96
. otal loan	WAEIR	13.36	7.92	7.93	6.49	5.63	5.79	6.50	6.43	6.44

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balanse 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.

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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
1 LIQUIDITY (FOR WORKING ASSETS)	WANIR	8.00		8.00	4.68	5.82	5.67	4.68	5.82	5.67
	WAEIR	10.76		10.76	5.08	6.10	5.96	5.09	6.10	5.96
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR	1								
3 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		5.40	5.40					5.40	5.40
ONSTRUCTION FACILITIES	WAEIR		5.83	5.83					5.83	5.83
REFINANCING OF PAYABLES	WANIR		6.08	6.08		5.33	5.33		5.52	5.52
	WAEIR	-	6.35	6.35		5.08	5.08		5.40	5.40
S SECURITIES PURCHASE	WANIR									
	WAEIR	-								
S LAND PURCHASE	WANIR									
	WAEIR	-								
ACQUISITION OF FIXED ASSETS	WANIR				8.00	5.34	5.41	8.00	5.34	5.41
	WAEIR	-			11.03	5.91	6.04	11.03	5.91	6.04
PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR	-								
FOREIGN PAYMENTS	WANIR									
	WAEIR	-								
REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	-								
CASH (NON-EARMARKED)	WANIR	6.15	5.75	5.76		6.64	6.64	6.15	6.38	6.38
	WAEIR	7.80	6.46	6.51		5.95	5.95	7.80	6.10	6.12
PURCHASE OF CONSUMER LOANS	WANIR	1.00	00			0.00		1.00	00	
	WAEIR	-								
3 CAR PURCHASE	WANIR					7.50	7.50		7.50	7.50
, CART CROTIAGE	WAEIR	-				8.84	8.84		8.84	8.84
PURCHASE AND IMPROVEMENTS OF	WANIR		4.99	4.99		6.25	6.25		5.05	5.05
ONSTRUCTION FACILITIES	WAEIR	-	5.04	5.04		6.70	6.70		5.12	5.12
5 AGRICULTURE	WANIR		3.04	3.04		0.70	0.70		3.12	5.12
AGRICULTURE	WAEIR	-								
2 EDUCATION	WANIR									
6 EDUCATION	WAEIR	-								
Z EVRORT FINANCING	WANIR									
Z EXPORT FINANCING	WAEIR	 -								
OAGU (NON FARMARIZER) SECURER BY MOTER AND										
B CASH (NON-EARMARKED) SECURED BY MORTGAGE		_								
OTUEN.	WAEIR									
9 OTHER	WANIR									
	WAEIR		_							
Total loans		6.29	5.55	5.56	4.69	5.87	5.74	4.71	5.84	5.73
	WAEIR	8.02	5.93	5.96	5.09	6.01	5.91	5.13	6.00	5.92

Source: Credit Registry

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