as at: 30 June 2025

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				6.06	6.61	6.58	6.06	6.61	6.58
	WAEIR	1			7.71	7.20	7.22	7.71	7.20	7.22
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR					6.63	6.63		6.63	6.63
CONSTRUCTION FACILITIES	WAEIR					7.27	7.27		7.27	7.27
04 REFINANCING OF PAYABLES	WANIR				6.78	4.50	5.05	6.78	4.50	5.05
	WAEIR				8.91	4.65	5.67	8.91	4.65	5.67
05 SECURITIES PURCHASE	WANIR					3.50	3.50		3.50	3.50
	WAEIR					3.81	3.81		3.81	3.81
06 LAND PURCHASE	WANIR					5.45	5.45		5.45	5.45
	WAEIR	1				5.82	5.82		5.82	5.82
07 ACQUISITION OF FIXED ASSETS	WANIR					4.34	4.34		4.34	4.34
	WAEIR	1				4.69	4.69		4.69	4.69
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR	1								
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	-								
11 CASH (NON-EARMARKED)	WANIR	9.71	8.59	8.59				9.71	8.59	8.59
	WAEIR	11.17	9.09	9.09				11.17	9.09	9.09
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	0.00	0.00				0.00	0.00	0.00
	WAEIR	0.00	0.00	0.00				0.00	0.00	0.00
13 CAR PURCHASE	WANIR									
	WAEIR	-								
14 PURCHASE AND IMPROVEMENTS OF	WANIR		6.02	6.02					6.02	6.02
CONSTRUCTION FACILITIES	WAEIR	-	6.13	6.13					6.13	6.13
15 AGRICULTURE	WANIR		9.83	9.83					9.83	9.83
	WAEIR	- 	10.08	10.08					10.08	10.08
16 EDUCATION	WANIR		9.29	9.29					9.29	9.29
	WAEIR	-	9.67	9.67					9.67	9.67
17 EXPORT FINANCING	WANIR									
	WAEIR	1								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG	E WANIR		8.05	8.05					8.05	8.05
	WAEIR	1	8.23	8.23					8.23	8.23
99 OTHER	WANIR					4.32	4.32		4.32	4.32
	WAEIR	1				4.49	4.49		4.49	4.49
Total loar	s WANIR	9.19	8.39	8.40	6.09	6.26	6.25	6.30	7.89	7.88
	WAEIR	10.58	8.86	8.86	7.75	6.81	6.84	7.95	8.38	8.37

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

ADRIATIC BANK AD PODGORICA

01 LIQUIDITY (FOR WORKING ASSETS) WARD 02 INVESTMENT PROGRAMME IMPLEMENTATION WARD 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES 04 REFINANCING OF PAYABLES WARD 05 SECURITIES PURCHASE WARD 06 LAND PURCHASE WARD 07 ACQUISITION OF FIXED ASSETS WARD 08 PREPARATION FOR TOURIST SEASON WARD 10 REPAYMENTS WARD 11 CASH (NON-EARMARKED) WARD 12 PURCHASE OF CONSUMER LOANS WARD WAR	EIR VIIR EIR VIIR	7.07 7.65 5.61 5.88	7.07 7.65 5.61 5.88	5.29 5.71 3.25 3.39	5.96 6.20 6.40 6.59 4.95 5.25 6.02 6.27	Total 5.80 6.08 6.40 6.59 4.95 5.25 5.99 6.23	5.29 5.71 3.25 3.39	5.96 6.20 6.40 6.59 5.79 6.20 6.00 6.24	5.80 6.08 6.40 6.59 5.79 6.20 5.96 6.21
02 INVESTMENT PROGRAMME IMPLEMENTATION WARD 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WARD 04 REFINANCING OF PAYABLES WARD 05 SECURITIES PURCHASE WARD 06 LAND PURCHASE WARD 07 ACQUISITION OF FIXED ASSETS WARD 08 PREPARATION FOR TOURIST SEASON WARD 09 FOREIGN PAYMENTS WARD 10 REPAYMENT OF FOREIGN LOANS WARD 11 CASH (NON-EARMARKED) WARD WARD 12 PURCHASE OF CONSUMER LOANS WARD WA	EIR VIIR EIR VIIR	7.65 5.61 5.88 7.62	7.65 5.61 5.88	3.25	6.20 6.40 6.59 4.95 5.25 6.02 6.27	6.08 6.40 6.59 4.95 5.25 5.99 6.23	3.25	6.20 6.40 6.59 5.79 6.20 6.00 6.24	6.08 6.40 6.59 5.79 6.20 5.96 6.21
02 INVESTMENT PROGRAMME IMPLEMENTATION WARD 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES WARD 04 REFINANCING OF PAYABLES WARD 05 SECURITIES PURCHASE WARD 06 LAND PURCHASE WARD 07 ACQUISITION OF FIXED ASSETS WARD 08 PREPARATION FOR TOURIST SEASON WARD 10 REPAYMENT OF FOREIGN LOANS WARD 11 CASH (NON-EARMARKED) WARD 12 PURCHASE OF CONSUMER LOANS WARD	NIR EIR	7.65 5.61 5.88 7.62	7.65 5.61 5.88	3.25	6.40 6.59 4.95 5.25 6.02 6.27 5.98 6.14	6.40 6.59 4.95 5.25 5.99 6.23	3.25	6.40 6.59 5.79 6.20 6.00 6.24	6.40 6.59 5.79 6.20 5.96 6.21
O3 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES 04 REFINANCING OF PAYABLES 05 SECURITIES PURCHASE 06 LAND PURCHASE 07 ACQUISITION OF FIXED ASSETS WARD 08 PREPARATION FOR TOURIST SEASON WARD 10 REPAYMENTS WARD 11 CASH (NON-EARMARKED) WARD 12 PURCHASE OF CONSUMER LOANS WARD W	EIR NIR EIR	7.65 5.61 5.88 7.62	7.65 5.61 5.88		6.59 4.95 5.25 6.02 6.27 5.98 6.14	6.59 4.95 5.25 5.99 6.23		6.59 5.79 6.20 6.00 6.24	6.59 5.79 6.20 5.96 6.21
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES 04 REFINANCING OF PAYABLES 05 SECURITIES PURCHASE 06 LAND PURCHASE 07 ACQUISITION OF FIXED ASSETS 08 PREPARATION FOR TOURIST SEASON 09 FOREIGN PAYMENTS 10 REPAYMENT OF FOREIGN LOANS 11 CASH (NON-EARMARKED) 12 PURCHASE OF CONSUMER LOANS WAR	AIR EIR AIR	7.65 5.61 5.88 7.62	7.65 5.61 5.88		4.95 5.25 6.02 6.27 5.98 6.14	4.95 5.25 5.99 6.23		5.79 6.20 6.00 6.24	5.79 6.20 5.96 6.21
CONSTRUCTION FACILITIES 04 REFINANCING OF PAYABLES WA 05 SECURITIES PURCHASE WA 06 LAND PURCHASE WA 07 ACQUISITION OF FIXED ASSETS WA 08 PREPARATION FOR TOURIST SEASON WA 09 FOREIGN PAYMENTS WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	EIR VIIR EIR	7.65 5.61 5.88 7.62	7.65 5.61 5.88		5.25 6.02 6.27 5.98 6.14	5.25 5.99 6.23 5.98		6.20 6.00 6.24 5.98	6.20 5.96 6.21
04 REFINANCING OF PAYABLES WA 05 SECURITIES PURCHASE WA 06 LAND PURCHASE WA 07 ACQUISITION OF FIXED ASSETS WA 08 PREPARATION FOR TOURIST SEASON WA 09 FOREIGN PAYMENTS WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	NIR EIR	5.61 5.88 7.62	5.61 5.88		6.02 6.27 5.98 6.14	5.99 6.23 5.98		6.00 6.24 5.98	5.96 6.21
05 SECURITIES PURCHASE WAR 06 LAND PURCHASE WAR 07 ACQUISITION OF FIXED ASSETS WAR 08 PREPARATION FOR TOURIST SEASON WAR 09 FOREIGN PAYMENTS WAR 10 REPAYMENT OF FOREIGN LOANS WAR 11 CASH (NON-EARMARKED) WAR WAR 12 PURCHASE OF CONSUMER LOANS WAR WAR WAR WAR WAR WAR WAR WA	EIR NIR EIR NIR EIR NIR EIR NIR EIR NIR EIR NIR EIR	7.62	5.88		5.98 6.14	5.98		5.98	6.21
05 SECURITIES PURCHASE WA 06 LAND PURCHASE WA 07 ACQUISITION OF FIXED ASSETS WA 08 PREPARATION FOR TOURIST SEASON WA 09 FOREIGN PAYMENTS WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	AIR EIR AIR EIR AIR EIR AIR EIR AIR EIR AIR EIR AIR	7.62		3.39	5.98 6.14	5.98	3.39	5.98	
06 LAND PURCHASE WAR 07 ACQUISITION OF FIXED ASSETS WAR 08 PREPARATION FOR TOURIST SEASON WAR 09 FOREIGN PAYMENTS WAR 10 REPAYMENT OF FOREIGN LOANS WAR 11 CASH (NON-EARMARKED) WAR 12 PURCHASE OF CONSUMER LOANS WAR WAR WAR WAR WAR WAR WAR WA	EIR NIR EIR NIR EIR NIR EIR NIR EIR		7.62		6.14				5.98
06 LAND PURCHASE WA 07 ACQUISITION OF FIXED ASSETS WA 08 PREPARATION FOR TOURIST SEASON WA 09 FOREIGN PAYMENTS WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	IIR EIR IIR EIR IIR IIR IIR IIR		7.62		6.14				5.98
07 ACQUISITION OF FIXED ASSETS WARD 08 PREPARATION FOR TOURIST SEASON WARD 09 FOREIGN PAYMENTS WARD 10 REPAYMENT OF FOREIGN LOANS WARD 11 CASH (NON-EARMARKED) WARD 12 PURCHASE OF CONSUMER LOANS WARD	EIR NIR EIR NIR EIR NIR EIR		7.62		6.14				5.98
07 ACQUISITION OF FIXED ASSETS WA 08 PREPARATION FOR TOURIST SEASON WA 09 FOREIGN PAYMENTS 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	NIR EIR NIR EIR		7.62			6.14			
08 PREPARATION FOR TOURIST SEASON WARD 09 FOREIGN PAYMENTS WARD 10 REPAYMENT OF FOREIGN LOANS WARD 11 CASH (NON-EARMARKED) WARD WARD 12 PURCHASE OF CONSUMER LOANS WARD W	EIR NIR EIR		7.62		5 22			6.14	6.14
08 PREPARATION FOR TOURIST SEASON WA 09 FOREIGN PAYMENTS WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	IIR EIR IIR		7.62		J.22	5.22		5.22	5.22
09 FOREIGN PAYMENTS WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	IR NR		7.62		5.35	5.35		5.35	5.35
09 FOREIGN PAYMENTS WA WA 10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	NIR I	7.93						7.62	7.62
10 REPAYMENT OF FOREIGN LOANS WA 11 CASH (NON-EARMARKED) WA WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W			7.93					7.93	7.93
10 REPAYMENT OF FOREIGN LOANS WA WA 11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W									
11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA	EIR								
11 CASH (NON-EARMARKED) WA 12 PURCHASE OF CONSUMER LOANS WA WA 13 CAR PURCHASE WA WA	NIR I								
12 PURCHASE OF CONSUMER LOANS WA WA WA WA WA WA WA WA WA W	EIR								
12 PURCHASE OF CONSUMER LOANS WA WA 13 CAR PURCHASE WA WA	NIR 6.50	7.46	7.46				6.50	7.46	7.46
13 CAR PURCHASE WA	IR 7.91	8.04	8.04				7.91	8.04	8.04
13 CAR PURCHASE WA	NR I	9.00	9.00					9.00	9.00
WA	EIR	10.70	10.70					10.70	10.70
	NR I	7.12	7.12					7.12	7.12
AA BURGUAGE AND IMPROVEMENTS OF	IR I	7.89	7.89					7.89	7.89
14 PURCHASE AND IMPROVEMENTS OF WA	NR I	4.65	4.65		5.50	5.50		4.66	4.66
CONSTRUCTION FACILITIES WA	IR I	5.04	5.04		5.72	5.72		5.05	5.05
15 AGRICULTURE WA	NIR I								
WA	IR I								
16 EDUCATION WA	NIR I								
	IR I								
17 EXPORT FINANCING WA	NR I								
	EIR								
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE WA		4.53	4.53					4.53	4.53
1	IR .	5.31	5.31					5.31	5.31
99 OTHER WA		6.47	6.47		8.50	8.50		6.47	6.47
	IR	6.64	6.64		9.58	9.58		6.65	6.65
Total loans WA		4.98	4.98	5.23	5.87	5.80	5.23	5.59	5.56
WA		5.45	5.45	5.64	6.08	6.04	5.64	5.88	5.86

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

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				4.77	5.59	5.50	4.77	5.59	5.50
	WAEIR				5.18	5.90	5.83	5.18	5.90	5.83
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		4.01	4.01	6.00	4.65	4.65	6.00	4.65	4.65
	WAEIR	-	4.15	4.15	6.86	5.17	5.17	6.86	5.16	5.16
3 CONSTRUCTION AND IMPROVEMENTS OF	WANIR					4.87	4.87		4.87	4.87
CONSTRUCTION FACILITIES	WAEIR	-				5.07	5.07		5.07	5.07
4 REFINANCING OF PAYABLES	WANIR	8.22	5.73	5.73		5.05	5.05	8.22	5.07	5.07
	WAEIR	9.17	6.31	6.32		5.20	5.20	9.17	5.22	5.22
5 SECURITIES PURCHASE	WANIR									
	WAEIR	-								
6 LAND PURCHASE	WANIR									
	WAEIR	1								
7 ACQUISITION OF FIXED ASSETS	WANIR				5.15	4.70	4.71	5.15	4.70	4.71
	WAEIR	1			5.71	5.21	5.22	5.71	5.21	5.22
8 PREPARATION FOR TOURIST SEASON	WANIR		6.01	6.01		7.24	7.24		6.04	6.04
	WAEIR	-	6.40	6.40		7.32	7.32		6.43	6.43
9 FOREIGN PAYMENTS	WANIR									
	WAEIR	-								
0 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	-								
1 CASH (NON-EARMARKED)	WANIR	5.99	7.90	7.89		3.06	3.06	5.99	7.90	7.89
,	WAEIR	8.75	8.72	8.72		3.58	3.58	8.75	8.71	8.71
2 PURCHASE OF CONSUMER LOANS	WANIR		7.93	7.93					7.93	7.93
	WAEIR	-	8.67	8.67					8.67	8.67
3 CAR PURCHASE	WANIR									
	WAEIR	-								
4 PURCHASE AND IMPROVEMENTS OF	WANIR		4.92	4.92					4.92	4.92
CONSTRUCTION FACILITIES	WAEIR	1	5.32	5.32					5.32	5.32
5 AGRICULTURE	WANIR			-						
	WAEIR	-								
6 EDUCATION	WANIR							+		
	WAEIR	-								
7 EXPORT FINANCING	WANIR									
	WAEIR	-								
8 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.88	5.88		6.91	6.91		5.89	5.89
o one interest and an analy decorate by morroade	WAEIR	-	6.33	6.33		7.23	7.23		6.34	6.34
9 OTHER	WANIR		0.50			5.18	5.18		5.18	5.18
V OTHER	WAEIR	-				5.21	5.21		5.21	5.10
Total loans	WANIR		6.55	6.55	4.78	5.06	5.05	4.83	5.86	5.84
i otal loans	WAEIR			7.17					1	
	VVAEIR	8.75	7.17	7.17	5.20	5.44	5.43	5.33	6.37	6.35

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.

as at: 30 June 2025

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				3.35	3.23	3.30	3.35	3.23	3.30
	WAEIR	1			3.69	3.42	3.57	3.69	3.42	3.57
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.80	4.80		4.80	4.80
	WAEIR	1				5.08	5.08		5.08	5.08
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR				4.33	4.61	4.61	4.33	4.61	4.61
CONSTRUCTION FACILITIES	WAEIR	1			5.14	5.06	5.07	5.14	5.06	5.07
04 REFINANCING OF PAYABLES	WANIR	6.99	6.40	6.40		4.60	4.60	6.99	5.14	5.14
	WAEIR	10.41	6.96	6.96		4.97	4.97	10.41	5.57	5.57
05 SECURITIES PURCHASE	WANIR					2.00	2.00		2.00	2.00
	WAEIR	1				2.15	2.15		2.15	2.15
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	3.63	5.23	5.16	3.63	5.23	5.16
	WAEIR	1	11.63	11.63	4.05	5.59	5.52	4.05	5.59	5.52
08 PREPARATION FOR TOURIST SEASON	WANIR		6.37	6.37					6.37	6.37
	WAEIR	1	7.56	7.56					7.56	7.56
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	1								
11 CASH (NON-EARMARKED)	WANIR	7.04	7.64	7.64				7.04	7.64	7.64
, , ,	WAEIR	10.03	8.45	8.45				10.03	8.45	8.45
12 PURCHASE OF CONSUMER LOANS	WANIR	7.99	5.84	5.86				7.99	5.84	5.86
	WAEIR	13.26	6.57	6.65				13.26	6.57	6.65
13 CAR PURCHASE	WANIR									
	WAEIR	-								
14 PURCHASE AND IMPROVEMENTS OF	WANIR		4.90	4.90					4.90	4.90
CONSTRUCTION FACILITIES	WAEIR	-	5.57	5.57					5.57	5.57
15 AGRICULTURE	WANIR									
7.51.11.50 = 7.51.12	WAEIR	1								
16 EDUCATION	WANIR									
io 2200/mon	WAEIR	-								
17 EXPORT FINANCING	WANIR									
	WAEIR	-								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG	1		5.67	5.67					5.67	5.67
10 C. C. I (NOW ENGINEER) GEOGRED DI MORTON	WAEIR	-	6.34	6.34					6.34	6.34
99 OTHER	WANIR		0.07	0.04					0.07	0.04
or o	WAEIR	-								
Total loa		7.06	6.23	6.24	3.39	4.64	4.46	3.41	5.59	5.45
i otai ioai	WAEIR		6.23	6.24	3.39	1 1		3.41	6.17	6.02
	VVAEIR	10.10	0.30	0.90	3./5	5.00	4.82	3./8	0.17	0.0∠

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

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				3.87	4.94	4.18	3.87	4.94	4.18
	WAEIR				4.48	5.38	4.74	4.48	5.38	4.74
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		6.17	6.17	6.00	5.09	5.10	6.00	5.15	5.16
	WAEIR		6.46	6.46	6.53	5.48	5.49	6.53	5.54	5.55
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR	9.90	8.07	8.07	6.33	4.37	4.37	6.54	6.10	6.10
CONSTRUCTION FACILITIES	WAEIR	12.63	8.60	8.60	8.44	4.57	4.58	8.68	6.46	6.46
04 REFINANCING OF PAYABLES	WANIR	7.61	7.68	7.68	4.98	5.00	5.00	4.99	6.22	6.11
	WAEIR	9.28	8.02	8.02	6.81	5.36	5.59	6.81	6.58	6.60
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR		6.55	6.55		5.29	5.29		6.12	6.12
	WAEIR	1	6.92	6.92		5.85	5.85		6.56	6.56
07 ACQUISITION OF FIXED ASSETS	WANIR		10.96	10.96	7.50	5.39	5.40	7.50	5.42	5.43
	WAEIR		11.70	11.70	9.30	5.83	5.84	9.30	5.85	5.87
08 PREPARATION FOR TOURIST SEASON	WANIR		7.97	7.97	7.54	5.37	5.55	7.54	6.74	6.78
	WAEIR		9.27	9.27	11.22	6.09	6.52	11.22	7.77	7.91
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	5.59	6.57	6.56				5.59	6.57	6.56
	WAEIR	6.36	6.80	6.80				6.36	6.80	6.80
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	0.55	0.51		5.32	5.32	0.00	0.64	0.59
	WAEIR	0.00	0.60	0.56		5.81	5.81	0.00	0.70	0.65
13 CAR PURCHASE	WANIR	6.50	7.33	7.33	7.10	5.58	5.58	6.99	6.82	6.82
	WAEIR	7.55	8.04	8.04	9.25	6.06	6.07	8.94	7.46	7.47
14 PURCHASE AND IMPROVEMENTS OF	WANIR		5.92	5.92		5.69	5.69		5.88	5.88
CONSTRUCTION FACILITIES	WAEIR		6.26	6.26		6.06	6.06		6.23	6.23
15 AGRICULTURE	WANIR		10.12	10.12					10.12	10.12
	WAEIR		10.84	10.84					10.84	10.84
16 EDUCATION	WANIR	9.45	8.20	8.21				9.45	8.20	8.21
	WAEIR	15.78	8.92	8.96				15.78	8.92	8.96
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.50	5.50					5.50	5.50
, , , , , , , , , , , , , , , , , , ,	WAEIR	1	5.50	5.50					5.50	5.50
99 OTHER	WANIR	11.09	6.74	6.74	3.54	5.98	3.57	3.54	6.53	3.68
	WAEIR	15.01	6.99	7.00	3.70	6.63	3.74	3.70	6.89	3.85
Total loans	WANIR	2.46	6.37	6.33	4.00	5.03	4.70	3.95	5.82	5.51
. 3.41.104110	WAEIR	2.80	6.66	6.62	4.70	5.41	5.19	4.65	6.15	5.90

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.

as at: 30 June 2025

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				5.94	6.18	6.12	5.94	6.18	6.12
	WAEIR				6.87	6.78	6.80	6.87	6.78	6.80
2 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					5.87	5.87		5.87	5.87
	WAEIR					6.22	6.22		6.22	6.22
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		5.68	5.68		6.20	6.20		6.16	6.16
CONSTRUCTION FACILITIES	WAEIR		6.16	6.16		6.58	6.58		6.55	6.55
04 REFINANCING OF PAYABLES	WANIR		7.98	7.98	7.36	6.00	6.04	7.36	6.21	6.24
	WAEIR		8.62	8.62	8.91	6.31	6.37	8.91	6.55	6.60
D5 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					5.83	5.83		5.83	5.83
	WAEIR	1				6.16	6.16		6.16	6.16
07 ACQUISITION OF FIXED ASSETS	WANIR				7.50	5.80	5.80	7.50	5.80	5.80
	WAEIR	1			9.80	6.11	6.11	9.80	6.11	6.11
08 PREPARATION FOR TOURIST SEASON	WANIR		9.41	9.41					9.41	9.41
	WAEIR		10.43	10.43					10.43	10.43
9 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.17	7.76	7.75				6.17	7.76	7.75
,	WAEIR	8.50	8.69	8.69				8.50	8.69	8.69
12 PURCHASE OF CONSUMER LOANS	WANIR		0.00	0.00					0.00	0.00
	WAEIR		0.04	0.04					0.04	0.04
13 CAR PURCHASE	WANIR		5.45	5.45		7.62	7.62		6.84	6.84
	WAEIR		6.57	6.57		8.97	8.97		8.11	8.11
14 PURCHASE AND IMPROVEMENTS OF	WANIR		5.12	5.12		7.07	7.07		5.13	5.13
CONSTRUCTION FACILITIES	WAEIR		5.94	5.94		7.56	7.56		5.94	5.94
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
7 EXPORT FINANCING	WANIR									
	WAEIR									
8 CASH (NON-EARMARKED) SECURED BY MORTGAGE			10.06	10.06					10.06	10.06
	WAEIR	-	11.29	11.29					11.29	11.29
9 OTHER	WANIR		6.76	6.76	5.11	8.69	5.18	5.11	8.01	5.20
	WAEIR		7.14	7.14	5.55	9.79	5.63	5.55	8.85	5.65
Total loans		6.17	6.81	6.81	5.79	6.02	5.98	5.80	6.50	6.45
i otal loans	WAEIR	8.50	7.70	7.70	6.63	6.47	6.49	6.67	7.21	7.18
	WAEIR	0.50	1.10	7.70	0.03	0.47	0.49	0.07	1.21	7.10

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

NLB 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				4.05	5.24	5.00	4.05	5.24	5.00
	WAEIR				4.53	5.58	5.36	4.53	5.58	5.36
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.54	4.54		4.54	4.54
	WAEIR					4.70	4.70		4.70	4.70
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR									
CONSTRUCTION FACILITIES	WAEIR									
04 REFINANCING OF PAYABLES	WANIR	5.93	7.18	7.18		4.80	4.80	5.93	6.65	6.65
	WAEIR	8.16	8.11	8.11		4.75	4.75	8.16	7.36	7.36
05 SECURITIES PURCHASE	WANIR									
	WAEIR	-								
06 LAND PURCHASE	WANIR		5.12	5.12		4.49	4.49		4.77	4.77
	WAEIR	1	5.87	5.87		4.64	4.64		5.20	5.20
07 ACQUISITION OF FIXED ASSETS	WANIR					4.56	4.56		4.56	4.56
	WAEIR	1				5.57	5.57		5.57	5.57
08 PREPARATION FOR TOURIST SEASON	WANIR		7.02	7.02					7.02	7.02
	WAEIR	-	7.72	7.72					7.72	7.72
9 FOREIGN PAYMENTS	WANIR					6.68	6.68		6.68	6.68
	WAEIR	-				7.45	7.45		7.45	7.45
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	-								
11 CASH (NON-EARMARKED)	WANIR	6.73	7.48	7.48				6.73	7.48	7.48
	WAEIR	10.52	8.44	8.45				10.52	8.44	8.45
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	2.35	2.23				0.00	2.35	2.23
	WAEIR	0.01	2.61	2.47				0.01	2.61	2.47
13 CAR PURCHASE	WANIR		7.52	7.52		3.97	3.97		4.45	4.45
	WAEIR	-	8.08	8.08		4.12	4.12		4.66	4.66
14 PURCHASE AND IMPROVEMENTS OF	WANIR		4.85	4.85					4.85	4.85
CONSTRUCTION FACILITIES	WAEIR	-	5.44	5.44					5.44	5.44
15 AGRICULTURE	WANIR		8.99	8.99		6.50	6.50		6.97	6.97
	WAEIR	1	10.58	10.58		7.34	7.34		7.96	7.96
16 EDUCATION	WANIR	8.99	8.99	8.99				8.99	8.99	8.99
	WAEIR	14.22	11.34	11.36				14.22	11.34	11.36
17 EXPORT FINANCING	WANIR									
	WAEIR	-								
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE			5.99	5.99					5.99	5.99
, =====================================	WAEIR	-	6.90	6.90					6.90	6.90
99 OTHER	WANIR		7.81	7.81	5.79	3.99	4.00	5.79	4.72	4.73
· · · · · · · · · · · · · · · · · · ·	WAEIR	1	8.12	8.12	6.98	4.05	4.08	6.98	4.83	4.85
Total loans	WANIR		6.06	6.05	4.07	4.67	4.64	4.10	5.65	5.63
Total loans	WAEIR		6.82	6.83	4.55	5.18	5.15	4.73	6.34	6.32
L	VV/\LII\	7.10	0.02	0.00	7.00	3.10	5.15	4.75	0.04	0.02

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

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
1 LIQUIDITY (FOR WORKING ASSETS)	WANIR				5.38	4.80	4.83	5.38	4.80	4.83
	WAEIR				6.31	5.03	5.08	6.31	5.03	5.08
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	-								
3 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR	-								
FOREIGN PAYMENTS	WANIR									
TONEIGHT ATMENTO	WAEIR									
REPAYMENT OF FOREIGN LOANS	WANIR									
THE ATMENT OF TOREIGN EDANG	WAEIR									
CASH (NON-EARMARKED)	WANIR	8.33	8.04	8.04				8.33	8.04	8.04
CASIT (NON-LAKIMAKKLD)	WAEIR	14.84	8.94	8.96				14.84	8.94	8.96
2 PURCHASE OF CONSUMER LOANS	WALIK	14.04	2.61	2.61				14.04	2.61	2.61
2 PURCHASE OF CONSUMER LOANS	WAEIR			2.86						2.86
O OAR RUROUAGE			2.86						2.86	
3 CAR PURCHASE	WANIR		7.59	7.59					7.59	7.59
4 PURCUASE AND IMPROVEMENTS OF	WAEIR		8.28	8.28					8.28	8.28
4 PURCHASE AND IMPROVEMENTS OF ONSTRUCTION FACILITIES	WANIR		4.79	4.79					4.79	4.79
	WAEIR		5.62	5.62					5.62	5.62
5 AGRICULTURE	WANIR									
	WAEIR									
6 EDUCATION	WANIR									
	WAEIR									
Z EXPORT FINANCING	WANIR									
	WAEIR									
CASH (NON-EARMARKED) SECURED BY MORTGAGE	1									
	WAEIR									
OTHER	WANIR	9.99	7.59	7.59				9.99	7.59	7.59
	WAEIR	15.44	8.35	8.35				15.44	8.35	8.35
Total loans	WANIR	8.35	7.09	7.09	5.38	4.80	4.83	5.51	6.00	5.99
	WAEIR	14.85	7.93	7.94	6.31	5.03	5.08	6.68	6.55	6.55

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

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				4.57	4.09	4.17	4.57	4.09	4.17
	WAEIR]			4.94	4.26	4.37	4.94	4.26	4.37
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.26	4.26		4.26	4.26
	WAEIR]				4.38	4.38		4.38	4.38
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR					5.47	5.47		5.47	5.47
CONSTRUCTION FACILITIES	WAEIR]				5.73	5.73		5.73	5.73
04 REFINANCING OF PAYABLES	WANIR					5.73	5.73		5.73	5.73
	WAEIR]				5.99	5.99		5.99	5.99
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					6.50	6.50		6.50	6.50
	WAEIR	1				6.72	6.72		6.72	6.72
07 ACQUISITION OF FIXED ASSETS	WANIR					5.66	5.66		5.66	5.66
	WAEIR	1				5.87	5.87		5.87	5.87
08 PREPARATION FOR TOURIST SEASON	WANIR		9.63	9.63					9.63	9.63
	WAEIR	1	9.74	9.74					9.74	9.74
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	-								
11 CASH (NON-EARMARKED)	WANIR	6.14	6.03	6.03				6.14	6.03	6.03
	WAEIR	7.36	6.26	6.27				7.36	6.26	6.27
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR	1								
13 CAR PURCHASE	WANIR					5.50	5.50		5.50	5.50
	WAEIR	1				5.69	5.69		5.69	5.69
14 PURCHASE AND IMPROVEMENTS OF	WANIR		6.13	6.13					6.13	6.13
CONSTRUCTION FACILITIES	WAEIR	1	6.18	6.18					6.18	6.18
15 AGRICULTURE	WANIR									
	WAEIR	1								
16 EDUCATION	WANIR									
	WAEIR	-								
17 EXPORT FINANCING	WANIR									
	WAEIR	1								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG										
, , , , , , , , , , , , , , , , , , , ,	WAEIR	-								
99 OTHER	WANIR		5.62	5.62	4.50	5.37	5.11	4.50	5.38	5.13
	WAEIR	1	5.98	5.98	4.71	5.53	5.28	4.71	5.55	5.31
Total loa		6.14	6.04	6.04	4.57	4.34	4.37	4.57	4.45	4.46
Total loai	WAEIR		6.27	6.27	4.92	4.52	4.58	4.92	4.63	4.67
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7.00	V.£1	V.Z.I	7.52	7.02	7.00	7.72	7.00	7.01

Source: Credit Registry

⁻ 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.

as at: 30 June 2025

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				5.69	5.96	5.86	5.69	5.96	5.86
	WAEIR				6.10	6.38	6.28	6.10	6.38	6.28
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					6.22	6.22		6.22	6.22
	WAEIR					6.59	6.59		6.59	6.59
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		6.45	6.45		4.98	4.98		5.22	5.22
CONSTRUCTION FACILITIES	WAEIR		6.95	6.95		5.21	5.21		5.50	5.50
04 REFINANCING OF PAYABLES	WANIR	7.97	6.95	6.95		5.62	5.62	7.97	6.58	6.58
	WAEIR	10.37	7.47	7.47		5.94	5.94	10.37	7.04	7.04
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR		6.02	6.02		5.12	5.12		5.52	5.52
	WAEIR	1	6.38	6.38		5.40	5.40		5.84	5.84
07 ACQUISITION OF FIXED ASSETS	WANIR					5.15	5.15		5.15	5.15
	WAEIR					5.46	5.46		5.46	5.46
08 PREPARATION FOR TOURIST SEASON	WANIR		6.32	6.32					6.32	6.32
	WAEIR		6.89	6.89					6.89	6.89
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	-								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
TO THE PROPERTY OF THE STATE OF	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.81	7.24	7.24				7.81	7.24	7.24
TO CACIT (NON-EARMARKED)	WAEIR	9.34	7.73	7.73				9.34	7.73	7.73
12 PURCHASE OF CONSUMER LOANS	WANIR	3.54	7.75	7.75				3.54	7.75	7.70
12 FUNCTIAGE OF CONSUMER LOANS	WAEIR									
13 CAR PURCHASE	WANIR		7.48	7.48		6.50	6.50		7.19	7.19
13 CAR PURCHASE	WAEIR									
44 PUROUACE AND IMPROVEMENTS OF		F 40	8.16	8.16		6.94	6.94	5.40	7.80	7.80
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR	5.10	5.65	5.51				5.10	5.65	5.51
	WAEIR	5.23	6.21	5.96				5.23	6.21	5.96
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR						<u> </u>			
	WAEIR									
99 OTHER	WANIR		6.83	6.83		5.57	5.57		6.35	6.35
	WAEIR		7.36	7.36		5.87	5.87		6.80	6.80
Total loans	WANIR	5.14	6.86	6.78	5.69	5.59	5.61	5.60	6.21	6.13
	WAEIR	5.29	7.38	7.28	6.10	5.94	5.97	5.96	6.63	6.55

Source: Credit Registry

Note:

Page 10 of 11

⁻ 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.

as at: 30 June 2025

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		8.00	8.00	5.34	5.58	5.51	5.34	5.58	5.52
	WAEIR	1	8.65	8.65	5.91	6.49	6.33	5.91	6.49	6.33
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		5.97	5.97		5.65	5.65		5.65	5.65
	WAEIR		6.84	6.84		5.98	5.98		6.00	6.00
03 CONSTRUCTION AND IMPROVEMENTS OF	WANIR		5.40	5.40		6.99	6.99		6.87	6.87
CONSTRUCTION FACILITIES	WAEIR		5.83	5.83		7.31	7.31		7.20	7.20
04 REFINANCING OF PAYABLES	WANIR		5.86	5.86		5.09	5.09		5.20	5.20
	WAEIR		6.30	6.30		5.40	5.40		5.54	5.54
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR	1								
07 ACQUISITION OF FIXED ASSETS	WANIR				7.50	5.73	5.79	7.50	5.73	5.79
	WAEIR	1			10.41	6.16	6.30	10.41	6.16	6.30
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR	1								
09 FOREIGN PAYMENTS	WANIR									
	WAEIR	1								
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR	1								
11 CASH (NON-EARMARKED)	WANIR	5.20	6.43	6.38		5.48	5.48	5.20	6.32	6.28
	WAEIR	6.31	7.41	7.36		6.09	6.09	6.31	7.25	7.22
12 PURCHASE OF CONSUMER LOANS	WANIR					6.50	6.50		6.50	6.50
	WAEIR	1				7.06	7.06		7.06	7.06
13 CAR PURCHASE	WANIR		5.85	5.85		6.95	6.95		6.65	6.65
	WAEIR	1	6.34	6.34		7.53	7.53		7.20	7.20
14 PURCHASE AND IMPROVEMENTS OF	WANIR		5.03	5.03					5.03	5.03
CONSTRUCTION FACILITIES	WAEIR	1	5.18	5.18					5.18	5.18
15 AGRICULTURE	WANIR									
	WAEIR	1								
16 EDUCATION	WANIR									
	WAEIR	†								
17 EXPORT FINANCING	WANIR									
	WAEIR	†								
18 CASH (NON-EARMARKED) SECURED BY MORTGAG										
	WAEIR	1								
99 OTHER	WANIR									
	WAEIR	1								
Total loa		5.20	5.74	5.73	5.34	5.56	5.52	5.34	5.58	5.54
701411041	WAEIR		6.27	6.27	5.92	6.25	6.19	5.92	6.25	6.20
	WALIN	0.51	0.21	0.21	J.32	0.23	0.10	J.JZ	0.20	0.20

Source: Credit Registry

⁻ 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.