Central bank of Montenegro

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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				6.11	6.33	6.32	6.11	6.33	6.32
	WAEIR				7.25	6.91	6.92	7.25	6.91	6.92
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					6.86	6.86		6.86	6.86
	WAEIR					7.41	7.41		7.41	7.41
04 REFINANCING OF PAYABLES	WANIR									
	WAEIR									
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					5.45	5.45		5.45	5.45
	WAEIR					5.82	5.82		5.82	5.82
07 ACQUISITION OF FIXED ASSETS	WANIR					4.31	4.31		4.31	4.31
	WAEIR					4.54	4.54		4.54	4.54
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	10.14	7.90	7.90				10.14	7.90	7.90
	WAEIR	10.71	8.27	8.28				10.71	8.27	8.28
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 CONSTRUCTION FACILITIES	WANIR		6.11	6.11					6.11	6.11
	WAEIR		6.21	6.21					6.21	6.21
15 AGRICULTURE	WANIR		3.80	3.80					3.80	3.80
	WAEIR		6.36	6.36					6.36	6.36
16 EDUCATION	WANIR		9.49	9.49					9.49	9.49
	WAEIR		9.86	9.86					9.86	9.86
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		8.00	8.00					8.00	8.00
	WAEIR		8.16	8.16					8.16	8.16
99 OTHER	WANIR					3.97	3.97		3.97	3.97
	WAEIR					4.06	4.06		4.06	4.06
Total loans	WANIR	**6.56**	**7.80**	**7.80**	**6.11**	**6.02**	**6.02**	**6.13**	**7.33**	**7.32**
	WAEIR	**6.93**	**8.16**	**8.15**	**7.25**	**6.54**	**6.56**	**7.23**	**7.73**	**7.73**

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.

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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				6.16	5.93	6.03	6.16	5.93	6.03
	WAEIR				6.77	6.19	6.44	6.77	6.19	6.44
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					6.40	6.40		6.40	6.40
	WAEIR					6.61	6.61		6.61	6.61
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.07	7.07		5.03	5.03		5.90	5.90
	WAEIR		7.60	7.60		5.65	5.65		6.48	6.48
04 REFINANCING OF PAYABLES	WANIR		5.42	5.42		6.33	6.33		6.17	6.17
	WAEIR		5.56	5.56		6.65	6.65		6.46	6.46
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					5.98	5.98		5.98	5.98
	WAEIR					6.14	6.14		6.14	6.14
07 ACQUISITION OF FIXED ASSETS	WANIR					5.17	5.17		5.17	5.17
	WAEIR					5.30	5.30		5.30	5.30
08 PREPARATION FOR TOURIST SEASON	WANIR		7.65	7.65					7.65	7.65
	WAEIR		7.94	7.94					7.94	7.94
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.77	6.49	6.49				8.77	6.49	6.49
	WAEIR	9.96	6.61	6.61				9.96	6.61	6.61
12 PURCHASE OF CONSUMER LOANS	WANIR		9.00	9.00					9.00	9.00
	WAEIR		10.97	10.97					10.97	10.97
13 CAR PURCHASE	WANIR		7.15	7.15					7.15	7.15
	WAEIR		7.60	7.60					7.60	7.60
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.46	5.46					5.46	5.46
	WAEIR		5.69	5.69					5.69	5.69
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		4.55	4.55					4.55	4.55
	WAEIR		4.64	4.64					4.64	4.64
99 OTHER	WANIR		6.55	6.55					6.55	6.55
	WAEIR		6.73	6.73					6.73	6.73
Total loans	WANIR	**8.77**	**5.72**	**5.72**	**6.16**	**5.99**	**6.02**	**6.16**	**5.91**	**5.94**
	WAEIR	**9.96**	**5.89**	**5.89**	**6.77**	**6.24**	**6.32**	**6.78**	**6.13**	**6.20**

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.

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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				3.41	3.57	3.48	3.41	3.57	3.48
	WAEIR				3.76	3.77	3.76	3.76	3.77	3.76
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.97	4.97		4.97	4.97
	WAEIR					5.24	5.24		5.24	5.24
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR				6.50	4.35	4.35	6.50	4.35	4.35
	WAEIR				8.70	4.71	4.71	8.70	4.71	4.71
04 REFINANCING OF PAYABLES	WANIR	6.58	6.39	6.39		4.24	4.24	6.58	5.09	5.09
	WAEIR	7.70	7.05	7.05		4.59	4.59	7.70	5.57	5.57
05 SECURITIES PURCHASE	WANIR					2.00	2.00		2.00	2.00
	WAEIR					2.15	2.15		2.15	2.15
06 LAND PURCHASE	WANIR					4.18	4.18		4.18	4.18
	WAEIR					4.73	4.73		4.73	4.73
07 ACQUISITION OF FIXED ASSETS	WANIR		8.50	8.50	3.51	5.13	5.03	3.51	5.13	5.03
	WAEIR		11.63	11.63	3.84	5.53	5.43	3.84	5.53	5.43
08 PREPARATION FOR TOURIST SEASON	WANIR		5.89	5.89					5.89	5.89
	WAEIR		6.90	6.90					6.90	6.90
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.77	7.34	7.34				6.77	7.34	7.34
	WAEIR	9.67	8.16	8.16				9.67	8.16	8.16
12 PURCHASE OF CONSUMER LOANS	WANIR	7.61	5.91	5.92				7.61	5.91	5.92
	WAEIR	12.52	6.63	6.66				12.52	6.63	6.66
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.62	4.62					4.62	4.62
	WAEIR		5.22	5.22					5.22	5.22
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR	6.49	5.61	5.61				6.49	5.61	5.61
	WAEIR	6.75	6.23	6.23				6.75	6.23	6.23
99 OTHER	WANIR									
	WAEIR									
Total loans	WANIR	**6.73**	**5.86**	**5.87**	**3.42**	**4.39**	**4.23**	**3.44**	**5.37**	**5.25**
	WAEIR	**9.19**	**6.55**	**6.56**	**3.77**	**4.74**	**4.58**	**3.80**	**5.95**	**5.81**

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.

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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		7.62	7.62	4.04	4.83	4.49	4.04	4.83	4.49
	WAEIR		8.11	8.11	4.55	5.08	4.85	4.55	5.08	4.86
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		5.49	5.49	7.00	5.25	5.25	7.00	5.26	5.26
	WAEIR		5.57	5.57	9.18	5.43	5.43	9.18	5.44	5.44
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.25	7.25		4.99	4.99		6.07	6.07
	WAEIR		7.63	7.63		5.27	5.27		6.39	6.39
04 REFINANCING OF PAYABLES	WANIR	4.80	7.30	7.30		4.95	4.95	4.80	5.96	5.96
	WAEIR	5.91	7.63	7.63		5.24	5.24	5.91	6.27	6.27
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR		6.46	6.46		5.01	5.01		5.64	5.64
	WAEIR		6.78	6.78		5.29	5.29		5.93	5.93
07 ACQUISITION OF FIXED ASSETS	WANIR		10.76	10.76	7.00	4.51	4.52	7.00	4.52	4.52
	WAEIR		11.48	11.48	8.75	4.75	4.76	8.75	4.76	4.77
08 PREPARATION FOR TOURIST SEASON	WANIR		8.04	8.04	5.50	5.35	5.41	5.50	7.24	6.96
	WAEIR		9.19	9.19	6.32	5.77	5.99	6.32	8.17	7.87
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.19	6.73	6.73	6.00	6.37	6.27	6.19	6.73	6.73
	WAEIR	8.16	7.10	7.11	8.05	7.30	7.51	8.15	7.10	7.11
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	0.11	0.10	5.50	5.49	5.49	0.05	0.18	0.17
	WAEIR	0.00	0.12	0.11	7.60	6.02	6.12	0.07	0.20	0.18
13 CAR PURCHASE	WANIR		6.46	6.46	6.00	5.18	5.19	6.00	5.87	5.87
	WAEIR		7.46	7.46	7.70	5.59	5.61	7.70	6.60	6.60
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.24	5.24	7.10	5.26	5.26	7.10	5.24	5.24
	WAEIR		5.44	5.44	7.94	5.54	5.54	7.94	5.45	5.45
15 AGRICULTURE	WANIR		6.03	6.03					6.03	6.03
	WAEIR		6.16	6.16					6.16	6.16
16 EDUCATION	WANIR	9.88	8.04	8.15				9.88	8.04	8.15
	WAEIR	13.90	9.04	9.35				13.90	9.04	9.35
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		6.58	6.58					6.58	6.58
	WAEIR		6.76	6.76					6.76	6.76
99 OTHER	WANIR	9.88	6.86	6.89	3.70	6.18	3.87	3.70	6.50	4.05
	WAEIR	12.83	7.19	7.25	4.10	6.79	4.29	4.10	6.98	4.46
Total loans	WANIR	**1.22**	**6.01**	**5.97**	**4.04**	**5.02**	**4.86**	**3.88**	**5.55**	**5.41**
	WAEIR	**1.61**	**6.32**	**6.28**	**4.54**	**5.26**	**5.14**	**4.38**	**5.83**	**5.71**

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.

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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		8.25	8.25	5.42	5.98	5.80	5.42	5.98	5.80
	WAEIR		8.93	8.93	5.98	6.55	6.37	5.98	6.55	6.37
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR				6.96	5.63	5.65	6.96	5.63	5.65
	WAEIR				9.29	5.91	5.97	9.29	5.91	5.97
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.62	5.62		6.36	6.36		6.30	6.30
	WAEIR		6.05	6.05		6.73	6.73		6.67	6.67
04 REFINANCING OF PAYABLES	WANIR	4.72	7.04	7.04		5.56	5.56	4.72	6.67	6.67
	WAEIR	5.68	7.74	7.74		5.99	5.99	5.68	7.30	7.30
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					5.70	5.70		5.70	5.70
	WAEIR					5.96	5.96		5.96	5.96
07 ACQUISITION OF FIXED ASSETS	WANIR					5.94	5.94		5.94	5.94
	WAEIR					6.24	6.24		6.24	6.24
08 PREPARATION FOR TOURIST SEASON	WANIR		9.45	9.45					9.45	9.45
	WAEIR		10.45	10.45					10.45	10.45
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.54	7.61	7.61		6.00	6.00	6.54	7.61	7.61
	WAEIR	9.17	8.51	8.52		7.00	7.00	9.17	8.51	8.52
12 PURCHASE OF CONSUMER LOANS	WANIR		0.00	0.00					0.00	0.00
	WAEIR		0.03	0.03					0.03	0.03
13 CAR PURCHASE	WANIR		5.45	5.45					5.45	5.45
	WAEIR		6.57	6.57					6.57	6.57
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.17	5.17		5.23	5.23		5.17	5.17
	WAEIR		6.02	6.02		5.62	5.62		6.01	6.01
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		9.29	9.29					9.29	9.29
	WAEIR		10.38	10.38					10.38	10.38
99 OTHER	WANIR		6.76	6.76	5.24	5.44	5.37	5.24	5.45	5.38
	WAEIR		7.14	7.14	5.78	5.85	5.82	5.78	5.85	5.83
Total loans	WANIR	**6.16**	**6.74**	**6.74**	**5.42**	**5.85**	**5.77**	**5.43**	**6.42**	**6.34**
	WAEIR	**8.45**	**7.60**	**7.60**	**6.00**	**6.29**	**6.23**	**6.03**	**7.12**	**7.04**

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 October 2026

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				4.29	4.73	4.64	4.29	4.73	4.64
	WAEIR				4.74	5.04	4.98	4.74	5.04	4.98
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.23	4.23		4.23	4.23
	WAEIR					4.36	4.36		4.36	4.36
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR	4.27	6.77	6.77	5.65	4.31	4.31	5.27	6.32	6.32
	WAEIR	5.77	7.63	7.63	6.05	4.28	4.28	5.97	7.03	7.03
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR		5.17	5.17		4.60	4.60		4.91	4.91
	WAEIR		5.84	5.84		4.77	4.77		5.35	5.35
07 ACQUISITION OF FIXED ASSETS	WANIR					4.40	4.40		4.40	4.40
	WAEIR					5.59	5.59		5.59	5.59
08 PREPARATION FOR TOURIST SEASON	WANIR		6.72	6.72					6.72	6.72
	WAEIR		7.37	7.37					7.37	7.37
09 FOREIGN PAYMENTS	WANIR					7.35	7.35		7.35	7.35
	WAEIR					6.52	6.52		6.52	6.52
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.86	7.08	7.08				6.86	7.08	7.08
	WAEIR	10.41	8.06	8.07				10.41	8.06	8.07
12 PURCHASE OF CONSUMER LOANS	WANIR	0.02	1.50	1.43				0.02	1.50	1.43
	WAEIR	0.03	1.66	1.59				0.03	1.66	1.59
13 CAR PURCHASE	WANIR	6.99	6.46	6.47	4.20	4.06	4.09	4.22	4.59	4.53
	WAEIR	8.09	7.11	7.12	4.45	4.24	4.29	4.48	4.88	4.81
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.70	4.70					4.70	4.70
	WAEIR		5.24	5.24					5.24	5.24
15 AGRICULTURE	WANIR		8.99	8.99					8.99	8.99
	WAEIR		10.58	10.58					10.58	10.58
16 EDUCATION	WANIR		8.99	8.99					8.99	8.99
	WAEIR		11.54	11.54					11.54	11.54
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.66	5.66					5.66	5.66
	WAEIR		6.41	6.41					6.41	6.41
99 OTHER	WANIR		6.07	6.07		4.14	4.14		4.48	4.48
	WAEIR		6.43	6.43		4.22	4.22		4.61	4.61
Total loans	WANIR	**4.70**	**5.73**	**5.73**	**4.29**	**4.41**	**4.40**	**4.31**	**5.40**	**5.39**
	WAEIR	**7.07**	**6.45**	**6.46**	**4.72**	**4.99**	**4.97**	**4.83**	**6.09**	**6.07**

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.

Central bank of Montenegro

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

OTP 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				4.38	5.22	5.10	4.38	5.22	5.10
	WAEIR				4.69	5.46	5.35	4.69	5.46	5.35
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.66	4.66		4.66	4.66
	WAEIR					4.97	4.97		4.97	4.97
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					4.65	4.65		4.65	4.65
	WAEIR					4.86	4.86		4.86	4.86
04 REFINANCING OF PAYABLES	WANIR	6.49	5.18	5.18		5.12	5.12	6.49	5.12	5.12
	WAEIR	7.61	5.64	5.64		5.50	5.50	7.61	5.50	5.50
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				4.50	4.61	4.60	4.50	4.61	4.60
	WAEIR				4.79	4.85	4.85	4.79	4.85	4.85
08 PREPARATION FOR TOURIST SEASON	WANIR		5.99	5.99		7.49	7.49		6.03	6.03
	WAEIR		6.37	6.37		7.54	7.54		6.40	6.40
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.05	7.45	7.45				7.05	7.45	7.45
	WAEIR	8.13	8.18	8.18				8.13	8.18	8.18
12 PURCHASE OF CONSUMER LOANS	WANIR		8.79	8.79					8.79	8.79
	WAEIR		9.96	9.96					9.96	9.96
13 CAR PURCHASE	WANIR					6.06	6.06		6.06	6.06
	WAEIR					6.45	6.45		6.45	6.45
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.83	4.83					4.83	4.83
	WAEIR		5.16	5.16					5.16	5.16
15 AGRICULTURE	WANIR									
	WAEIR									
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR		5.94	5.94		6.12	6.12		5.94	5.94
	WAEIR		6.35	6.35		6.38	6.38		6.35	6.35
99 OTHER	WANIR					5.90	5.90		5.90	5.90
	WAEIR					6.02	6.02		6.02	6.02
Total loans	WANIR	**7.05**	**6.29**	**6.29**	**4.38**	**4.96**	**4.92**	**4.42**	**5.71**	**5.68**
	WAEIR	**8.13**	**6.84**	**6.84**	**4.69**	**5.23**	**5.19**	**4.74**	**6.14**	**6.10**

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.

Central bank of Montenegro

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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				5.29	5.16	5.18	5.29	5.16	5.18
	WAEIR				5.82	5.37	5.42	5.82	5.37	5.42
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									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	5.79	7.75	7.75				5.79	7.75	7.75
	WAEIR	8.30	8.56	8.55				8.30	8.56	8.55
12 PURCHASE OF CONSUMER LOANS	WANIR		2.18	2.18					2.18	2.18
	WAEIR		2.37	2.37					2.37	2.37
13 CAR PURCHASE	WANIR		7.61	7.61					7.61	7.61
	WAEIR		8.33	8.33					8.33	8.33
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.75	4.75					4.75	4.75
	WAEIR		5.61	5.61					5.61	5.61
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	7.82	7.41	7.41				7.82	7.41	7.41
	WAEIR	9.89	8.09	8.09				9.89	8.09	8.09
Total loans	WANIR	**5.92**	**6.96**	**6.96**	**5.29**	**5.16**	**5.18**	**5.30**	**6.19**	**6.13**
	WAEIR	**8.40**	**7.73**	**7.74**	**5.82**	**5.37**	**5.42**	**5.85**	**6.72**	**6.67**

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.

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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				4.46	4.34	4.35	4.46	4.34	4.35
	WAEIR				4.88	4.42	4.47	4.88	4.42	4.47
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.72	4.72		4.72	4.72
	WAEIR					4.88	4.88		4.88	4.88
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					5.70	5.70		5.70	5.70
	WAEIR					5.93	5.93		5.93	5.93
04 REFINANCING OF PAYABLES	WANIR					5.44	5.44		5.44	5.44
	WAEIR					5.66	5.66		5.66	5.66
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					6.17	6.17		6.17	6.17
	WAEIR					6.39	6.39		6.39	6.39
07 ACQUISITION OF FIXED ASSETS	WANIR					5.78	5.78		5.78	5.78
	WAEIR					5.99	5.99		5.99	5.99
08 PREPARATION FOR TOURIST SEASON	WANIR		13.00	13.00					13.00	13.00
	WAEIR		13.21	13.21					13.21	13.21
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR					5.50	5.50		5.50	5.50
	WAEIR					5.59	5.59		5.59	5.59
11 CASH (NON-EARMARKED)	WANIR	6.54	5.79	5.79				6.54	5.79	5.79
	WAEIR	8.58	5.94	5.94				8.58	5.94	5.94
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR					5.28	5.28		5.28	5.28
	WAEIR					5.46	5.46		5.46	5.46
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.72	6.72					6.72	6.72
	WAEIR		6.99	6.99					6.99	6.99
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		5.30	5.30	3.10	5.46	5.22	3.10	5.46	5.22
	WAEIR		5.52	5.52	3.45	5.61	5.39	3.45	5.61	5.39
Total loans	WANIR	**6.54**	**5.83**	**5.84**	**4.44**	**4.63**	**4.61**	**4.44**	**4.70**	**4.67**
	WAEIR	**8.58**	**5.98**	**5.99**	**4.86**	**4.74**	**4.75**	**4.86**	**4.81**	**4.81**

Source: *Credit Registry*

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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 October 2026

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				5.71	5.99	5.89	5.71	5.99	5.89
	WAEIR				6.30	6.45	6.40	6.30	6.45	6.40
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					5.65	5.65		5.65	5.65
	WAEIR					6.39	6.39		6.39	6.39
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.36	6.36		4.99	4.99		5.28	5.28
	WAEIR		6.78	6.78		5.21	5.21		5.55	5.55
04 REFINANCING OF PAYABLES	WANIR		6.91	6.91		6.00	6.00		6.74	6.74
	WAEIR		7.34	7.34		6.36	6.36		7.16	7.16
05 SECURITIES PURCHASE	WANIR		5.47	5.47					5.47	5.47
	WAEIR		5.81	5.81					5.81	5.81
06 LAND PURCHASE	WANIR		5.88	5.88		5.22	5.22		5.63	5.63
	WAEIR		6.23	6.23		5.54	5.54		5.97	5.97
07 ACQUISITION OF FIXED ASSETS	WANIR					5.46	5.46		5.46	5.46
	WAEIR					5.78	5.78		5.78	5.78
08 PREPARATION FOR TOURIST SEASON	WANIR		6.26	6.26					6.26	6.26
	WAEIR		6.67	6.67					6.67	6.67
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.23	7.38	7.38				8.23	7.38	7.38
	WAEIR	12.97	7.84	7.84				12.97	7.84	7.84
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		7.32	7.32					7.32	7.32
	WAEIR		7.94	7.94					7.94	7.94
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.73	5.73					5.73	5.73
	WAEIR		6.11	6.11					6.11	6.11
15 AGRICULTURE	WANIR		6.56	6.56					6.56	6.56
	WAEIR		6.88	6.88					6.88	6.88
16 EDUCATION	WANIR									
	WAEIR									
17 EXPORT FINANCING	WANIR									
	WAEIR									
18 CASH (NON-EARMARKED) SECURED BY MORTGAGE	WANIR									
	WAEIR									
99 OTHER	WANIR		6.36	6.36		5.81	5.81		6.11	6.11
	WAEIR		6.75	6.75		6.13	6.13		6.47	6.47
Total loans	WANIR	**8.23**	**6.94**	**6.94**	**5.71**	**5.76**	**5.75**	**5.71**	**6.45**	**6.37**
	WAEIR	**12.97**	**7.37**	**7.37**	**6.30**	**6.16**	**6.20**	**6.31**	**6.88**	**6.81**

Source: *Credit Registry*

Note:

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

WAIR of performing loans by banks (Form KR)

as at: 31 October 2026

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	9.00	6.67	6.70	5.30	5.57	5.47	5.30	5.57	5.48
	WAEIR	20.79	7.78	7.95	5.76	6.01	5.92	5.76	6.02	5.93
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		5.90	5.90		5.76	5.76		5.76	5.76
	WAEIR		6.75	6.75		5.99	5.99		6.01	6.01
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.40	5.40		6.99	6.99		6.88	6.88
	WAEIR		5.83	5.83		7.31	7.31		7.21	7.21
04 REFINANCING OF PAYABLES	WANIR		6.04	6.04	8.00	5.57	5.57	8.00	5.75	5.75
	WAEIR		6.50	6.50	10.37	5.96	5.96	10.37	6.17	6.17
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					5.80	5.80		5.80	5.80
	WAEIR					6.24	6.24		6.24	6.24
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	5.21	6.57	6.53		5.97	5.97	5.21	6.52	6.48
	WAEIR	6.22	7.41	7.37		6.59	6.59	6.22	7.34	7.31
12 PURCHASE OF CONSUMER LOANS	WANIR					6.50	6.50		6.50	6.50
	WAEIR					7.06	7.06		7.06	7.06
13 CAR PURCHASE	WANIR		5.85	5.85		6.75	6.75		6.11	6.11
	WAEIR		6.34	6.34		7.42	7.42		6.65	6.65
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.24	5.24					5.24	5.24
	WAEIR		5.70	5.70					5.70	5.70
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	**5.28**	**5.89**	**5.88**	**5.30**	**5.64**	**5.54**	**5.30**	**5.67**	**5.57**
	WAEIR	**6.48**	**6.49**	**6.49**	**5.76**	**6.05**	**5.96**	**5.77**	**6.11**	**6.02**

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.