

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

as at: 31 December 2016

## 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				5.15	5.25	5.24	5.15	5.25	5.24
	WAEIR				5.81	5.96	5.95	5.81	5.96	5.95
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					5.21	5.21		5.21	5.21
	WAEIR					5.57	5.57		5.57	5.57
04 REFINANCING OF PAYABLES	WANIR				6.50	4.91	4.92	6.50	4.91	4.92
	WAEIR				6.50	5.12	5.13	6.50	5.12	5.13
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					4.82	4.82		4.82	4.82
	WAEIR					4.99	4.99		4.99	4.99
07 ACQUISITION OF FIXED ASSETS	WANIR				6.90	5.22	5.22	6.90	5.22	5.22
	WAEIR				8.17	5.83	5.83	8.17	5.83	5.83
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR				6.00		6.00	6.00		6.00
	WAEIR				7.94		7.94	7.94		7.94
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.55	8.61	8.61				8.55	8.61	8.61
	WAEIR	11.23	9.02	9.03				11.23	9.02	9.03
12 PURCHASE OF CONSUMER LOANS	WANIR	6.19	0.61	0.61				6.19	0.61	0.61
	WAEIR	6.19	0.68	0.68				6.19	0.68	0.68
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.49	5.49					5.49	5.49
	WAEIR		5.74	5.74					5.74	5.74
99 OTHER	WANIR	9.47	8.89	8.89	8.25	5.46	5.55	8.28	7.36	7.37
	WAEIR	11.17	9.36	9.36	8.68	5.72	5.81	8.75	7.73	7.74
<b>Total loans</b>	WANIR	<b>8.70</b>	<b>7.39</b>	<b>7.40</b>	<b>5.89</b>	<b>5.21</b>	<b>5.23</b>	<b>5.99</b>	<b>6.46</b>	<b>6.45</b>
	WAEIR	<b>11.20</b>	<b>7.76</b>	<b>7.76</b>	<b>6.48</b>	<b>5.64</b>	<b>5.67</b>	<b>6.64</b>	<b>6.85</b>	<b>6.85</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## ATLAS 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				7.32	7.71	7.62	7.32	7.71	7.62
	WAEIR				8.56	8.69	8.66	8.56	8.69	8.66
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					6.62	6.62		6.62	6.62
	WAEIR					7.05	7.05		7.05	7.05
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					8.38	8.38		8.38	8.38
	WAEIR					9.07	9.07		9.07	9.07
04 REFINANCING OF PAYABLES	WANIR				8.00	5.53	5.83	8.00	5.53	5.83
	WAEIR				8.83	5.96	6.31	8.83	5.96	6.31
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				8.14	6.56	6.59	8.14	6.56	6.59
	WAEIR				10.84	6.83	6.91	10.84	6.83	6.91
08 PREPARATION FOR TOURIST SEASON	WANIR				8.27		8.27	8.27		8.27
	WAEIR				10.10		10.10	10.10		10.10
09 FOREIGN PAYMENTS	WANIR				8.00		8.00	8.00		8.00
	WAEIR				11.09		11.09	11.09		11.09
10 REPAYMENT OF FOREIGN LOANS	WANIR					5.94	5.94		5.94	5.94
	WAEIR					6.10	6.10		6.10	6.10
11 CASH (NON-EARMARKED)	WANIR	8.05	9.80	9.76				8.05	9.80	9.76
	WAEIR	11.24	11.29	11.29				11.24	11.29	11.29
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		11.95	11.95		12.00	12.00		11.96	11.96
	WAEIR		12.55	12.55		12.74	12.74		12.60	12.60
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.97	6.97		8.51	8.51		7.41	7.41
	WAEIR		7.23	7.23		9.59	9.59		7.91	7.91
99 OTHER	WANIR	8.22	8.48	8.48	7.16	6.60	6.71	7.17	7.24	7.23
	WAEIR	12.09	9.85	9.86	8.39	7.15	7.39	8.43	8.07	8.12
<b>Total loans</b>	WANIR	<b>8.06</b>	<b>9.50</b>	<b>9.47</b>	<b>7.33</b>	<b>6.74</b>	<b>6.81</b>	<b>7.38</b>	<b>7.67</b>	<b>7.64</b>
	WAEIR	<b>11.29</b>	<b>10.96</b>	<b>10.96</b>	<b>8.56</b>	<b>7.30</b>	<b>7.44</b>	<b>8.74</b>	<b>8.53</b>	<b>8.55</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## 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	6.41	9.27	9.25	5.28	6.19	6.11	5.37	7.81	7.70
	WAEIR	8.11	10.12	10.10	5.85	6.78	6.70	6.03	8.54	8.42
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		4.03	4.03	7.36	5.83	5.83	7.36	5.23	5.24
	WAEIR		4.21	4.21	9.59	6.50	6.52	9.59	5.75	5.76
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					6.36	6.36		6.36	6.36
	WAEIR					6.59	6.59		6.59	6.59
04 REFINANCING OF PAYABLES	WANIR									
	WAEIR									
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR		7.43	7.43					7.43	7.43
	WAEIR		7.66	7.66					7.66	7.66
08 PREPARATION FOR TOURIST SEASON	WANIR					3.26	3.26		3.26	3.26
	WAEIR					3.45	3.45		3.45	3.45
09 FOREIGN PAYMENTS	WANIR					6.75	6.75		6.75	6.75
	WAEIR					7.04	7.04		7.04	7.04
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR		8.43	8.43					8.43	8.43
	WAEIR		8.89	8.89					8.89	8.89
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		8.67	8.67					8.67	8.67
	WAEIR		8.75	8.75					8.75	8.75
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.49	6.49					6.49	6.49
	WAEIR		7.00	7.00					7.00	7.00
99 OTHER	WANIR	10.39	6.76	6.76	5.42	6.02	6.02	5.57	6.57	6.57
	WAEIR	12.47	7.38	7.38	6.88	6.40	6.41	7.05	7.13	7.13
<b>Total loans</b>	WANIR	<b>6.46</b>	<b>7.90</b>	<b>7.89</b>	<b>5.30</b>	<b>6.13</b>	<b>6.07</b>	<b>5.39</b>	<b>7.22</b>	<b>7.17</b>
	WAEIR	<b>8.16</b>	<b>8.59</b>	<b>8.59</b>	<b>5.92</b>	<b>6.69</b>	<b>6.64</b>	<b>6.09</b>	<b>7.86</b>	<b>7.81</b>

Source: Credit Registry

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

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

as at: 31 December 2016

## 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		11.52	11.52	4.04	5.43	4.87	4.04	7.00	6.00
	WAEIR		13.42	13.42	4.12	5.89	5.17	4.12	7.83	6.57
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR				7.00	6.29	6.30	7.00	6.29	6.30
	WAEIR				8.25	7.13	7.13	8.25	7.13	7.13
04 REFINANCING OF PAYABLES	WANIR	6.90	8.08	8.08	9.50	4.50	4.53	9.40	6.17	6.18
	WAEIR	11.01	8.90	8.90	10.08	4.78	4.81	10.11	6.71	6.72
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					6.93	6.93		6.93	6.93
	WAEIR					7.65	7.65		7.65	7.65
07 ACQUISITION OF FIXED ASSETS	WANIR	16.34	14.86	14.86	5.10	5.89	5.89	5.36	7.31	7.30
	WAEIR	25.30	17.53	17.54	5.97	6.52	6.52	6.40	8.27	8.26
08 PREPARATION FOR TOURIST SEASON	WANIR		9.11	9.11					9.11	9.11
	WAEIR		10.07	10.07					10.07	10.07
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.32	8.60	8.60				7.32	8.60	8.60
	WAEIR	11.72	9.72	9.72				11.72	9.72	9.72
12 PURCHASE OF CONSUMER LOANS	WANIR	8.99	13.00	9.61				8.99	13.00	9.61
	WAEIR	17.18	13.81	16.65				17.18	13.81	16.65
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.85	5.85					5.85	5.85
	WAEIR		6.81	6.81					6.81	6.81
99 OTHER	WANIR		10.18	10.18					10.18	10.18
	WAEIR		12.31	12.31					12.31	12.31
<b>Total loans</b>	WANIR	<b>7.49</b>	<b>7.92</b>	<b>7.92</b>	<b>4.14</b>	<b>5.36</b>	<b>5.22</b>	<b>4.21</b>	<b>7.09</b>	<b>6.97</b>
	WAEIR	<b>11.99</b>	<b>9.01</b>	<b>9.01</b>	<b>4.24</b>	<b>5.87</b>	<b>5.68</b>	<b>4.41</b>	<b>7.98</b>	<b>7.83</b>

Source: Credit Registry

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

as at: 31 December 2016

## 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	11.70	9.90	9.92	5.25	6.28	5.58	5.25	6.30	5.59
	WAEIR	14.96	10.53	10.57	6.44	6.86	6.57	6.44	6.88	6.58
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		8.68	8.68	4.52	6.63	6.48	4.52	6.65	6.50
	WAEIR		8.92	8.92	4.55	7.12	6.94	4.55	7.14	6.96
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		8.52	8.52		6.24	6.24		7.08	7.08
	WAEIR		9.04	9.04		6.52	6.52		7.44	7.44
04 REFINANCING OF PAYABLES	WANIR	5.50	9.38	8.84	9.00	6.49	6.52	7.30	6.70	6.72
	WAEIR	5.56	10.03	9.41	9.61	6.82	6.85	7.64	7.06	7.07
05 SECURITIES PURCHASE	WANIR				3.50		3.50	3.50		3.50
	WAEIR				3.83		3.83	3.83		3.83
06 LAND PURCHASE	WANIR		7.57	7.57		8.13	8.13		7.72	7.72
	WAEIR		7.73	7.73		9.04	9.04		8.08	8.08
07 ACQUISITION OF FIXED ASSETS	WANIR		12.68	12.68	7.50	6.31	6.32	7.50	6.31	6.32
	WAEIR		18.97	18.97	9.99	6.79	6.82	9.99	6.79	6.82
08 PREPARATION FOR TOURIST SEASON	WANIR		10.39	10.39	7.23	8.55	8.48	7.23	9.08	9.01
	WAEIR		10.94	10.94	8.92	9.35	9.33	8.92	9.81	9.78
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR				6.50		6.50	6.50		6.50
	WAEIR				7.46		7.46	7.46		7.46
11 CASH (NON-EARMARKED)	WANIR	8.04	9.73	9.70	7.00	8.43	7.24	7.21	9.71	9.48
	WAEIR	10.44	10.51	10.51	7.41	8.85	7.65	8.00	10.48	10.25
12 PURCHASE OF CONSUMER LOANS	WANIR	11.97	7.85	7.90				11.97	7.85	7.90
	WAEIR	17.67	8.50	8.63				17.67	8.50	8.63
13 CAR PURCHASE	WANIR		9.21	9.21	6.03	6.90	6.87	6.03	7.18	7.14
	WAEIR		10.23	10.23	8.12	7.44	7.46	8.12	7.78	7.79
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.35	7.35	6.00	7.42	6.69	6.00	7.36	7.22
	WAEIR		7.63	7.63	7.08	8.05	7.55	7.08	7.68	7.62
99 OTHER	WANIR	10.19	8.67	8.67	4.74	6.46	5.93	4.75	7.33	6.78
	WAEIR	16.59	9.07	9.08	6.20	7.01	6.76	6.23	7.82	7.48
<b>Total loans</b>	WANIR	<b>7.52</b>	<b>9.46</b>	<b>9.42</b>	<b>5.37</b>	<b>6.49</b>	<b>6.06</b>	<b>5.42</b>	<b>7.73</b>	<b>7.10</b>
	WAEIR	<b>9.45</b>	<b>10.17</b>	<b>10.16</b>	<b>6.45</b>	<b>6.97</b>	<b>6.76</b>	<b>6.52</b>	<b>8.31</b>	<b>7.81</b>

Source: Credit Registry

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

as at: 31 December 2016

## INVEST BANKA MONTENEGRO 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				5.37	8.91	8.74	5.37	8.91	8.74
	WAEIR				6.02	9.27	9.12	6.02	9.27	9.12
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					7.27	7.27		7.27	7.27
	WAEIR					8.30	8.30		8.30	8.30
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR					7.49	7.49		7.49	7.49
	WAEIR					7.90	7.90		7.90	7.90
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					11.00	11.00		11.00	11.00
	WAEIR					11.79	11.79		11.79	11.79
07 ACQUISITION OF FIXED ASSETS	WANIR				9.00	9.25	9.25	9.00	9.25	9.25
	WAEIR				9.99	9.87	9.87	9.99	9.87	9.87
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR					9.82	9.82		9.82	9.82
	WAEIR					10.96	10.96		10.96	10.96
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	3.92	10.26	8.23				3.92	10.26	8.23
	WAEIR	7.49	11.22	10.03				7.49	11.22	10.03
12 PURCHASE OF CONSUMER LOANS	WANIR					9.00	9.00		9.00	9.00
	WAEIR					10.11	10.11		10.11	10.11
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR	2.00	7.00	2.36				2.00	7.00	2.36
	WAEIR	3.29	7.00	3.56				3.29	7.00	3.56
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>2.99</b>	<b>10.15</b>	<b>6.80</b>	<b>5.41</b>	<b>8.31</b>	<b>8.23</b>	<b>3.75</b>	<b>8.44</b>	<b>8.06</b>
	WAEIR	<b>5.46</b>	<b>11.08</b>	<b>8.45</b>	<b>6.06</b>	<b>8.92</b>	<b>8.84</b>	<b>5.65</b>	<b>9.07</b>	<b>8.79</b>

Source: Credit Registry

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

as at: 31 December 2016

## KOMERCIJALNA BANKA AD BUDVA

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				4.94	5.09	5.04	4.94	5.09	5.04
	WAEIR				5.54	5.57	5.56	5.54	5.57	5.56
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR				8.79	5.72	5.76	8.79	5.72	5.76
	WAEIR				10.90	6.23	6.29	10.90	6.23	6.29
04 REFINANCING OF PAYABLES	WANIR				5.99	5.42	5.43	5.99	5.42	5.43
	WAEIR				6.71	5.54	5.56	6.71	5.54	5.56
05 SECURITIES PURCHASE	WANIR		8.25	8.25	5.75	6.50	6.31	5.75	6.85	6.61
	WAEIR		8.85	8.85	6.50	6.98	6.86	6.50	7.36	7.17
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR		9.65	9.65		6.53	6.53		8.84	8.84
	WAEIR		10.67	10.67		7.28	7.28		9.80	9.80
08 PREPARATION FOR TOURIST SEASON	WANIR		9.90	9.90					9.90	9.90
	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		12.54	12.54					12.54	12.54
	WAEIR		13.78	13.78					13.78	13.78
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR					4.71	4.71		4.71	4.71
	WAEIR					5.75	5.75		5.75	5.75
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.36	6.36					6.36	6.36
	WAEIR		7.17	7.17					7.17	7.17
99 OTHER	WANIR	5.08	7.62	7.61	5.78	5.37	5.41	5.75	6.60	6.56
	WAEIR	8.89	8.68	8.68	6.33	5.95	5.99	6.45	7.45	7.39
<b>Total loans</b>	WANIR	<b>5.08</b>	<b>7.42</b>	<b>7.41</b>	<b>5.31</b>	<b>5.45</b>	<b>5.43</b>	<b>5.31</b>	<b>6.42</b>	<b>6.33</b>
	WAEIR	<b>8.89</b>	<b>8.37</b>	<b>8.37</b>	<b>5.93</b>	<b>5.91</b>	<b>5.92</b>	<b>5.97</b>	<b>7.12</b>	<b>7.03</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## 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	10.17	11.10	11.03	7.91	8.02	8.00	7.93	8.07	8.04
	WAEIR	12.87	13.08	13.06	9.74	9.09	9.22	9.76	9.15	9.27
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR	12.96	11.23	11.27		6.83	6.83	12.96	7.54	7.56
	WAEIR	17.93	12.75	12.88		7.49	7.49	17.93	8.33	8.37
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR	5.89	6.36	6.35	10.00	7.03	7.05	8.43	6.95	6.96
	WAEIR	7.14	7.55	7.54	13.05	7.62	7.65	10.79	7.61	7.64
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR	8.13	8.44	8.43		7.35	7.35	8.13	7.46	7.46
	WAEIR	12.07	9.65	9.71		8.08	8.08	12.07	8.23	8.24
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR									
	WAEIR									
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
99 OTHER	WANIR	16.00	9.47	9.53	7.79	6.87	6.99	8.66	8.64	8.64
	WAEIR	21.86	10.66	10.75	10.26	7.79	8.10	11.48	9.75	9.83
<b>Total loans</b>	WANIR	<b>13.98</b>	<b>9.43</b>	<b>9.47</b>	<b>7.89</b>	<b>7.19</b>	<b>7.25</b>	<b>8.30</b>	<b>8.09</b>	<b>8.10</b>
	WAEIR	<b>19.02</b>	<b>10.64</b>	<b>10.73</b>	<b>10.00</b>	<b>8.00</b>	<b>8.18</b>	<b>10.60</b>	<b>9.06</b>	<b>9.15</b>

Source: Credit Registry

Note:

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



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

as at: 31 December 2016

## NLB BANKA A.D. PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				3.92	5.08	4.49	3.92	5.08	4.49
	WAEIR				4.25	5.68	4.95	4.25	5.68	4.95
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		9.01	9.01		5.08	5.08		5.69	5.69
	WAEIR		9.86	9.86		5.67	5.67		6.32	6.32
04 REFINANCING OF PAYABLES	WANIR		9.36	9.36		4.46	4.46		4.97	4.97
	WAEIR		10.68	10.68		4.93	4.93		5.54	5.54
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				8.00	5.37	5.37	8.00	5.37	5.37
	WAEIR				10.10	5.88	5.88	10.10	5.88	5.88
08 PREPARATION FOR TOURIST SEASON	WANIR		8.96	8.96		6.44	6.44		7.77	7.77
	WAEIR		10.00	10.00		7.13	7.13		8.65	8.65
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	4.81	8.43	8.34				4.81	8.43	8.34
	WAEIR	6.26	9.37	9.30				6.26	9.37	9.30
12 PURCHASE OF CONSUMER LOANS	WANIR	3.41	1.25	1.29				3.41	1.25	1.29
	WAEIR	4.85	1.55	1.61				4.85	1.55	1.61
13 CAR PURCHASE	WANIR		10.69	10.69		4.98	4.98		5.04	5.04
	WAEIR		11.65	11.65		5.30	5.30		5.36	5.36
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.93	4.93					4.93	4.93
	WAEIR		5.74	5.74					5.74	5.74
99 OTHER	WANIR		7.40	7.40	5.91	6.11	6.10	5.91	6.15	6.14
	WAEIR		7.75	7.75	7.24	6.74	6.76	7.24	6.77	6.79
<b>Total loans</b>	WANIR	<b>4.80</b>	<b>6.50</b>	<b>6.48</b>	<b>4.10</b>	<b>5.50</b>	<b>5.28</b>	<b>4.17</b>	<b>6.17</b>	<b>6.04</b>
	WAEIR	<b>6.25</b>	<b>7.37</b>	<b>7.36</b>	<b>4.52</b>	<b>6.09</b>	<b>5.84</b>	<b>4.69</b>	<b>6.95</b>	<b>6.80</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## NOVA BANKA AD PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				4.53	7.50	4.69	4.53	7.50	4.69
	WAEIR				5.58	8.30	5.72	5.58	8.30	5.72
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR		6.57	6.57		6.34	6.34		6.52	6.52
	WAEIR		7.02	7.02		6.64	6.64		6.94	6.94
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					7.00	7.00		7.00	7.00
	WAEIR					7.33	7.33		7.33	7.33
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.08	7.65	7.61				7.08	7.65	7.61
	WAEIR	8.43	8.00	8.03				8.43	8.00	8.03
12 PURCHASE OF CONSUMER LOANS	WANIR		9.00	9.00					9.00	9.00
	WAEIR		10.57	10.57					10.57	10.57
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.28	5.28					5.28	5.28
	WAEIR		5.43	5.43					5.43	5.43
99 OTHER	WANIR		7.07	7.07		6.50	6.50		6.69	6.69
	WAEIR		7.45	7.45		7.02	7.02		7.16	7.16
<b>Total loans</b>	WANIR	<b>7.08</b>	<b>6.32</b>	<b>6.33</b>	<b>4.53</b>	<b>6.57</b>	<b>5.39</b>	<b>4.56</b>	<b>6.38</b>	<b>5.95</b>
	WAEIR	<b>8.43</b>	<b>6.69</b>	<b>6.70</b>	<b>5.58</b>	<b>6.95</b>	<b>6.16</b>	<b>5.62</b>	<b>6.75</b>	<b>6.48</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## 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				5.33	6.53	6.38	5.33	6.53	6.38
	WAEIR				5.82	6.79	6.66	5.82	6.79	6.66
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					4.50	4.50		4.50	4.50
	WAEIR					4.71	4.71		4.71	4.71
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					10.00	10.00		10.00	10.00
	WAEIR					11.00	11.00		11.00	11.00
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.24	8.37	8.34				6.24	8.37	8.34
	WAEIR	8.95	9.82	9.81				8.95	9.82	9.81
12 PURCHASE OF CONSUMER LOANS	WANIR		9.02	9.02					9.02	9.02
	WAEIR		9.89	9.89					9.89	9.89
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.18	6.18					6.18	6.18
	WAEIR		6.46	6.46					6.46	6.46
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>6.24</b>	<b>7.94</b>	<b>7.92</b>	<b>5.33</b>	<b>6.53</b>	<b>6.38</b>	<b>5.38</b>	<b>7.14</b>	<b>7.00</b>
	WAEIR	<b>8.95</b>	<b>9.14</b>	<b>9.14</b>	<b>5.82</b>	<b>6.79</b>	<b>6.66</b>	<b>5.98</b>	<b>7.81</b>	<b>7.66</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## SOCIETE GENERALE BANKA MONTENEGRO AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				4.78	3.75	4.42	4.78	3.75	4.42
	WAEIR				5.07	3.83	4.64	5.07	3.83	4.64
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	8.66	9.14	9.14				8.66	9.14	9.14
	WAEIR	12.77	10.46	10.48				12.77	10.46	10.48
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		9.75	9.75					9.75	9.75
	WAEIR		9.75	9.75					9.75	9.75
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR	7.71	6.34	6.34				7.71	6.34	6.34
	WAEIR	8.55	7.18	7.18				8.55	7.18	7.18
99 OTHER	WANIR				7.34	5.52	5.56	7.34	5.52	5.56
	WAEIR				8.42	5.92	5.98	8.42	5.92	5.98
<b>Total loans</b>	WANIR	<b>8.65</b>	<b>7.83</b>	<b>7.83</b>	<b>4.94</b>	<b>5.23</b>	<b>5.16</b>	<b>5.01</b>	<b>6.89</b>	<b>6.69</b>
	WAEIR	<b>12.76</b>	<b>8.92</b>	<b>8.93</b>	<b>5.28</b>	<b>5.58</b>	<b>5.50</b>	<b>5.43</b>	<b>7.71</b>	<b>7.46</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## 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				3.49	3.57	3.53	3.49	3.57	3.53
	WAEIR				3.75	3.71	3.73	3.75	3.71	3.73
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					5.32	5.32		5.32	5.32
	WAEIR					5.58	5.58		5.58	5.58
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR					5.68	5.68		5.68	5.68
	WAEIR					6.00	6.00		6.00	6.00
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					4.48	4.48		4.48	4.48
	WAEIR					4.58	4.58		4.58	4.58
08 PREPARATION FOR TOURIST SEASON	WANIR		11.82	11.82		11.28	11.28		11.67	11.67
	WAEIR		12.58	12.58		11.76	11.76		12.36	12.36
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.98	10.91	10.90		12.00	12.00	8.98	10.91	10.90
	WAEIR	12.41	11.63	11.63		12.12	12.12	12.41	11.63	11.63
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		11.30	11.30	4.80	5.00	4.83	4.80	9.11	6.29
	WAEIR		11.73	11.73	6.23	5.26	6.08	6.23	9.48	7.35
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.29	6.29					6.29	6.29
	WAEIR		6.68	6.68					6.68	6.68
99 OTHER	WANIR		14.00	14.00		5.56	5.56		5.92	5.92
	WAEIR		15.03	15.03		5.82	5.82		6.21	6.21
<b>Total loans</b>	WANIR	<b>8.98</b>	<b>9.92</b>	<b>9.91</b>	<b>3.49</b>	<b>4.38</b>	<b>4.18</b>	<b>3.50</b>	<b>4.91</b>	<b>4.62</b>
	WAEIR	<b>12.41</b>	<b>10.56</b>	<b>10.57</b>	<b>3.77</b>	<b>4.54</b>	<b>4.37</b>	<b>3.78</b>	<b>5.12</b>	<b>4.84</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## 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				7.28	6.98	7.01	7.28	6.98	7.01
	WAEIR				10.28	7.21	7.42	10.28	7.21	7.42
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					5.14	5.14		5.14	5.14
	WAEIR					5.53	5.53		5.53	5.53
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR		6.09	6.09		5.96	5.96		5.97	5.97
	WAEIR		7.36	7.36		6.38	6.38		6.44	6.44
05 SECURITIES PURCHASE	WANIR		8.00	8.00					8.00	8.00
	WAEIR		8.78	8.78					8.78	8.78
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				5.75	8.69	8.60	5.75	8.69	8.60
	WAEIR				7.35	9.24	9.18	7.35	9.24	9.18
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.00	6.76	6.77				8.00	6.76	6.77
	WAEIR	11.96	7.65	7.66				11.96	7.65	7.66
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.40	4.40					4.40	4.40
	WAEIR		4.96	4.96					4.96	4.96
99 OTHER	WANIR		5.58	5.58		4.05	4.05		4.13	4.13
	WAEIR		6.16	6.16		4.34	4.34		4.44	4.44
<b>Total loans</b>	WANIR	<b>8.00</b>	<b>5.56</b>	<b>5.56</b>	<b>6.75</b>	<b>6.56</b>	<b>6.56</b>	<b>6.75</b>	<b>6.52</b>	<b>6.52</b>
	WAEIR	<b>11.96</b>	<b>6.32</b>	<b>6.33</b>	<b>9.26</b>	<b>6.95</b>	<b>7.01</b>	<b>9.26</b>	<b>6.93</b>	<b>6.98</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2016

## 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									
	WAEIR									
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	6.90		6.90				6.90		6.90
	WAEIR	9.11		9.11				9.11		9.11
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
99 OTHER	WANIR		5.74	5.74	4.06	4.64	4.30	4.06	4.66	4.32
	WAEIR		6.21	6.21	4.35	5.10	4.66	4.35	5.12	4.68
<b>Total loans</b>	WANIR	<b>6.90</b>	<b>5.74</b>	<b>5.87</b>	<b>4.06</b>	<b>4.64</b>	<b>4.30</b>	<b>4.06</b>	<b>4.66</b>	<b>4.32</b>
	WAEIR	<b>9.11</b>	<b>6.21</b>	<b>6.54</b>	<b>4.35</b>	<b>5.10</b>	<b>4.66</b>	<b>4.36</b>	<b>5.12</b>	<b>4.68</b>

Source: Credit Registry

Note:

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