

WAIR of performing loans by banks (Form KR)  
as at: 30 November 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 |                 |             |       | 6.24          | 6.45        | 6.44  | 6.24         | 6.45        | 6.44  |
|                                                             | WAEIR |                 |             |       | 7.35          | 7.03        | 7.03  | 7.35         | 7.03        | 7.03  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 |             |       |               | 6.90        | 6.90  |              | 6.90        | 6.90  |
|                                                             | WAEIR |                 |             |       |               | 7.50        | 7.50  |              | 7.50        | 7.50  |
| 04 REFINANCING OF PAYABLES                                  | WANIR |                 |             |       | 6.78          | 4.50        | 4.97  | 6.78         | 4.50        | 4.97  |
|                                                             | WAEIR |                 |             |       | 8.91          | 4.65        | 5.52  | 8.91         | 4.65        | 5.52  |
| 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 |                 |             |       |               | 5.82        | 5.82  |              | 5.82        | 5.82  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       |               | 4.19        | 4.19  |              | 4.19        | 4.19  |
|                                                             | WAEIR |                 |             |       |               | 4.51        | 4.51  |              | 4.51        | 4.51  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 09 FOREIGN PAYMENTS                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 10 REPAYMENT OF FOREIGN LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 9.71            | 8.24        | 8.24  |               |             |       | 9.71         | 8.24        | 8.24  |
|                                                             | WAEIR | 12.02           | 8.67        | 8.67  |               |             |       | 12.02        | 8.67        | 8.67  |
| 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 |                 | 5.88        | 5.88  |               |             |       |              | 5.88        | 5.88  |
|                                                             | WAEIR |                 | 6.00        | 6.00  |               |             |       |              | 6.00        | 6.00  |
| 15 AGRICULTURE                                              | WANIR |                 | 10.80       | 10.80 |               |             |       |              | 10.80       | 10.80 |
|                                                             | WAEIR |                 | 11.76       | 11.76 |               |             |       |              | 11.76       | 11.76 |
| 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 |                 | 7.89        | 7.89  |               |             |       |              | 7.89        | 7.89  |
|                                                             | WAEIR |                 | 8.04        | 8.04  |               |             |       |              | 8.04        | 8.04  |
| 99 OTHER                                                    | WANIR |                 |             |       |               | 4.65        | 4.65  |              | 4.65        | 4.65  |
|                                                             | WAEIR |                 |             |       |               | 5.52        | 5.52  |              | 5.52        | 5.52  |
| Total loans                                                 | WANIR | 8.42            | 8.08        | 8.08  | 6.25          | 6.11        | 6.11  | 6.54         | 7.62        | 7.61  |
|                                                             | WAEIR | 10.42           | 8.49        | 8.49  | 7.41          | 6.66        | 6.67  | 7.80         | 8.06        | 8.06  |

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: 30 November 2025

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 |                 |             |       | 6.37          | 5.99        | 6.05  | 6.37         | 5.99        | 6.05  |
|                                                             | WAEIR |                 |             |       | 6.96          | 6.24        | 6.36  | 6.96         | 6.24        | 6.36  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 |             |       |               | 6.66        | 6.66  |              | 6.66        | 6.66  |
|                                                             | WAEIR |                 |             |       |               | 6.90        | 6.90  |              | 6.90        | 6.90  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 | 7.06        | 7.06  |               | 5.22        | 5.22  |              | 5.90        | 5.90  |
|                                                             | WAEIR |                 | 7.65        | 7.65  |               | 5.55        | 5.55  |              | 6.33        | 6.33  |
| 04 REFINANCING OF PAYABLES                                  | WANIR |                 | 5.75        | 5.75  | 7.00          | 6.03        | 6.03  | 7.00         | 6.01        | 6.01  |
|                                                             | WAEIR |                 | 6.05        | 6.05  | 8.42          | 6.27        | 6.27  | 8.42         | 6.25        | 6.26  |
| 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 |                 |             |       |               | 5.22        | 5.22  |              | 5.22        | 5.22  |
|                                                             | WAEIR |                 |             |       |               | 5.38        | 5.38  |              | 5.38        | 5.38  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 | 7.63        | 7.63  |               |             |       |              | 7.63        | 7.63  |
|                                                             | 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 | 5.93            | 7.20        | 7.20  |               |             |       | 5.93         | 7.20        | 7.20  |
|                                                             | WAEIR | 6.34            | 7.64        | 7.64  |               |             |       | 6.34         | 7.64        | 7.64  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR |                 | 9.00        | 9.00  |               |             |       |              | 9.00        | 9.00  |
|                                                             | WAEIR |                 | 10.76       | 10.76 |               |             |       |              | 10.76       | 10.76 |
| 13 CAR PURCHASE                                             | WANIR |                 | 7.08        | 7.08  |               |             |       |              | 7.08        | 7.08  |
|                                                             | WAEIR |                 | 7.55        | 7.55  |               |             |       |              | 7.55        | 7.55  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 5.62        | 5.62  |               | 5.50        | 5.50  |              | 5.62        | 5.62  |
|                                                             | WAEIR |                 | 6.01        | 6.01  |               | 5.72        | 5.72  |              | 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 |                 | 4.50        | 4.50  |               |             |       |              | 4.50        | 4.50  |
|                                                             | WAEIR |                 | 5.29        | 5.29  |               |             |       |              | 5.29        | 5.29  |
| 99 OTHER                                                    | WANIR |                 | 6.47        | 6.47  |               | 8.50        | 8.50  |              | 6.47        | 6.47  |
|                                                             | WAEIR |                 | 6.64        | 6.64  |               | 9.58        | 9.58  |              | 6.64        | 6.64  |
| Total loans                                                 | WANIR | 5.93            | 5.52        | 5.52  | 6.38          | 5.95        | 5.97  | 6.38         | 5.85        | 5.87  |
|                                                             | WAEIR | 6.34            | 6.01        | 6.01  | 6.97          | 6.17        | 6.22  | 6.97         | 6.13        | 6.18  |

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: 30 November 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 |                 |             |       | 4.50          | 5.52        | 5.41  | 4.50         | 5.52        | 5.41  |
|                                                             | WAEIR |                 |             |       | 4.84          | 5.82        | 5.71  | 4.84         | 5.82        | 5.71  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 | 4.01        | 4.01  |               | 4.57        | 4.57  |              | 4.57        | 4.57  |
|                                                             | WAEIR |                 | 4.14        | 4.14  |               | 5.06        | 5.06  |              | 5.06        | 5.06  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 |             |       |               | 4.84        | 4.84  |              | 4.84        | 4.84  |
|                                                             | WAEIR |                 |             |       |               | 5.03        | 5.03  |              | 5.03        | 5.03  |
| 04 REFINANCING OF PAYABLES                                  | WANIR | 7.19            | 5.67        | 5.67  |               | 4.98        | 4.98  | 7.19         | 5.00        | 5.00  |
|                                                             | WAEIR | 8.47            | 6.23        | 6.23  |               | 5.12        | 5.12  | 8.47         | 5.15        | 5.15  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 06 LAND PURCHASE                                            | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       | 5.14          | 4.92        | 4.93  | 5.14         | 4.92        | 4.93  |
|                                                             | WAEIR |                 |             |       | 5.71          | 5.32        | 5.32  | 5.71         | 5.32        | 5.32  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 | 6.00        | 6.00  |               | 7.24        | 7.24  |              | 6.03        | 6.03  |
|                                                             | WAEIR |                 | 6.39        | 6.39  |               | 7.29        | 7.29  |              | 6.41        | 6.41  |
| 09 FOREIGN PAYMENTS                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 10 REPAYMENT OF FOREIGN LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 6.81            | 7.69        | 7.69  |               | 3.05        | 3.05  | 6.81         | 7.69        | 7.69  |
|                                                             | WAEIR | 10.57           | 8.49        | 8.50  |               | 3.58        | 3.58  | 10.57        | 8.49        | 8.50  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR |                 | 8.14        | 8.14  |               |             |       |              | 8.14        | 8.14  |
|                                                             | WAEIR |                 | 9.00        | 9.00  |               |             |       |              | 9.00        | 9.00  |
| 13 CAR PURCHASE                                             | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 4.88        | 4.88  |               |             |       |              | 4.88        | 4.88  |
|                                                             | WAEIR |                 | 5.26        | 5.26  |               |             |       |              | 5.26        | 5.26  |
| 15 AGRICULTURE                                              | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 16 EDUCATION                                                | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 17 EXPORT FINANCING                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 18 CASH (NON-EARMARKED) SECURED BY MORTGAGE                 | WANIR |                 | 5.92        | 5.92  |               | 6.22        | 6.22  |              | 5.92        | 5.92  |
|                                                             | WAEIR |                 | 6.35        | 6.35  |               | 6.47        | 6.47  |              | 6.35        | 6.35  |
| 99 OTHER                                                    | WANIR |                 |             |       |               | 5.09        | 5.09  |              | 5.09        | 5.09  |
|                                                             | WAEIR |                 |             |       |               | 5.13        | 5.13  |              | 5.13        | 5.13  |
| Total loans                                                 | WANIR | 6.82            | 6.45        | 6.45  | 4.51          | 5.01        | 4.99  | 4.57         | 5.80        | 5.77  |
|                                                             | WAEIR | 10.57           | 7.05        | 7.05  | 4.86          | 5.37        | 5.34  | 5.00         | 6.29        | 6.26  |

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: 30 November 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 |                 |             |       | 3.20          | 3.45        | 3.32  | 3.20         | 3.45        | 3.32  |
|                                                             | WAEIR |                 |             |       | 3.52          | 3.61        | 3.56  | 3.52         | 3.61        | 3.56  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 |             |       |               | 4.74        | 4.74  |              | 4.74        | 4.74  |
|                                                             | WAEIR |                 |             |       |               | 5.02        | 5.02  |              | 5.02        | 5.02  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 |             |       | 4.57          | 4.52        | 4.52  | 4.57         | 4.52        | 4.52  |
|                                                             | WAEIR |                 |             |       | 4.80          | 5.06        | 5.06  | 4.80         | 5.06        | 5.06  |
| 04 REFINANCING OF PAYABLES                                  | WANIR | 6.49            | 6.44        | 6.44  |               | 4.39        | 4.39  | 6.49         | 5.02        | 5.02  |
|                                                             | WAEIR | 7.53            | 7.04        | 7.04  |               | 4.87        | 4.87  | 7.53         | 5.54        | 5.54  |
| 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 |                 |             |       |               | 4.66        | 4.66  |              | 4.66        | 4.66  |
|                                                             | WAEIR |                 |             |       |               | 4.85        | 4.85  |              | 4.85        | 4.85  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 | 8.50        | 8.50  | 3.51          | 5.23        | 5.16  | 3.51         | 5.23        | 5.16  |
|                                                             | WAEIR |                 | 11.63       | 11.63 | 3.92          | 5.61        | 5.54  | 3.92         | 5.61        | 5.54  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 | 6.19        | 6.19  |               |             |       |              | 6.19        | 6.19  |
|                                                             | WAEIR |                 | 7.29        | 7.29  |               |             |       |              | 7.29        | 7.29  |
| 09 FOREIGN PAYMENTS                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 10 REPAYMENT OF FOREIGN LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 7.04            | 7.53        | 7.53  |               |             |       | 7.04         | 7.53        | 7.53  |
|                                                             | WAEIR | 10.30           | 8.35        | 8.35  |               |             |       | 10.30        | 8.35        | 8.35  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR | 7.99            | 5.86        | 5.88  |               |             |       | 7.99         | 5.86        | 5.88  |
|                                                             | WAEIR | 13.00           | 6.60        | 6.66  |               |             |       | 13.00        | 6.60        | 6.66  |
| 13 CAR PURCHASE                                             | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 4.84        | 4.84  |               |             |       |              | 4.84        | 4.84  |
|                                                             | WAEIR |                 | 5.48        | 5.48  |               |             |       |              | 5.48        | 5.48  |
| 15 AGRICULTURE                                              | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 16 EDUCATION                                                | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 17 EXPORT FINANCING                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 18 CASH (NON-EARMARKED) SECURED BY MORTGAGE                 | WANIR |                 | 5.65        | 5.65  |               |             |       |              | 5.65        | 5.65  |
|                                                             | WAEIR |                 | 6.30        | 6.30  |               |             |       |              | 6.30        | 6.30  |
| 99 OTHER                                                    | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| Total loans                                                 | WANIR | 7.04            | 6.14        | 6.14  | 3.24          | 4.51        | 4.30  | 3.26         | 5.50        | 5.34  |
|                                                             | WAEIR | 10.27           | 6.86        | 6.86  | 3.56          | 4.92        | 4.70  | 3.60         | 6.09        | 5.91  |

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: 30 November 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 |                 | 6.88        | 6.88  | 3.59          | 4.32        | 3.80  | 3.59         | 4.32        | 3.81  |
|                                                             | WAEIR |                 | 7.59        | 7.59  | 4.08          | 4.62        | 4.24  | 4.08         | 4.62        | 4.24  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR | 6.00            | 5.96        | 5.96  |               | 5.08        | 5.08  | 6.00         | 5.13        | 5.14  |
|                                                             | WAEIR | 6.44            | 6.20        | 6.23  |               | 5.35        | 5.35  | 6.44         | 5.39        | 5.40  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 | 7.93        | 7.93  | 6.47          | 4.99        | 5.00  | 6.47         | 6.49        | 6.49  |
|                                                             | WAEIR |                 | 8.45        | 8.45  | 8.11          | 5.26        | 5.28  | 8.11         | 6.88        | 6.89  |
| 04 REFINANCING OF PAYABLES                                  | WANIR | 6.77            | 7.58        | 7.58  | 5.33          | 5.01        | 5.02  | 5.35         | 6.22        | 6.20  |
|                                                             | WAEIR | 6.84            | 7.92        | 7.92  | 7.71          | 5.37        | 5.45  | 7.70         | 6.57        | 6.59  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       | 7.00          |             | 7.00  | 7.00         |             | 7.00  |
|                                                             | WAEIR |                 |             |       | 7.28          |             | 7.28  | 7.28         |             | 7.28  |
| 06 LAND PURCHASE                                            | WANIR |                 | 6.45        | 6.45  |               | 5.27        | 5.27  |              | 5.88        | 5.88  |
|                                                             | WAEIR |                 | 6.83        | 6.83  |               | 5.62        | 5.62  |              | 6.25        | 6.25  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 | 10.70       | 10.70 | 7.10          | 5.36        | 5.37  | 7.10         | 5.39        | 5.39  |
|                                                             | WAEIR |                 | 11.42       | 11.42 | 8.90          | 5.76        | 5.77  | 8.90         | 5.79        | 5.79  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 | 7.93        | 7.93  | 7.10          | 5.13        | 5.39  | 7.10         | 6.81        | 6.83  |
|                                                             | WAEIR |                 | 9.06        | 9.06  | 8.85          | 5.81        | 6.21  | 8.85         | 7.76        | 7.82  |
| 09 FOREIGN PAYMENTS                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 10 REPAYMENT OF FOREIGN LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 5.91            | 6.70        | 6.70  |               | 7.10        | 7.10  | 5.91         | 6.70        | 6.70  |
|                                                             | WAEIR | 8.00            | 6.99        | 7.00  |               | 8.70        | 8.70  | 8.00         | 7.00        | 7.00  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR | 0.00            | 0.36        | 0.32  |               | 5.34        | 5.34  | 0.00         | 0.46        | 0.41  |
|                                                             | WAEIR | 0.00            | 0.39        | 0.35  |               | 5.78        | 5.78  | 0.00         | 0.51        | 0.45  |
| 13 CAR PURCHASE                                             | WANIR |                 | 7.14        | 7.14  | 7.10          | 5.52        | 5.52  | 7.10         | 6.63        | 6.63  |
|                                                             | WAEIR |                 | 7.95        | 7.95  | 9.25          | 5.98        | 5.99  | 9.25         | 7.34        | 7.34  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 5.71        | 5.71  |               | 5.57        | 5.57  |              | 5.69        | 5.69  |
|                                                             | WAEIR |                 | 6.01        | 6.01  |               | 5.89        | 5.89  |              | 5.99        | 5.99  |
| 15 AGRICULTURE                                              | WANIR |                 | 10.10       | 10.10 |               |             |       |              | 10.10       | 10.10 |
|                                                             | WAEIR |                 | 10.79       | 10.79 |               |             |       |              | 10.79       | 10.79 |
| 16 EDUCATION                                                | WANIR | 9.65            | 8.64        | 8.83  |               |             |       | 9.65         | 8.64        | 8.83  |
|                                                             | WAEIR | 13.28           | 10.32       | 10.88 |               |             |       | 13.28        | 10.32       | 10.88 |
| 17 EXPORT FINANCING                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 18 CASH (NON-EARMARKED) SECURED BY MORTGAGE                 | WANIR |                 | 5.50        | 5.50  |               |             |       |              | 5.50        | 5.50  |
|                                                             | WAEIR |                 | 5.50        | 5.50  |               |             |       |              | 5.50        | 5.50  |
| 99 OTHER                                                    | WANIR |                 | 6.82        | 6.82  | 5.50          | 5.91        | 5.52  | 5.50         | 6.64        | 5.68  |
|                                                             | WAEIR |                 | 7.06        | 7.06  | 5.93          | 6.50        | 5.95  | 5.93         | 6.95        | 6.09  |
| Total loans                                                 | WANIR | 2.24            | 6.27        | 6.21  | 3.79          | 4.97        | 4.60  | 3.72         | 5.73        | 5.40  |
|                                                             | WAEIR | 2.74            | 6.58        | 6.52  | 4.31          | 5.28        | 4.98  | 4.24         | 6.05        | 5.75  |

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: 30 November 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 |                 | 8.25        | 8.25  | 5.79          | 6.08        | 6.01  | 5.79         | 6.08        | 6.01  |
|                                                             | WAEIR |                 | 8.93        | 8.93  | 6.34          | 6.65        | 6.57  | 6.34         | 6.65        | 6.58  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 |             |       |               | 5.88        | 5.88  |              | 5.88        | 5.88  |
|                                                             | WAEIR |                 |             |       |               | 6.23        | 6.23  |              | 6.23        | 6.23  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 | 5.63        | 5.63  |               | 6.20        | 6.20  |              | 6.16        | 6.16  |
|                                                             | WAEIR |                 | 6.10        | 6.10  |               | 6.57        | 6.57  |              | 6.54        | 6.54  |
| 04 REFINANCING OF PAYABLES                                  | WANIR |                 | 8.08        | 8.08  | 7.20          | 5.93        | 5.96  | 7.20         | 6.13        | 6.15  |
|                                                             | WAEIR |                 | 8.78        | 8.78  | 8.64          | 6.27        | 6.33  | 8.64         | 6.50        | 6.55  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 06 LAND PURCHASE                                            | WANIR |                 |             |       |               | 5.84        | 5.84  |              | 5.84        | 5.84  |
|                                                             | WAEIR |                 |             |       |               | 6.11        | 6.11  |              | 6.11        | 6.11  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       | 7.34          | 5.82        | 5.82  | 7.34         | 5.82        | 5.82  |
|                                                             | WAEIR |                 |             |       | 9.63          | 6.11        | 6.11  | 9.63         | 6.11        | 6.11  |
| 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 | 6.30            | 7.76        | 7.76  |               |             |       | 6.30         | 7.76        | 7.76  |
|                                                             | WAEIR | 9.70            | 8.65        | 8.65  |               |             |       | 9.70         | 8.65        | 8.65  |
| 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  |               | 7.25        | 7.25  |              | 6.02        | 6.02  |
|                                                             | WAEIR |                 | 6.57        | 6.57  |               | 8.57        | 8.57  |              | 7.21        | 7.21  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 5.14        | 5.14  |               | 7.05        | 7.05  |              | 5.14        | 5.14  |
|                                                             | WAEIR |                 | 5.97        | 5.97  |               | 7.55        | 7.55  |              | 5.97        | 5.97  |
| 15 AGRICULTURE                                              | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 16 EDUCATION                                                | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 17 EXPORT FINANCING                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 18 CASH (NON-EARMARKED) SECURED BY MORTGAGE                 | WANIR |                 | 10.02       | 10.02 |               |             |       |              | 10.02       | 10.02 |
|                                                             | WAEIR |                 | 11.28       | 11.28 |               |             |       |              | 11.28       | 11.28 |
| 99 OTHER                                                    | WANIR |                 | 6.76        | 6.76  | 4.85          | 7.14        | 5.63  | 4.85         | 7.13        | 5.63  |
|                                                             | WAEIR |                 | 7.14        | 7.14  | 5.35          | 7.91        | 6.21  | 5.35         | 7.89        | 6.22  |
| Total loans                                                 | WANIR | 6.30            | 6.83        | 6.83  | 5.61          | 6.00        | 5.94  | 5.62         | 6.51        | 6.46  |
|                                                             | WAEIR | 9.70            | 7.70        | 7.71  | 6.15          | 6.43        | 6.39  | 6.20         | 7.21        | 7.15  |

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: 30 November 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 |                 |             |       | 4.08          | 5.27        | 5.00  | 4.08         | 5.27        | 5.00  |
|                                                             | WAEIR |                 |             |       | 4.52          | 5.60        | 5.36  | 4.52         | 5.60        | 5.36  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 |             |       |               | 4.43        | 4.43  |              | 4.43        | 4.43  |
|                                                             | WAEIR |                 |             |       |               | 4.60        | 4.60  |              | 4.60        | 4.60  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 04 REFINANCING OF PAYABLES                                  | WANIR | 4.81            | 6.91        | 6.91  | 6.50          | 4.55        | 4.55  | 5.42         | 6.36        | 6.36  |
|                                                             | WAEIR | 6.86            | 7.81        | 7.81  | 8.94          | 4.50        | 4.50  | 7.61         | 7.03        | 7.03  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 06 LAND PURCHASE                                            | WANIR |                 | 5.10        | 5.10  |               | 4.61        | 4.61  |              | 4.83        | 4.83  |
|                                                             | WAEIR |                 | 5.90        | 5.90  |               | 4.78        | 4.78  |              | 5.28        | 5.28  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       | 7.50          | 4.51        | 4.51  | 7.50         | 4.51        | 4.51  |
|                                                             | WAEIR |                 |             |       | 8.80          | 5.55        | 5.55  | 8.80         | 5.55        | 5.55  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 | 6.88        | 6.88  |               |             |       |              | 6.88        | 6.88  |
|                                                             | WAEIR |                 | 7.56        | 7.56  |               |             |       |              | 7.56        | 7.56  |
| 09 FOREIGN PAYMENTS                                         | WANIR |                 |             |       |               | 6.79        | 6.79  |              | 6.79        | 6.79  |
|                                                             | WAEIR |                 |             |       |               | 7.01        | 7.01  |              | 7.01        | 7.01  |
| 10 REPAYMENT OF FOREIGN LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 6.11            | 7.22        | 7.22  |               |             |       | 6.11         | 7.22        | 7.22  |
|                                                             | WAEIR | 10.58           | 8.20        | 8.21  |               |             |       | 10.58        | 8.20        | 8.21  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR | 0.00            | 2.00        | 1.90  |               |             |       | 0.00         | 2.00        | 1.90  |
|                                                             | WAEIR | 0.00            | 2.24        | 2.13  |               |             |       | 0.00         | 2.24        | 2.13  |
| 13 CAR PURCHASE                                             | WANIR |                 | 7.14        | 7.14  |               | 3.89        | 3.89  |              | 4.34        | 4.34  |
|                                                             | WAEIR |                 | 7.88        | 7.88  |               | 4.04        | 4.04  |              | 4.57        | 4.57  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 4.75        | 4.75  |               |             |       |              | 4.75        | 4.75  |
|                                                             | WAEIR |                 | 5.31        | 5.31  |               |             |       |              | 5.31        | 5.31  |
| 15 AGRICULTURE                                              | WANIR |                 | 8.99        | 8.99  |               | 6.51        | 6.51  |              | 7.11        | 7.11  |
|                                                             | WAEIR |                 | 10.58       | 10.58 |               | 6.75        | 6.75  |              | 7.68        | 7.68  |
| 16 EDUCATION                                                | WANIR |                 | 8.99        | 8.99  |               |             |       |              | 8.99        | 8.99  |
|                                                             | WAEIR |                 | 11.38       | 11.38 |               |             |       |              | 11.38       | 11.38 |
| 17 EXPORT FINANCING                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 18 CASH (NON-EARMARKED) SECURED BY MORTGAGE                 | WANIR |                 | 5.82        | 5.82  |               |             |       |              | 5.82        | 5.82  |
|                                                             | WAEIR |                 | 6.63        | 6.63  |               |             |       |              | 6.63        | 6.63  |
| 99 OTHER                                                    | WANIR |                 | 6.62        | 6.62  | 5.68          | 4.10        | 4.11  | 5.68         | 4.60        | 4.60  |
|                                                             | WAEIR |                 | 6.94        | 6.94  | 8.52          | 4.23        | 4.26  | 8.52         | 4.76        | 4.78  |
| Total loans                                                 | WANIR | 4.24            | 5.84        | 5.84  | 4.10          | 4.60        | 4.58  | 4.11         | 5.50        | 5.48  |
|                                                             | WAEIR | 7.31            | 6.59        | 6.59  | 4.57          | 5.13        | 5.11  | 4.74         | 6.19        | 6.17  |

**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: 30 November 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 |
| 01 LIQUIDITY (FOR WORKING ASSETS)                           | WANIR |                 |             |       | 5.18          | 4.80        | 4.82  | 5.18         | 4.80        | 4.82  |
|                                                             | WAEIR |                 |             |       | 5.70          | 5.02        | 5.06  | 5.70         | 5.02        | 5.06  |
| 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 | 7.46            | 8.01        | 8.01  |               |             |       | 7.46         | 8.01        | 8.01  |
|                                                             | WAEIR | 12.74           | 8.90        | 8.92  |               |             |       | 12.74        | 8.90        | 8.92  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR |                 | 2.30        | 2.30  |               |             |       |              | 2.30        | 2.30  |
|                                                             | WAEIR |                 | 2.49        | 2.49  |               |             |       |              | 2.49        | 2.49  |
| 13 CAR PURCHASE                                             | WANIR |                 | 7.59        | 7.59  |               |             |       |              | 7.59        | 7.59  |
|                                                             | WAEIR |                 | 8.30        | 8.30  |               |             |       |              | 8.30        | 8.30  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR | 5.49            | 4.78        | 4.79  |               |             |       | 5.49         | 4.78        | 4.79  |
|                                                             | WAEIR | 6.62            | 5.62        | 5.63  |               |             |       | 6.62         | 5.62        | 5.63  |
| 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 | 8.09            | 7.61        | 7.61  |               |             |       | 8.09         | 7.61        | 7.61  |
|                                                             | WAEIR | 13.17           | 8.35        | 8.35  |               |             |       | 13.17        | 8.35        | 8.35  |
| Total loans                                                 | WANIR | 6.46            | 7.09        | 7.08  | 5.18          | 4.80        | 4.82  | 5.31         | 6.04        | 6.03  |
|                                                             | WAEIR | 9.61            | 7.92        | 7.93  | 5.70          | 5.02        | 5.06  | 6.09         | 6.60        | 6.58  |

Source: Credit Registry

Note:

- Data on loans are given based on KR reports on banks with balance as at the last date of the reporting month.
- 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: 30 November 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 |                 |             |       | 4.53          | 4.12        | 4.19  | 4.53         | 4.12        | 4.19  |
|                                                             | WAEIR |                 |             |       | 4.91          | 4.30        | 4.40  | 4.91         | 4.30        | 4.40  |
| 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 CONSTRUCTION FACILITIES | WANIR |                 |             |       |               | 5.62        | 5.62  |              | 5.62        | 5.62  |
|                                                             | WAEIR |                 |             |       |               | 5.82        | 5.82  |              | 5.82        | 5.82  |
| 04 REFINANCING OF PAYABLES                                  | WANIR |                 |             |       |               | 5.67        | 5.67  |              | 5.67        | 5.67  |
|                                                             | WAEIR |                 |             |       |               | 5.94        | 5.94  |              | 5.94        | 5.94  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 06 LAND PURCHASE                                            | WANIR |                 |             |       |               | 6.46        | 6.46  |              | 6.46        | 6.46  |
|                                                             | WAEIR |                 |             |       |               | 6.69        | 6.69  |              | 6.69        | 6.69  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       | 5.42          | 5.76        | 5.75  | 5.42         | 5.76        | 5.75  |
|                                                             | WAEIR |                 |             |       | 6.19          | 5.98        | 5.99  | 6.19         | 5.98        | 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 |                 |             |       |               | 5.58        | 5.58  |              | 5.58        | 5.58  |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 6.54            | 6.04        | 6.04  |               |             |       | 6.54         | 6.04        | 6.04  |
|                                                             | WAEIR | 7.33            | 6.21        | 6.21  |               |             |       | 7.33         | 6.21        | 6.21  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 13 CAR PURCHASE                                             | WANIR |                 |             |       | 6.00          | 5.30        | 5.34  | 6.00         | 5.30        | 5.34  |
|                                                             | WAEIR |                 |             |       | 6.78          | 5.50        | 5.56  | 6.78         | 5.50        | 5.56  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 7.08        | 7.08  |               |             |       |              | 7.08        | 7.08  |
|                                                             | WAEIR |                 | 7.12        | 7.12  |               |             |       |              | 7.12        | 7.12  |
| 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 |                 | 5.56        | 5.56  |               | 5.43        | 5.43  |              | 5.44        | 5.44  |
|                                                             | WAEIR |                 | 5.78        | 5.78  |               | 5.58        | 5.58  |              | 5.59        | 5.59  |
| Total loans                                                 | WANIR | 6.54            | 6.08        | 6.08  | 4.55          | 4.43        | 4.44  | 4.55         | 4.52        | 4.52  |
|                                                             | WAEIR | 7.33            | 6.24        | 6.24  | 4.93          | 4.60        | 4.65  | 4.93         | 4.69        | 4.72  |

**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: 30 November 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 |                 |             |       | 5.61          | 5.91        | 5.79  | 5.61         | 5.91        | 5.79  |
|                                                             | WAEIR |                 |             |       | 5.97          | 6.27        | 6.15  | 5.97         | 6.27        | 6.15  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 |             |       |               | 5.30        | 5.30  |              | 5.30        | 5.30  |
|                                                             | WAEIR |                 |             |       |               | 6.29        | 6.29  |              | 6.29        | 6.29  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 | 6.46        | 6.46  |               | 4.98        | 4.98  |              | 5.23        | 5.23  |
|                                                             | WAEIR |                 | 6.96        | 6.96  |               | 5.21        | 5.21  |              | 5.50        | 5.50  |
| 04 REFINANCING OF PAYABLES                                  | WANIR | 8.24            | 6.92        | 6.92  |               | 5.64        | 5.64  | 8.24         | 6.56        | 6.56  |
|                                                             | WAEIR | 10.64           | 7.42        | 7.42  |               | 5.97        | 5.97  | 10.64        | 7.01        | 7.01  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 06 LAND PURCHASE                                            | WANIR |                 | 6.05        | 6.05  |               | 5.11        | 5.11  |              | 5.61        | 5.61  |
|                                                             | WAEIR |                 | 6.48        | 6.48  |               | 5.40        | 5.40  |              | 5.97        | 5.97  |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       |               | 5.22        | 5.22  |              | 5.22        | 5.22  |
|                                                             | WAEIR |                 |             |       |               | 5.54        | 5.54  |              | 5.54        | 5.54  |
| 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 |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 7.94            | 7.26        | 7.26  |               |             |       | 7.94         | 7.26        | 7.26  |
|                                                             | WAEIR | 14.37           | 7.74        | 7.74  |               |             |       | 14.37        | 7.74        | 7.74  |
| 12 PURCHASE OF CONSUMER LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 13 CAR PURCHASE                                             | WANIR |                 | 7.38        | 7.38  |               |             |       |              | 7.38        | 7.38  |
|                                                             | WAEIR |                 | 7.99        | 7.99  |               |             |       |              | 7.99        | 7.99  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 5.62        | 5.62  |               |             |       |              | 5.62        | 5.62  |
|                                                             | WAEIR |                 | 6.07        | 6.07  |               |             |       |              | 6.07        | 6.07  |
| 15 AGRICULTURE                                              | WANIR |                 | 5.97        | 5.97  |               |             |       |              | 5.97        | 5.97  |
|                                                             | WAEIR |                 | 6.25        | 6.25  |               |             |       |              | 6.25        | 6.25  |
| 16 EDUCATION                                                | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 17 EXPORT FINANCING                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 18 CASH (NON-EARMARKED) SECURED BY MORTGAGE                 | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 99 OTHER                                                    | WANIR |                 | 6.54        | 6.54  |               | 5.57        | 5.57  |              | 6.23        | 6.23  |
|                                                             | WAEIR |                 | 7.02        | 7.02  |               | 5.87        | 5.87  |              | 6.65        | 6.65  |
| Total loans                                                 | WANIR | 8.03            | 6.86        | 6.86  | 5.61          | 5.56        | 5.57  | 5.61         | 6.27        | 6.19  |
|                                                             | WAEIR | 13.25           | 7.34        | 7.34  | 5.97          | 5.91        | 5.92  | 5.98         | 6.69        | 6.61  |

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: 30 November 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  | 4.40          | 5.61        | 5.04  | 4.40         | 5.61        | 5.04  |
|                                                             | WAEIR |                 | 8.65        | 8.65  | 4.80          | 6.46        | 5.67  | 4.80         | 6.46        | 5.67  |
| 02 INVESTMENT PROGRAMME IMPLEMENTATION                      | WANIR |                 | 5.92        | 5.92  |               | 5.61        | 5.61  |              | 5.61        | 5.61  |
|                                                             | WAEIR |                 | 6.78        | 6.78  |               | 5.93        | 5.93  |              | 5.94        | 5.94  |
| 03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES | WANIR |                 | 5.40        | 5.40  |               | 6.99        | 6.99  |              | 6.89        | 6.89  |
|                                                             | WAEIR |                 | 5.83        | 5.83  |               | 7.31        | 7.31  |              | 7.21        | 7.21  |
| 04 REFINANCING OF PAYABLES                                  | WANIR |                 | 5.76        | 5.76  | 6.70          | 5.22        | 5.22  | 6.70         | 5.32        | 5.32  |
|                                                             | WAEIR |                 | 6.22        | 6.22  | 8.33          | 5.54        | 5.55  | 8.33         | 5.66        | 5.67  |
| 05 SECURITIES PURCHASE                                      | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 06 LAND PURCHASE                                            | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 07 ACQUISITION OF FIXED ASSETS                              | WANIR |                 |             |       |               | 5.67        | 5.67  |              | 5.67        | 5.67  |
|                                                             | WAEIR |                 |             |       |               | 6.09        | 6.09  |              | 6.09        | 6.09  |
| 08 PREPARATION FOR TOURIST SEASON                           | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 09 FOREIGN PAYMENTS                                         | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 10 REPAYMENT OF FOREIGN LOANS                               | WANIR |                 |             |       |               |             |       |              |             |       |
|                                                             | WAEIR |                 |             |       |               |             |       |              |             |       |
| 11 CASH (NON-EARMARKED)                                     | WANIR | 5.42            | 6.39        | 6.35  |               | 5.58        | 5.58  | 5.42         | 6.30        | 6.27  |
|                                                             | WAEIR | 6.85            | 7.39        | 7.37  |               | 6.20        | 6.20  | 6.85         | 7.26        | 7.25  |
| 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  |               | 6.92        | 6.92  |              | 6.60        | 6.60  |
|                                                             | WAEIR |                 | 6.34        | 6.34  |               | 7.45        | 7.45  |              | 7.12        | 7.12  |
| 14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES     | WANIR |                 | 5.04        | 5.04  |               |             |       |              | 5.04        | 5.04  |
|                                                             | WAEIR |                 | 5.39        | 5.39  |               |             |       |              | 5.39        | 5.39  |
| 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 | 5.42            | 5.66        | 5.65  | 4.40          | 5.60        | 5.17  | 4.41         | 5.61        | 5.23  |
|                                                             | WAEIR | 6.85            | 6.26        | 6.27  | 4.80          | 6.25        | 5.73  | 4.81         | 6.25        | 5.79  |

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.