

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

as at: 31 December 2018

## 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				4.54	4.91	4.87	4.54	4.91	4.87
	WAEIR				5.17	5.42	5.39	5.17	5.42	5.39
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					4.16	4.16		4.16	4.16
	WAEIR					4.48	4.48		4.48	4.48
04 REFINANCING OF PAYABLES	WANIR				3.65	4.38	4.35	3.65	4.38	4.35
	WAEIR				3.90	4.59	4.57	3.90	4.59	4.57
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					4.77	4.77		4.77	4.77
	WAEIR					4.98	4.98		4.98	4.98
07 ACQUISITION OF FIXED ASSETS	WANIR				2.48	4.63	4.36	2.48	4.63	4.36
	WAEIR				2.61	5.16	4.83	2.61	5.16	4.83
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.70	8.62	8.62				8.70	8.62	8.62
	WAEIR	12.54	9.04	9.04				12.54	9.04	9.04
12 PURCHASE OF CONSUMER LOANS	WANIR		3.94	3.94					3.94	3.94
	WAEIR		4.26	4.26					4.26	4.26
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.28	5.28					5.28	5.28
	WAEIR		5.56	5.56					5.56	5.56
99 OTHER	WANIR	13.09	9.30	9.32		4.86	4.86	13.09	8.11	8.12
	WAEIR	21.72	9.96	10.01		5.03	5.03	21.72	8.63	8.67
<b>Total loans</b>	WANIR	<b>11.40</b>	<b>8.01</b>	<b>8.02</b>	<b>3.78</b>	<b>4.66</b>	<b>4.59</b>	<b>4.00</b>	<b>6.96</b>	<b>6.89</b>
	WAEIR	<b>18.19</b>	<b>8.45</b>	<b>8.46</b>	<b>4.21</b>	<b>5.02</b>	<b>4.95</b>	<b>4.61</b>	<b>7.37</b>	<b>7.30</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## ATLAS BANKA AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				6.30	6.13	6.15	6.30	6.13	6.15
	WAEIR				7.35	6.72	6.79	7.35	6.72	6.79
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					7.05	7.05		7.05	7.05
	WAEIR					7.32	7.32		7.32	7.32
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					7.32	7.32		7.32	7.32
	WAEIR					7.63	7.63		7.63	7.63
04 REFINANCING OF PAYABLES	WANIR					5.52	5.52		5.52	5.52
	WAEIR					6.37	6.37		6.37	6.37
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					6.50	6.50		6.50	6.50
	WAEIR					6.95	6.95		6.95	6.95
07 ACQUISITION OF FIXED ASSETS	WANIR				7.50	7.33	7.33	7.50	7.33	7.33
	WAEIR				8.59	7.65	7.67	8.59	7.65	7.67
08 PREPARATION FOR TOURIST SEASON	WANIR					5.95	5.95		5.95	5.95
	WAEIR					6.65	6.65		6.65	6.65
09 FOREIGN PAYMENTS	WANIR					6.81	6.81		6.81	6.81
	WAEIR					7.22	7.22		7.22	7.22
10 REPAYMENT OF FOREIGN LOANS	WANIR					5.98	5.98		5.98	5.98
	WAEIR					6.00	6.00		6.00	6.00
11 CASH (NON-EARMARKED)	WANIR	5.22	8.76	8.67		6.50	6.50	5.22	8.75	8.67
	WAEIR	7.08	9.89	9.82		7.61	7.61	7.08	9.88	9.82
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR					6.00	6.00		6.00	6.00
	WAEIR					6.44	6.44		6.44	6.44
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.66	6.66					6.66	6.66
	WAEIR		6.87	6.87					6.87	6.87
99 OTHER	WANIR	6.47	7.86	7.86	6.92	6.19	6.25	6.91	6.89	6.89
	WAEIR	9.20	8.88	8.88	7.99	6.98	7.07	8.02	7.77	7.79
<b>Total loans</b>	WANIR	<b>5.34</b>	<b>8.31</b>	<b>8.27</b>	<b>6.67</b>	<b>6.35</b>	<b>6.37</b>	<b>6.52</b>	<b>7.14</b>	<b>7.11</b>
	WAEIR	<b>7.29</b>	<b>9.38</b>	<b>9.35</b>	<b>7.73</b>	<b>6.94</b>	<b>6.99</b>	<b>7.68</b>	<b>7.92</b>	<b>7.91</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## 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		8.00	8.00	4.20	3.79	3.82	4.20	3.79	3.82
	WAEIR		8.00	8.00	4.52	4.24	4.26	4.52	4.24	4.26
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		4.01	4.01		3.49	3.49		3.54	3.54
	WAEIR		4.18	4.18		3.88	3.88		3.91	3.91
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR		8.08	8.08					8.08	8.08
	WAEIR		9.04	9.04					9.04	9.04
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR									
	WAEIR									
08 PREPARATION FOR TOURIST SEASON	WANIR					3.00	3.00		3.00	3.00
	WAEIR					3.21	3.21		3.21	3.21
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.30	7.49	7.48				6.30	7.49	7.48
	WAEIR	9.53	8.12	8.13				9.53	8.12	8.13
12 PURCHASE OF CONSUMER LOANS	WANIR	8.82	7.97	8.22				8.82	7.97	8.22
	WAEIR	11.78	9.68	10.28				11.78	9.68	10.28
13 CAR PURCHASE	WANIR		5.47	5.47					5.47	5.47
	WAEIR		11.37	11.37					11.37	11.37
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.49	5.49					5.49	5.49
	WAEIR		6.11	6.11					6.11	6.11
99 OTHER	WANIR		3.19	3.19	3.41	4.19	4.18	3.41	4.17	4.16
	WAEIR		3.28	3.28	3.74	4.40	4.39	3.74	4.38	4.37
<b>Total loans</b>	WANIR	<b>6.32</b>	<b>6.75</b>	<b>6.75</b>	<b>4.17</b>	<b>3.78</b>	<b>3.80</b>	<b>4.29</b>	<b>5.16</b>	<b>5.14</b>
	WAEIR	<b>9.56</b>	<b>7.37</b>	<b>7.38</b>	<b>4.49</b>	<b>4.19</b>	<b>4.20</b>	<b>4.78</b>	<b>5.67</b>	<b>5.65</b>

Source: Credit Registry

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

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

as at: 31 December 2018

## 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		10.61	10.61	3.68	3.80	3.76	3.68	4.29	4.12
	WAEIR		13.28	13.28	3.77	4.12	4.02	3.77	4.78	4.50
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR				8.50	4.59	4.59	8.50	4.59	4.59
	WAEIR				10.27	5.11	5.11	10.27	5.11	5.11
04 REFINANCING OF PAYABLES	WANIR	6.90	7.21	7.21		4.07	4.07	6.90	5.51	5.51
	WAEIR	12.61	7.88	7.88		4.31	4.31	12.61	5.95	5.95
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR					4.68	4.68		4.68	4.68
	WAEIR					4.97	4.97		4.97	4.97
07 ACQUISITION OF FIXED ASSETS	WANIR		14.41	14.41	6.25	4.38	4.38	6.25	4.71	4.71
	WAEIR		17.03	17.03	7.12	4.85	4.85	7.12	5.24	5.25
08 PREPARATION FOR TOURIST SEASON	WANIR		8.08	8.08					8.08	8.08
	WAEIR		9.02	9.02					9.02	9.02
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.25	7.67	7.67				7.25	7.67	7.67
	WAEIR	11.49	8.48	8.48				11.49	8.48	8.48
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.15	5.15					5.15	5.15
	WAEIR		5.86	5.86					5.86	5.86
99 OTHER	WANIR		10.05	10.05					10.05	10.05
	WAEIR		12.10	12.10					12.10	12.10
<b>Total loans</b>	WANIR	<b>7.25</b>	<b>6.81</b>	<b>6.81</b>	<b>3.69</b>	<b>4.18</b>	<b>4.13</b>	<b>3.77</b>	<b>5.91</b>	<b>5.84</b>
	WAEIR	<b>11.52</b>	<b>7.60</b>	<b>7.60</b>	<b>3.79</b>	<b>4.54</b>	<b>4.47</b>	<b>3.95</b>	<b>6.55</b>	<b>6.47</b>

Source: Credit Registry

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

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

as at: 31 December 2018

## 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	9.97	9.08	9.09	4.32	4.43	4.38	4.32	4.47	4.40
	WAEIR	14.28	9.78	9.80	4.94	4.73	4.83	4.94	4.77	4.85
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR		6.45	6.45		5.52	5.52		5.56	5.56
	WAEIR		6.72	6.72		5.84	5.84		5.89	5.89
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.37	7.37		4.90	4.90		5.80	5.80
	WAEIR		7.95	7.95		5.14	5.14		6.17	6.17
04 REFINANCING OF PAYABLES	WANIR	7.04	8.52	8.51	5.65	5.72	5.72	5.68	5.99	5.97
	WAEIR	7.10	9.04	9.03	7.13	6.00	6.05	7.13	6.29	6.32
05 SECURITIES PURCHASE	WANIR		5.00	5.00					5.00	5.00
	WAEIR		5.01	5.01					5.01	5.01
06 LAND PURCHASE	WANIR		6.29	6.29		5.88	5.88		6.11	6.11
	WAEIR		6.44	6.44		6.36	6.36		6.40	6.40
07 ACQUISITION OF FIXED ASSETS	WANIR		7.20	7.20	5.86	5.30	5.32	5.86	5.32	5.34
	WAEIR		7.69	7.69	7.76	5.73	5.80	7.76	5.74	5.81
08 PREPARATION FOR TOURIST SEASON	WANIR	9.00	6.65	6.73	7.00	7.92	7.90	8.50	7.24	7.27
	WAEIR	10.53	7.35	7.46	10.09	8.74	8.76	10.42	8.00	8.06
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.15	9.08	9.04	7.43	8.26	8.22	7.16	9.07	9.03
	WAEIR	9.20	9.82	9.81	9.43	8.78	8.82	9.20	9.81	9.80
12 PURCHASE OF CONSUMER LOANS	WANIR	0.00	0.43	0.32		4.06	4.06	0.00	0.94	0.74
	WAEIR	0.00	0.46	0.35		4.64	4.64	0.00	1.05	0.82
13 CAR PURCHASE	WANIR	3.50	5.86	5.79	9.50	6.41	6.49	6.40	6.16	6.17
	WAEIR	4.28	6.41	6.34	11.27	7.04	7.15	7.66	6.75	6.78
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.53	6.53	6.90	5.94	5.98	6.90	6.49	6.49
	WAEIR		6.83	6.83	9.03	6.57	6.68	9.03	6.81	6.82
99 OTHER	WANIR	8.74	6.26	6.27	3.37	5.36	4.17	3.37	5.62	4.47
	WAEIR	10.76	6.56	6.57	5.33	5.74	5.49	5.33	5.98	5.65
<b>Total loans</b>	WANIR	<b>4.63</b>	<b>8.37</b>	<b>8.28</b>	<b>4.17</b>	<b>5.21</b>	<b>4.90</b>	<b>4.19</b>	<b>6.67</b>	<b>6.20</b>
	WAEIR	<b>5.93</b>	<b>9.01</b>	<b>8.94</b>	<b>5.11</b>	<b>5.53</b>	<b>5.40</b>	<b>5.14</b>	<b>7.14</b>	<b>6.76</b>

Source: Credit Registry

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

as at: 31 December 2018

## INVEST BANKA MONTENEGRO AD PODGORICA U STEČAJU

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				9.66	8.82	8.85	9.66	8.82	8.85
	WAEIR				10.47	9.23	9.27	10.47	9.23	9.27
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					7.56	7.56		7.56	7.56
	WAEIR					9.25	9.25		9.25	9.25
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR					5.00	5.00		5.00	5.00
	WAEIR					5.39	5.39		5.39	5.39
04 REFINANCING OF PAYABLES	WANIR					7.66	7.66		7.66	7.66
	WAEIR					7.82	7.82		7.82	7.82
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				10.00	10.32	10.22	10.00	10.32	10.22
	WAEIR				11.07	11.00	11.02	11.07	11.00	11.02
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	10.92	9.57	9.58				10.92	9.57	9.58
	WAEIR	14.16	10.18	10.21				14.16	10.18	10.21
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		11.00	11.00					11.00	11.00
	WAEIR		11.29	11.29					11.29	11.29
99 OTHER	WANIR					8.00	8.00		8.00	8.00
	WAEIR					8.73	8.73		8.73	8.73
<b>Total loans</b>	WANIR	<b>10.92</b>	<b>9.57</b>	<b>9.58</b>	<b>9.78</b>	<b>8.26</b>	<b>8.30</b>	<b>9.84</b>	<b>8.44</b>	<b>8.47</b>
	WAEIR	<b>14.16</b>	<b>10.18</b>	<b>10.22</b>	<b>10.69</b>	<b>8.93</b>	<b>8.98</b>	<b>10.84</b>	<b>9.10</b>	<b>9.14</b>

Source: Credit Registry

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

as at: 31 December 2018

## KOMERCIJALNA 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				4.84	4.71	4.76	4.84	4.71	4.76
	WAEIR				5.62	5.16	5.33	5.62	5.16	5.33
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR				8.50	5.30	5.31	8.50	5.30	5.31
	WAEIR				10.59	5.63	5.64	10.59	5.63	5.64
04 REFINANCING OF PAYABLES	WANIR				5.90	4.85	4.93	5.90	4.85	4.93
	WAEIR				6.74	5.12	5.25	6.74	5.12	5.25
05 SECURITIES PURCHASE	WANIR	6.99	6.76	6.76		6.26	6.26	6.99	6.41	6.42
	WAEIR	7.65	7.10	7.10		7.17	7.17	7.65	7.14	7.15
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR		7.88	7.88	7.31	5.26	5.27	7.31	6.60	6.60
	WAEIR		8.93	8.93	9.30	5.74	5.76	9.30	7.37	7.37
08 PREPARATION FOR TOURIST SEASON	WANIR		9.51	9.51					9.51	9.51
	WAEIR		11.63	11.63					11.63	11.63
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR		10.86	10.86					10.86	10.86
	WAEIR		12.74	12.74					12.74	12.74
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR					7.31	7.31		7.31	7.31
	WAEIR					7.97	7.97		7.97	7.97
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.71	4.71		4.94	4.94		4.72	4.72
	WAEIR		5.45	5.45		5.24	5.24		5.45	5.45
99 OTHER	WANIR	7.28	7.01	7.01	5.35	4.06	4.23	5.40	5.64	5.62
	WAEIR	12.13	8.15	8.16	6.12	4.39	4.62	6.30	6.40	6.39
<b>Total loans</b>	WANIR	<b>7.25</b>	<b>5.91</b>	<b>5.92</b>	<b>4.98</b>	<b>4.70</b>	<b>4.75</b>	<b>5.00</b>	<b>5.31</b>	<b>5.28</b>
	WAEIR	<b>11.70</b>	<b>6.83</b>	<b>6.84</b>	<b>5.77</b>	<b>5.09</b>	<b>5.22</b>	<b>5.81</b>	<b>5.97</b>	<b>5.95</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## 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	7.95	9.90	9.60	7.06	6.95	6.97	7.07	6.95	6.98
	WAEIR	9.76	11.60	11.32	8.88	7.78	7.99	8.88	7.79	8.00
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR	13.19	10.35	10.41		6.35	6.35	13.19	7.57	7.61
	WAEIR	18.72	11.74	11.87		7.01	7.01	18.72	8.46	8.52
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR	4.97	5.57	5.52	5.47	5.50	5.50	5.32	5.51	5.50
	WAEIR	6.48	6.96	6.92	5.69	5.98	5.97	5.93	6.08	6.08
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR	7.49	7.43	7.43		6.35	6.35	7.49	6.40	6.41
	WAEIR	9.90	8.34	8.36		6.92	6.92	9.90	6.99	7.00
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR									
	WAEIR									
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
99 OTHER	WANIR	14.08	7.36	7.37	6.58	6.65	6.64	7.24	7.30	7.30
	WAEIR	19.32	8.44	8.46	7.80	7.33	7.41	8.81	8.35	8.36
<b>Total loans</b>	WANIR	<b>10.11</b>	<b>7.67</b>	<b>7.68</b>	<b>6.90</b>	<b>6.37</b>	<b>6.42</b>	<b>7.10</b>	<b>7.01</b>	<b>7.02</b>
	WAEIR	<b>13.94</b>	<b>8.79</b>	<b>8.82</b>	<b>8.52</b>	<b>7.03</b>	<b>7.15</b>	<b>8.87</b>	<b>7.90</b>	<b>7.95</b>

Source: Credit Registry

Note:

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



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

as at: 31 December 2018

## NLB BANKA A.D. PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR		4.90	4.90	5.42	4.17	4.27	5.42	4.17	4.28
	WAEIR		5.01	5.01	8.44	4.42	4.77	8.44	4.43	4.77
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		8.07	8.07		3.93	3.93		3.97	3.97
	WAEIR		9.71	9.71		6.69	6.69		6.72	6.72
04 REFINANCING OF PAYABLES	WANIR		8.71	8.71		3.58	3.58		3.78	3.78
	WAEIR		10.38	10.38		3.74	3.74		4.00	4.00
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR				4.12	4.70	4.69	4.12	4.70	4.69
	WAEIR				4.60	5.01	5.01	4.60	5.01	5.01
08 PREPARATION FOR TOURIST SEASON	WANIR		7.36	7.36	6.00	7.00	6.57	6.00	7.36	7.35
	WAEIR		8.44	8.44	7.66	7.96	7.83	7.66	8.44	8.44
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.00	7.79	7.79				7.00	7.79	7.79
	WAEIR	9.59	8.53	8.53				9.59	8.53	8.53
12 PURCHASE OF CONSUMER LOANS	WANIR	2.52	0.31	0.35				2.52	0.31	0.35
	WAEIR	3.82	0.49	0.56				3.82	0.49	0.56
13 CAR PURCHASE	WANIR					4.44	4.44		4.44	4.44
	WAEIR					4.93	4.93		4.93	4.93
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.49	4.49					4.49	4.49
	WAEIR		5.12	5.12					5.12	5.12
99 OTHER	WANIR		6.93	6.93	5.53	5.26	5.27	5.53	5.32	5.33
	WAEIR		7.61	7.61	6.62	5.97	5.97	6.62	6.03	6.03
<b>Total loans</b>	WANIR	<b>6.93</b>	<b>6.20</b>	<b>6.20</b>	<b>5.31</b>	<b>4.27</b>	<b>4.29</b>	<b>5.62</b>	<b>5.60</b>	<b>5.60</b>
	WAEIR	<b>9.50</b>	<b>6.89</b>	<b>6.90</b>	<b>7.97</b>	<b>5.27</b>	<b>5.34</b>	<b>8.26</b>	<b>6.40</b>	<b>6.41</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## NOVA BANKA AD PODGORICA

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				5.45	5.36	5.43	5.45	5.36	5.43
	WAEIR				5.94	5.63	5.86	5.94	5.63	5.86
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		7.56	7.56		2.84	2.84		3.37	3.37
	WAEIR		7.99	7.99		2.87	2.87		3.44	3.44
04 REFINANCING OF PAYABLES	WANIR		6.50	6.50		6.18	6.18		6.45	6.45
	WAEIR		6.87	6.87		6.47	6.47		6.82	6.82
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					7.59	7.59		7.59	7.59
	WAEIR					8.07	8.07		8.07	8.07
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.14	7.61	7.61				8.14	7.61	7.61
	WAEIR	11.22	8.12	8.13				11.22	8.12	8.13
12 PURCHASE OF CONSUMER LOANS	WANIR		9.00	9.00					9.00	9.00
	WAEIR		10.48	10.48					10.48	10.48
13 CAR PURCHASE	WANIR		7.71	7.71					7.71	7.71
	WAEIR		8.02	8.02					8.02	8.02
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.47	5.47					5.47	5.47
	WAEIR		5.81	5.81					5.81	5.81
99 OTHER	WANIR	0.00	7.68	7.09				0.00	7.68	7.09
	WAEIR	0.00	8.41	7.77				0.00	8.41	7.77
<b>Total loans</b>	WANIR	<b>1.13</b>	<b>6.69</b>	<b>6.67</b>	<b>5.45</b>	<b>5.21</b>	<b>5.36</b>	<b>5.44</b>	<b>5.80</b>	<b>5.62</b>
	WAEIR	<b>1.55</b>	<b>7.13</b>	<b>7.10</b>	<b>5.94</b>	<b>5.47</b>	<b>5.76</b>	<b>5.93</b>	<b>6.12</b>	<b>6.03</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## 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				5.51	4.89	4.93	5.51	4.89	4.93
	WAEIR				6.21	5.09	5.16	6.21	5.09	5.16
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					7.12	7.12		7.12	7.12
	WAEIR					8.03	8.03		8.03	8.03
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	5.45	7.42	7.40				5.45	7.42	7.40
	WAEIR	8.36	8.62	8.62				8.36	8.62	8.62
12 PURCHASE OF CONSUMER LOANS	WANIR		6.92	6.92					6.92	6.92
	WAEIR		7.50	7.50					7.50	7.50
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.04	6.04					6.04	6.04
	WAEIR		6.33	6.33					6.33	6.33
99 OTHER	WANIR									
	WAEIR									
<b>Total loans</b>	WANIR	<b>5.45</b>	<b>7.25</b>	<b>7.24</b>	<b>5.51</b>	<b>4.90</b>	<b>4.93</b>	<b>5.51</b>	<b>5.85</b>	<b>5.84</b>
	WAEIR	<b>8.36</b>	<b>8.35</b>	<b>8.35</b>	<b>6.21</b>	<b>5.09</b>	<b>5.16</b>	<b>6.39</b>	<b>6.41</b>	<b>6.41</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## SOCIETE GENERALE BANKA MONTENEGRO AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR				3.58	3.64	3.59	3.58	3.64	3.59
	WAEIR				3.82	3.67	3.79	3.82	3.67	3.79
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR									
	WAEIR									
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR									
	WAEIR									
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.31	8.20	8.20				8.31	8.20	8.20
	WAEIR	12.33	9.09	9.11				12.33	9.09	9.11
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR		10.83	10.83					10.83	10.83
	WAEIR		10.83	10.83					10.83	10.83
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		5.37	5.37					5.37	5.37
	WAEIR		6.41	6.41					6.41	6.41
99 OTHER	WANIR				5.75	4.04	4.09	5.75	4.04	4.09
	WAEIR				6.56	4.34	4.39	6.56	4.34	4.39
<b>Total loans</b>	WANIR	<b>8.31</b>	<b>6.97</b>	<b>6.98</b>	<b>3.71</b>	<b>4.01</b>	<b>3.93</b>	<b>3.76</b>	<b>5.94</b>	<b>5.68</b>
	WAEIR	<b>12.33</b>	<b>7.93</b>	<b>7.94</b>	<b>3.99</b>	<b>4.28</b>	<b>4.20</b>	<b>4.08</b>	<b>6.66</b>	<b>6.35</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## 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		2.00	2.00	3.54	2.31	2.41	3.54	2.31	2.41
	WAEIR		2.54	2.54	3.84	2.37	2.49	3.84	2.37	2.49
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					5.01	5.01		5.01	5.01
	WAEIR					5.38	5.38		5.38	5.38
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR					5.51	5.51		5.51	5.51
	WAEIR					5.74	5.74		5.74	5.74
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR					4.33	4.33		4.33	4.33
	WAEIR					4.42	4.42		4.42	4.42
08 PREPARATION FOR TOURIST SEASON	WANIR	2.00	9.22	9.19				2.00	9.22	9.19
	WAEIR	4.62	10.01	9.98				4.62	10.01	9.98
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	7.61	8.84	8.83		12.00	12.00	7.61	8.84	8.83
	WAEIR	10.93	9.56	9.57		12.12	12.12	10.93	9.56	9.57
12 PURCHASE OF CONSUMER LOANS	WANIR		11.00	11.00					11.00	11.00
	WAEIR		15.72	15.72					15.72	15.72
13 CAR PURCHASE	WANIR		5.00	5.00		4.83	4.83		4.83	4.83
	WAEIR		5.53	5.53		5.11	5.11		5.12	5.12
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		6.07	6.07					6.07	6.07
	WAEIR		6.40	6.40					6.40	6.40
99 OTHER	WANIR				5.00	5.22	5.20	5.00	5.22	5.20
	WAEIR				6.07	5.47	5.54	6.07	5.47	5.54
<b>Total loans</b>	WANIR	<b>7.34</b>	<b>8.14</b>	<b>8.13</b>	<b>3.55</b>	<b>3.05</b>	<b>3.07</b>	<b>3.56</b>	<b>3.21</b>	<b>3.23</b>
	WAEIR	<b>10.63</b>	<b>8.77</b>	<b>8.78</b>	<b>3.86</b>	<b>3.14</b>	<b>3.18</b>	<b>3.87</b>	<b>3.32</b>	<b>3.36</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## 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				6.40	5.64	5.79	6.40	5.64	5.79
	WAEIR				6.54	5.98	6.09	6.54	5.98	6.09
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR					5.01	5.01		5.01	5.01
	WAEIR					5.15	5.15		5.15	5.15
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR		7.63	7.63		4.95	4.95		4.98	4.98
	WAEIR		10.10	10.10		5.26	5.26		5.31	5.31
05 SECURITIES PURCHASE	WANIR		5.99	5.99		5.84	5.84		5.87	5.87
	WAEIR		6.53	6.53		6.16	6.16		6.22	6.22
06 LAND PURCHASE	WANIR					5.00	5.00		5.00	5.00
	WAEIR					5.33	5.33		5.33	5.33
07 ACQUISITION OF FIXED ASSETS	WANIR					7.03	7.03		7.03	7.03
	WAEIR					7.56	7.56		7.56	7.56
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	8.00	6.71	6.71				8.00	6.71	6.71
	WAEIR	11.06	7.20	7.20				11.06	7.20	7.20
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR		4.28	4.28		5.50	5.50		4.35	4.35
	WAEIR		4.76	4.76		5.97	5.97		4.83	4.83
99 OTHER	WANIR		5.74	5.74	6.06	5.25	5.43	6.06	5.32	5.46
	WAEIR		6.29	6.29	7.99	5.63	6.14	7.99	5.73	6.16
<b>Total loans</b>	WANIR	<b>8.00</b>	<b>5.48</b>	<b>5.48</b>	<b>6.25</b>	<b>5.73</b>	<b>5.77</b>	<b>6.25</b>	<b>5.72</b>	<b>5.75</b>
	WAEIR	<b>11.06</b>	<b>6.05</b>	<b>6.05</b>	<b>7.16</b>	<b>6.08</b>	<b>6.15</b>	<b>7.16</b>	<b>6.08</b>	<b>6.15</b>

Source: Credit Registry

Note:

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

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

as at: 31 December 2018

## ZIRAAT BANK MONTENEGRO AD

Purpose		Natural persons			Legal persons			Total loans		
		Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
01 LIQUIDITY (FOR WORKING ASSETS)	WANIR									
	WAEIR									
02 INVESTMENT PROGRAMME IMPLEMENTATION	WANIR									
	WAEIR									
03 CONSTRUCTION AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
04 REFINANCING OF PAYABLES	WANIR									
	WAEIR									
05 SECURITIES PURCHASE	WANIR									
	WAEIR									
06 LAND PURCHASE	WANIR									
	WAEIR									
07 ACQUISITION OF FIXED ASSETS	WANIR									
	WAEIR									
08 PREPARATION FOR TOURIST SEASON	WANIR									
	WAEIR									
09 FOREIGN PAYMENTS	WANIR									
	WAEIR									
10 REPAYMENT OF FOREIGN LOANS	WANIR									
	WAEIR									
11 CASH (NON-EARMARKED)	WANIR	6.51		6.51				6.51		6.51
	WAEIR	6.88		6.88				6.88		6.88
12 PURCHASE OF CONSUMER LOANS	WANIR									
	WAEIR									
13 CAR PURCHASE	WANIR									
	WAEIR									
14 PURCHASE AND IMPROVEMENTS OF CONSTRUCTION FACILITIES	WANIR									
	WAEIR									
99 OTHER	WANIR		5.58	5.58	4.26	4.53	4.41	4.26	4.56	4.44
	WAEIR		5.99	5.99	4.88	4.90	4.90	4.88	4.94	4.92
<b>Total loans</b>	WANIR	<b>6.51</b>	<b>5.58</b>	<b>5.62</b>	<b>4.26</b>	<b>4.53</b>	<b>4.41</b>	<b>4.27</b>	<b>4.56</b>	<b>4.44</b>
	WAEIR	<b>6.88</b>	<b>5.99</b>	<b>6.02</b>	<b>4.88</b>	<b>4.90</b>	<b>4.90</b>	<b>4.89</b>	<b>4.94</b>	<b>4.92</b>

Source: Credit Registry

Note:

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