

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of togrg)

INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2009		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate	
		Loan issuance	Loan repayment	Debit	Credit		MAX	MIN
Total loan	2,630,556,597.1	816,975,416.2	808,287,682.2	404,242,208.2	388,486,197.5	2,655,000,341.8	60	2.4
1 Standard	2,034,630,390.2	816,975,416.2	736,633,266.4	180,736,764.3	224,449,978.4	2,071,259,326.0	60	2.4
a up to 1 year	742,150,499.7	369,168,039.5	378,007,868.2	50,573,913.3	71,890,088.8	711,994,495.6	60	4.8
6 1-5 years	951,477,119.3	386,013,562.6	291,170,363.1	108,588,827.4	122,247,572.3	1,032,661,573.9	48	2.4
B 5 and more than	341,002,771.2	61,793,814.1	67,455,035.1	21,574,023.6	30,312,317.3	326,603,256.4	30	5.71
2 Past due in arrears	198,226,404.6		42,647,894.3	50,421,652.0	84,260,662.9	121,739,499.4		
3 Substandard	106,151,323.4		13,928,937.0	62,750,868.7	45,248,746.2	109,724,508.9		
4 Doubtful	118,942,379.9		6,977,979.9	48,970,913.7	31,952,759.1	128,982,554.6		
5 Loss	172,606,099.1		8,099,604.7	61,362,009.5	2,574,050.9	223,294,452.9		
1 Agriculture, forestry, fishing and hunting	174,492,713.5	23,830,054.5	36,203,063.1	29,061,699.9	36,222,706.3	154,958,698.6	48	2.4
1 Standard	129,514,051.3	23,830,054.5	33,048,721.1	9,255,866.0	15,956,999.9	113,594,250.8	48	2.4
a up to 1 year	47,591,148.2	16,888,042.4	16,391,819.2	867,215.7	5,328,842.3	43,625,744.8	48	9
6 1-5 years	69,988,094.2	6,917,412.2	14,836,751.7	8,388,650.3	7,140,197.8	63,317,207.1	48	2.4
B 5 and more than	11,934,809.0	24,600.0	1,820,150.3	-	3,487,959.8	6,651,298.9	30	0
2 Past due in arrears	22,949,013.7		1,550,076.1	319,121.9	18,511,728.5	3,206,330.9		
3 Substandard	2,258,539.9		1,122,645.4	5,244,507.3	1,268,532.1	5,111,869.7		
4 Doubtful	8,183,142.9		185,170.7	6,818,026.5	335,970.6	14,480,028.1		
5 Loss	11,587,965.7		296,449.7	7,424,178.3	149,475.1	18,566,219.1		
2 Mining and quarrying	287,048,092.6	181,814,904.7	129,846,244.8	71,837,089.2	60,971,197.0	349,882,644.8	38.4	10
1 Standard	211,155,434.3	181,814,904.7	127,104,933.3	24,019,069.7	16,996,774.8	272,887,700.7	38.4	10
a up to 1 year	98,859,044.3	43,761,084.0	34,753,461.8	1,387,465.3	5,498,117.9	103,756,013.8	38.4	0
6 1-5 years	79,904,325.6	111,163,920.8	64,058,019.3	22,470,774.4	8,318,658.5	141,162,343.0	34.8	10
B 5 and more than	32,392,064.5	26,889,900.0	28,293,452.2	160,830.0	3,179,998.4	27,969,343.8	0	0
2 Past due in arrears	11,550,819.4		2,509,002.9	15,568,048.1	10,595,167.8	14,014,696.8		
3 Substandard	23,862,525.9		65,661.3	9,865,960.1	16,387,997.1	17,274,827.6		
4 Doubtful	22,369,942.3		35,696.7	3,188,950.2	16,958,998.2	8,564,197.7		
5 Loss	18,109,370.7		130,950.5	19,195,061.0	32,259.1	37,141,222.1		
3 Manufacturing	402,510,013.3	86,959,389.3	83,782,799.4	45,546,468.4	38,930,901.3	412,302,170.3	43.2	2.4
1 Standard	306,021,549.6	86,959,389.3	69,021,420.4	16,896,343.1	27,458,034.5	313,397,827.1	43.2	2.4
a up to 1 year	102,083,081.8	39,264,417.9	34,277,545.9	5,813,572.5	7,541,643.3	105,341,883.0	43.2	0
6 1-5 years	187,794,449.0	42,870,283.9	33,701,954.7	3,856,456.0	18,780,222.0	182,039,012.2	42	2.4
B 5 and more than	16,144,018.8	4,824,687.5	1,041,919.8	7,226,314.6	1,136,169.2	26,016,931.9	24	8.8
2 Past due in arrears	19,493,141.4		6,485,146.1	9,650,007.2	5,543,718.8	17,114,283.6		
3 Substandard	29,299,669.7		3,149,247.1	6,145,474.6	4,911,990.3	27,383,906.8		
4 Doubtful	20,677,105.4		2,352,701.7	9,163,236.8	944,474.2	26,543,166.3		
5 Loss	27,018,547.2		2,774,284.0	3,691,406.7	72,683.4	27,862,986.5		
4 Electricity, gas, steam and air conditioning supply	22,474,445.9	5,789,710.8	7,896,508.6	7,329,093.6	3,882,941.1	23,813,800.5	34.8	0
1 Standard	14,879,010.4	5,789,710.8	5,607,734.2	3,530,634.5	296,382.5	18,295,238.9	34.8	0
a up to 1 year	6,574,765.2	3,773,456.2	3,165,925.1	206,198.6	71,987.2	7,316,507.8	34.8	0
6 1-5 years	4,818,654.7	2,015,961.3	2,435,207.3	3,300,475.7	38,895.3	7,660,989.0	30	0
B 5 and more than	3,485,590.5	293.3	6,601.8	23,960.2	185,500.0	3,317,742.1	21.6	0
2 Past due in arrears	3,098,151.4		2,284,010.6	46,136.9	20,906.4	839,371.3		
3 Substandard	3,478.2		1,820.2	22,540.3	5,873.6	18,324.7		
4 Doubtful	3,555,209.8		2,943.6	89,198.7	3,559,778.6	81,686.2		
5 Loss	938,596.2		-	3,640,583.2	-	4,579,179.3		
5 Water supply; sewerage, waste management and	2,140,966.5	978,793.2	844,099.0	1,659,232.1	136,499.0	3,798,393.9	33.6	0
1 Standard	2,072,151.2	978,793.2	806,243.8	1,558,182.3	81,559.4	3,721,323.5	33.6	0
a up to 1 year	1,179,845.6	468,418.7	482,583.9	516,656.1	18,005.6	1,664,330.9	33.6	0
6 1-5 years	892,305.6	438,374.6	311,614.8	1,021,526.3	63,553.9	1,977,037.7	32.4	0
B 5 and more than	-	72,000.0	12,045.0	20,000.0	-	79,955.0	0	0
2 Past due in arrears	52,131.6		30,319.8	37,844.3	47,731.6	11,924.5		
3 Substandard	6,697.6		680.8	23,613.8	2,382.1	27,248.4		
4 Doubtful	1,564.5		3,867.8	16,848.2	4,825.9	9,719.0		
5 Loss	8,421.7		2,986.8	22,743.6	-	28,178.5		
6 Construction	392,391,498.6	61,190,263.9	68,163,575.2	78,559,068.2	80,998,013.5	382,979,242.1	36	8
1 Standard	253,260,619.6	61,190,263.9	57,445,139.5	18,814,272.4	37,961,693.1	237,858,323.3	36	8
a up to 1 year	115,640,874.0	25,705,755.1	26,067,431.3	4,827,679.8	15,300,102.4	104,806,775.2	36	11
6 1-5 years	128,586,828.0	31,808,386.1	30,829,971.1	13,448,031.7	17,265,411.3	125,747,863.4	36	8
B 5 and more than	9,032,917.7	3,676,122.6	547,737.2	538,560.9	5,396,179.4	7,303,684.7	28.8	9.6
2 Past due in arrears	58,457,681.3		6,382,992.9	5,786,617.5	28,227,508.3	29,633,797.6		
3 Substandard	17,527,761.7		1,200,228.4	24,453,688.9	9,120,900.6	31,660,321.6		
4 Doubtful	32,608,802.4		1,009,011.7	16,317,195.8	5,620,054.2	42,296,932.4		
5 Loss	30,536,633.6		2,126,202.7	13,187,293.7	67,857.3	41,529,867.2		
7 Wholesale and retail trade, repair of motor vehicle	495,336,125.9	186,174,792.0	190,810,889.6	37,477,007.1	50,193,183.4	477,983,852.0	54	2.4
1 Standard	393,979,809.5	186,174,792.0	177,433,338.6	12,359,552.9	32,802,212.3	382,278,603.5	54	2.4
a up to 1 year	157,524,104.0	79,524,247.5	97,085,785.2	4,466,569.1	17,483,075.5	126,946,059.9	54	4.8
6 1-5 years	199,793,829.9	104,807,377.3	64,837,434.1	7,826,431.7	15,199,634.1	232,390,570.8	38.4	2.4
B 5 and more than	36,661,875.6	1,843,167.2	15,510,119.2	66,552.1	119,502.8	22,941,972.9	24	0
2 Past due in arrears	33,171,770.3		9,023,148.0	6,603,042.7	11,094,174.1	19,657,490.9		
3 Substandard	12,684,738.2		1,435,326.4	6,194,392.7	2,745,066.1	14,698,738.3		
4 Doubtful	17,568,683.3		1,856,759.0	6,820,612.2	2,430,290.7	20,102,245.8		
5 Loss	37,931,124.6		1,062,317.6	5,499,406.7	1,121,440.2	41,246,773.5		
8 Transportation and storage	53,619,262.1	13,468,980.0	6,579,531.4	16,944,328.3	14,684,232.5	62,768,806.5	42	12
1 Standard	39,079,842.8	13,468,980.0	5,940,843.5	9,663,798.3	13,870,083.1	42,401,694.6	42	12
a up to 1 year	22,264,269.3	3,511,032.7	4,185,791.0	192,125.5	4,916,338.5	16,865,298.0	42	0
6 1-5 years	15,096,895.7	7,400,605.0	1,753,964.3	5,014,686.6	8,869,526.0	16,888,697.0	36	12
B 5 and more than	1,718,677.8	2,557,342.3	1,088.2	4,456,986.2	84,218.5	8,647,699.6	24	0
2 Past due in arrears	406,600.1		72,966.6	4,755,984.0	226,119.9	4,863,497.6		
3 Substandard	666,352.6		63,227.5	1,402,672.4	496,079.4	1,509,718.0		
4 Doubtful	6,554,019.8		103,097.0	463,917.9	91,950.1	6,822,890.7		
5 Loss	6,912,446.8		399,396.7	657,955.6	-	7,171,005.7		

9	Accommodation and food services activities	55,715,152.5	6,350,082.5	4,636,081.1	10,940,635.2	10,459,495.8	57,910,293.3	38.4	0
1	Standard	49,523,566.9	6,350,082.5	4,206,796.2	6,415,479.7	7,165,281.9	50,917,050.9	38.4	0
a	up to 1 year	17,862,865.7	1,086,298.6	2,142,321.7	3,243,027.4	558,423.5	19,491,446.5	38.4	0
6	1-5 years	16,078,489.4	3,212,108.2	1,241,798.9	1,912,827.2	5,187,783.2	14,773,842.7	36	0
B	5 and more than	15,582,211.7	2,051,675.7	822,675.6	1,259,625.1	1,419,075.2	16,651,761.7	24	0
2	Past due in arrears	4,086,875.9	-	126,902.3	879,900.7	2,877,558.3	1,962,316.0	-	-
3	Substandard	488,013.8	-	96,753.1	1,394,520.0	282,016.2	1,503,764.5	-	-
4	Doubtful	467,652.6	-	118,266.6	1,956,382.4	73,715.4	2,232,053.0	-	-
5	Loss	1,149,043.3	-	87,362.8	294,352.4	60,924.0	1,295,108.8	-	-
10	Information and communication	7,972,940.9	1,973,611.5	2,324,943.5	9,275,176.4	3,662,523.9	13,234,261.4	36	0
1	Standard	6,944,648.8	1,973,611.5	2,273,046.6	9,125,857.6	3,612,984.1	12,158,087.2	36	0
a	up to 1 year	3,518,492.9	379,861.3	1,729,564.6	5,604,970.8	3,101.4	7,770,659.0	36	0
6	1-5 years	2,732,569.0	718,460.1	324,933.9	3,520,886.7	3,562,650.5	3,084,331.5	34.8	0
B	5 and more than	693,586.9	875,290.0	218,548.0	-	47,232.2	1,303,096.7	8.8	0
2	Past due in arrears	50,461.8	-	13,831.8	22,569.9	11,282.0	47,917.9	-	-
3	Substandard	31,223.4	-	29,825.9	91,812.0	24,992.2	68,217.3	-	-
4	Doubtful	16,491.5	-	4,960.4	27,632.8	-	39,163.9	-	-
5	Loss	930,115.4	-	3,278.8	7,304.2	13,265.7	920,875.1	-	-
11	Financial and insurance activities	23,762,897.6	4,774,399.5	16,936,300.3	15,155,010.5	7,937,364.1	18,818,643.2	38.4	10.8
1	Standard	7,815,283.6	4,774,399.5	10,450,966.7	14,951,025.2	933,718.3	16,156,023.3	38.4	10.8
a	up to 1 year	3,883,807.4	4,091,390.9	8,756,402.9	6,439,079.6	757,905.0	4,899,970.0	38.4	10.8
6	1-5 years	3,610,527.1	664,696.3	1,687,508.4	8,511,945.6	125,511.4	10,974,149.2	32.4	15.6
B	5 and more than	320,949.1	18,312.3	7,055.4	-	50,301.9	281,904.1	30	0
2	Past due in arrears	2,922,931.5	-	2,901,296.1	99,977.9	37,127.1	84,486.3	-	-
3	Substandard	10,514,571.9	-	3,574,936.7	56,905.4	6,951,518.3	45,022.3	-	-
4	Doubtful	56,923.7	-	2,839.7	27,102.0	15,000.0	66,186.0	-	-
5	Loss	2,453,186.8	-	6,261.1	20,000.0	0.5	2,466,925.2	-	-
12	Real estate activities	195,140,744.9	20,609,172.2	36,638,612.7	36,170,514.5	28,053,560.2	187,228,258.7	40.8	4
1	Standard	166,482,811.6	20,609,172.2	35,262,234.0	23,973,400.6	22,490,259.3	153,312,891.2	40.8	4
a	up to 1 year	19,403,800.1	3,192,433.8	16,060,261.9	9,617,332.7	4,764,216.1	11,389,088.6	38.4	9
6	1-5 years	25,913,603.2	10,242,298.1	6,466,650.1	11,882,874.2	4,615,162.8	36,956,962.5	40.8	4
B	5 and more than	121,165,408.2	7,174,440.3	12,735,322.0	2,473,193.8	13,110,880.3	104,966,840.1	27.6	0
2	Past due in arrears	13,817,336.0	-	149,710.1	2,122,722.5	2,995,236.1	12,795,112.3	-	-
3	Substandard	2,911,013.7	-	130,966.1	4,737,149.1	2,134,838.9	5,382,357.8	-	-
4	Doubtful	1,111,665.3	-	224,593.8	1,685,795.8	391,636.3	2,181,230.9	-	-
5	Loss	10,817,918.4	-	871,108.7	3,651,446.4	41,589.5	13,556,666.5	-	-
13	Professional, scientific and technical activities	629,342.8	859,986.4	307,559.3	130,379.7	16,396.7	1,295,752.9	36	12
1	Standard	427,046.8	859,986.4	285,365.4	128,173.2	16,257.9	1,113,583.1	36	12
a	up to 1 year	245,242.8	214,373.5	165,644.6	20,138.8	369.7	313,740.8	36	0
6	1-5 years	181,804.1	645,612.9	119,720.9	108,034.4	15,888.2	799,842.3	30	12
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	166,096.0	-	5,993.9	2,206.5	138.8	162,169.9	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	36,200.0	-	16,200.0	-	-	20,000.0	-	-
14	Administrative and support service activities	49,515,841.1	10,262,436.4	11,425,796.1	3,092,029.0	4,967,318.7	46,477,191.7	49.2	0
1	Standard	35,286,302.6	10,262,436.4	8,875,570.2	1,902,035.8	3,771,161.4	34,804,043.1	49.2	0
a	up to 1 year	6,177,894.3	4,184,648.8	4,007,122.2	218,511.0	845,285.6	5,728,646.2	49.2	0
6	1-5 years	21,180,969.9	4,534,063.4	4,387,962.8	1,669,523.0	2,205,227.8	20,791,365.7	45.6	0
B	5 and more than	7,927,438.4	1,543,724.1	480,485.2	14,001.8	720,648.0	8,284,031.2	24	0
2	Past due in arrears	7,559,395.8	-	91,011.3	53,938.0	465,589.1	7,056,733.4	-	-
3	Substandard	2,681,984.5	-	2,291,633.7	575,531.5	126,928.0	838,934.3	-	-
4	Doubtful	983,759.0	-	154,802.6	122,357.0	184,096.8	767,216.6	-	-
5	Loss	3,004,399.2	-	12,758.2	438,166.8	419,543.4	3,010,264.3	-	-
15	Public administration and defence; compulsory social security	1,880,151.5	852,388.0	2,471,590.5	6,682,643.0	806,569.0	6,137,023.1	36	0
1	Standard	1,664,110.4	852,388.0	2,291,650.8	6,482,809.0	715,890.6	5,991,766.0	36	0
a	up to 1 year	159,154.1	136,752.5	295,666.3	876,415.1	63,264.8	813,390.5	33.6	0
6	1-5 years	929,171.5	670,635.5	1,910,270.2	5,606,393.9	652,625.8	4,643,304.9	36	0
B	5 and more than	575,784.9	45,000.0	85,714.2	-	-	535,070.6	19.2	0
2	Past due in arrears	13,866.3	-	8,779.9	81,872.0	52,151.0	34,807.4	-	-
3	Substandard	-	-	5,942.5	23,187.6	9,057.5	8,187.6	-	-
4	Doubtful	151,940.8	-	160,210.4	60,637.8	29,469.9	22,898.3	-	-
5	Loss	50,234.0	-	5,006.9	34,136.7	-	79,363.8	-	-
16	Education	15,183,155.3	2,376,762.0	4,236,383.1	9,684,229.7	3,038,386.2	19,969,377.7	36	12
1	Standard	11,251,649.6	2,376,762.0	3,892,159.2	6,743,843.2	1,769,785.8	14,710,309.9	36	12
a	up to 1 year	1,765,406.3	777,055.6	1,434,042.9	1,008,344.1	710,989.3	1,405,773.8	36	0
6	1-5 years	3,914,764.0	1,518,306.4	2,375,132.2	5,686,136.0	1,004,331.9	7,739,742.4	32.4	12
B	5 and more than	5,571,479.3	81,400.0	82,984.2	49,363.1	54,464.7	5,564,793.6	24	0
2	Past due in arrears	933,482.5	-	127,255.4	608,344.8	764,258.0	650,313.8	-	-
3	Substandard	518,128.2	-	82,512.3	869,054.4	264,227.7	1,040,442.6	-	-
4	Doubtful	434,462.4	-	55,083.3	413,091.2	238,298.0	554,172.2	-	-
5	Loss	2,045,432.6	-	79,372.9	1,049,896.2	1,816.7	3,014,139.2	-	-
17	Human health and social work activities	23,494,157.2	4,461,655.1	3,451,940.0	9,968,578.3	8,957,335.6	25,515,114.9	36	5.71
1	Standard	19,187,771.9	4,461,655.1	3,182,584.3	9,129,373.2	6,469,294.3	23,126,921.6	36	5.71
a	up to 1 year	1,377,246.4	465,063.3	623,321.7	604,486.0	202,606.4	1,620,867.5	36	0
6	1-5 years	14,602,086.0	3,582,401.6	2,242,139.7	3,793,657.4	5,300,926.4	14,435,078.9	36	12
B	5 and more than	3,208,439.4	414,190.3	317,122.9	4,731,229.8	965,761.5	7,070,975.1	28.8	5.71
2	Past due in arrears	2,030,718.9	-	218,464.4	365,887.1	1,716,226.6	461,915.1	-	-
3	Substandard	453,004.1	-	6,788.5	44,703.2	206,854.0	284,064.8	-	-
4	Doubtful	555,328.3	-	32,699.4	130,667.1	104,139.6	549,156.3	-	-
5	Loss	1,267,334.0	-	11,403.5	297,947.8	460,821.1	1,093,057.1	-	-
18	Other	427,249,094.9	204,248,034.2	201,731,764.6	14,729,025.0	34,567,573.2	409,926,816.2	60	5.1
1	Standard	386,084,729.4	204,248,034.2	189,504,518.5	5,787,047.7	32,081,605.3	374,533,687.4	60	5.1
a	up to 1 year	136,039,457.4	141,743,706.6	126,383,175.9	4,664,125.4	7,825,814.4	148,238,299.2	60	5.1
6	1-5 years	175,457,752.4	52,802,659.0	57,649,328.6	569,516.4	23,901,365.3	147,279,233.9	48	6
B	5 and more than	74,587,519.5	9,701,668.5	5,472,014.0	553,405.9	354,425.6	79,016,154.4	30	8.8
2	Past due in arrears	17,465,930.6	-	10,666,986.0	3,417,430.0	1,074,040.4	9,142,334.2	-	-
3	Substandard	2,243,620.2	-	670,720.9	1,605,155.4	309,492.1	2,868,562.6	-	-
4	Doubtful	3,645,685.7	-	675,275.4	1,669,261.5	970,060.5	3,669,611.3	-	-
5	Loss	17,809,129.0	-	214,263.7	2,250,130.4	132,374.9	19,712,620.7	-	-

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of togo)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2009		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate	
			Loan issuance	Loan repayment	Debit	Credit		MAX	MIN
	Total loan	25,944,528.4	3,796,488.9	7,266,147.5	2,122,535.3	1,838,733.6	22,758,671.5	30	10.8
0	Standard	22,952,870.8	3,796,488.9	6,039,622.2	2,055,340.9	1,838,733.6	20,926,544.8	30	10.8
a	up to 1 year	7,268,004.2	1,426,885.2	3,907,004.1	117,284.5	1,771,539.1	3,135,630.8	30	10.8
b	1-5 years	15,468,457.7	2,369,603.7	2,117,543.7	1,938,056.6	-	17,688,774.3	28.2	0
	5 and more than	216,408.8	-	15,274.4	-	67,194.5	153,940.0	0	0
2	Past due in arrears	2,898,658.4	-	1,226,525.4	-	-	1,672,133.0	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	67,194.5	-	67,194.5	-	-
5	Loss	92,999.2	-	-	-	-	92,999.2	-	-
1	Agriculture, forestry, fishing and hunting	13,238,068.1	544,694.8	492,318.7	1,928,056.6	1,770,729.1	13,447,771.7	14	0
a	Standard	13,238,068.1	544,694.8	492,318.7	1,928,056.6	1,770,729.1	13,447,771.7	14	0
	up to 1 year	1,887,672.4	-	116,943.3	-	1,770,729.1	0	0	0
b	1-5 years	11,350,395.7	544,694.8	375,375.4	1,928,056.6	-	13,447,771.7	14	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
2	Mining and quarrying	75,260.0	-	50.2	-	-	75,209.8	24	0
a	Standard	75,260.0	-	50.2	-	-	75,209.8	24	0
	up to 1 year	75,260.0	-	50.2	-	-	75,209.8	24	0
b	1-5 years	-	-	-	-	-	-	0	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
3	Manufacturing	2,439,499.3	211,647.8	1,105,129.2	57,108.8	-	1,603,126.8	30	0
a	Standard	860,830.2	211,647.8	479,327.5	57,108.8	-	650,259.4	30	0
	up to 1 year	10,000.0	18,738.9	75,847.7	47,108.8	-	30	0	0
b	1-5 years	850,830.2	192,908.9	403,479.8	10,000.0	-	650,259.4	28.2	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	81,000.0	-	-	-	-	81,000.0	-	-
4	Electricity, gas, steam and air conditioning supply	5,500,818.5	2,637,169.6	2,502,218.7	-	-	5,635,769.4	26.4	0
a	Standard	4,087,830.0	2,637,169.6	1,901,495.1	-	-	4,823,504.6	26.4	0
	up to 1 year	1,150,825.6	1,005,169.6	656,892.8	-	-	1,499,102.4	26.4	0
b	1-5 years	2,937,004.5	1,632,000.0	1,244,602.3	-	-	3,324,402.2	21.6	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	11,999.2	-	-	-	-	11,999.2	-	-
5	Water supply; sewerage, waste management and remediation	-	-	-	-	-	-	0	0
a	Standard	-	-	-	-	-	-	0	0
	up to 1 year	-	-	-	-	-	-	0	0
b	1-5 years	-	-	-	-	-	-	0	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
6	Construction	216,408.8	-	15,274.4	67,194.5	67,194.5	201,134.4	0	0
a	Standard	216,408.8	-	15,274.4	-	67,194.5	153,940.0	0	0
	up to 1 year	-	-	-	-	-	0	0	0
b	1-5 years	-	-	-	-	-	0	0	0
	5 and more than	216,408.8	-	15,274.4	-	67,194.5	133,940.0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	67,194.5	-	67,194.5	-	-
5	Loss	-	-	-	-	-	-	-	-
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	427,138.2	118,176.6	268,030.7	29,008.9	-	306,293.0	14.4	0
a	Standard	427,138.2	118,176.6	268,030.7	29,008.9	-	306,293.0	14.4	0
	up to 1 year	100,769.1	118,176.6	178,002.7	29,008.9	-	69,951.9	14.4	0
b	1-5 years	326,369.1	-	90,028.0	-	-	236,341.1	0	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
8	Transportation and storage	3,571,730.3	-	2,159,697.9	29,127.5	-	1,441,160.0	0	0
a	Standard	3,571,730.3	-	2,159,697.9	29,127.5	-	1,441,160.0	0	0
	up to 1 year	3,570,530.3	-	2,158,497.9	29,127.5	-	1,441,160.0	0	0
b	1-5 years	1,200.0	-	1,200.0	-	-	-	0	0
	5 and more than	-	-	-	-	-	0	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-

9	<i>Accommodation and food services activities</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
10	<i>Information and communication</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
11	<i>Financial and insurance activities</i>	-	49,600.0	49,600.0	-	-	-	10.8	10.8
1	Standard	-	49,600.0	49,600.0	-	-	-	10.8	10.8
a	up to 1 year	-	49,600.0	49,600.0	-	-	-	10.8	10.8
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
12	<i>Real estate activities</i>	19,840.0	-	29,680.0	9,840.0	-	-	0	0
1	Standard	19,840.0	-	29,680.0	9,840.0	-	-	0	0
a	up to 1 year	19,840.0	-	29,680.0	9,840.0	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
13	<i>Professional, scientific and technical activities</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
14	<i>Administrative and support service activities</i>	4,368.9	-	3,749.8	-	-	619.0	0	0
1	Standard	4,368.9	-	3,749.8	-	-	619.0	0	0
a	up to 1 year	4,210.6	-	3,591.6	-	-	619.0	0	0
6	1-5 years	158.2	-	158.2	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
15	<i>Public administration and defence; compulsory social security</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
16	<i>Education</i>	298,680.7	195,000.0	493,680.7	-	-	0.1	22.8	0
1	Standard	298,680.7	195,000.0	493,680.7	-	-	0.1	22.8	0
a	up to 1 year	298,680.7	195,000.0	493,680.7	-	-	0.1	22.8	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
17	<i>Human health and social work activities</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
18	<i>Other</i>	152,715.4	40,200.0	146,717.2	2,199.1	810.0	47,587.3	26.4	0
1	Standard	152,715.4	40,200.0	146,717.2	2,199.1	810.0	47,587.3	26.4	0
a	up to 1 year	150,215.4	40,200.0	144,217.2	2,199.1	810.0	47,587.3	26.4	0
6	1-5 years	2,500.0	-	2,500.0	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of togrg)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2009		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate	
			Loan issuance	Loan repayment	Debit	Credit		MAX	MIN
0	Total loan	1,651,105,480.0	501,904,094.4	471,207,810.4	296,163,420.2	278,882,019.9	1,699,083,164.2	42	5.71
	Standard	1,172,145,903.9	501,904,094.4	424,257,757.1	110,829,464.1	135,008,420.1	1,225,613,285.1	42	5.71
a	up to 1 year	472,653,191.1	177,926,427.2	174,584,929.1	33,710,768.1	49,888,637.0	439,816,820.3	42	11
b	1-3 years	577,258,468.3	281,222,524.5	180,008,792.4	60,036,385.2	76,116,218.6	662,392,367.0	36	8
B	3 and more than	122,234,244.5	42,755,142.6	49,664,035.5	17,082,310.8	9,003,564.6	123,404,097.8	22.8	5.71
2	Past due in arrears	152,112,161.9		26,829,464.0	41,895,140.0	72,243,779.1	94,934,058.7		
3	Substandard	86,394,994.0		9,113,356.9	53,018,801.9	40,551,026.2	89,749,412.9		
4	Doubtful	103,588,543.6		4,445,160.4	40,004,016.7	28,991,846.4	110,155,553.4		
5	Loss	136,863,876.6		6,562,071.9	50,415,997.5	2,086,948.0	178,630,854.1		
1	Agriculture, forestry, fishing and hunting	71,894,408.6	1,666,940.1	5,426,526.1	22,799,294.2	25,449,116.3	65,485,000.7	33.6	9.6
1	Standard	37,507,719.0	1,666,940.1	3,685,009.2	5,129,049.3	6,772,694.0	33,846,005.2	33.6	9.6
a	up to 1 year	6,294,141.1	97,673.9	1,126,678.3	571,539.6	2,566,535.4	3,270,140.9	33.6	0
b	1-3 years	24,230,269.0	1,569,266.2	778,483.9	4,557,509.7	4,086,158.9	25,492,402.0	30	9.6
B	3 and more than	6,983,308.9	-	1,779,847.0	-	119,999.7	5,083,462.2	0	0
2	Past due in arrears	19,169,118.7		730,569.0	130,844.6	18,002,716.1	566,678.2		
3	Substandard	105,858.9		956,302.1	4,799,259.0	518,744.1	3,430,071.6		
4	Doubtful	6,532,223.7		15,040.0	6,066,914.7	85,261.3	12,498,837.2		
5	Loss	8,579,488.4		39,605.7	6,673,226.6	69,700.8	15,143,408.5		
2	Mining and quarrying	279,979,030.4	179,630,972.2	126,595,105.5	68,426,730.6	60,260,124.4	341,181,503.3	31.2	10
1	Standard	205,139,587.8	179,630,972.2	123,977,886.4	21,026,161.7	16,761,190.7	265,057,644.6	31.2	10
a	up to 1 year	97,731,543.4	42,184,166.3	34,167,778.3	1,089,969.9	5,464,780.4	101,373,120.8	30	0
b	1-3 years	75,127,579.8	110,556,906.0	61,522,951.9	19,775,361.9	8,116,411.9	135,820,483.8	31.2	10
B	3 and more than	32,280,464.7	26,889,900.0	28,287,156.3	160,830.0	3,179,998.4	27,864,040.0	0	0
2	Past due in arrears	11,345,536.5		2,456,731.5	15,395,323.7	10,330,926.1	13,953,202.7		
3	Substandard	23,834,703.4		62,560.6	9,688,450.8	16,356,510.2	17,104,083.4		
4	Doubtful	22,101,408.5		21,437.2	3,156,034.1	16,796,497.3	8,439,508.1		
5	Loss	17,557,794.2		76,489.8	19,160,760.2	15,000.0	36,627,064.5		
3	Manufacturing	361,219,297.1	78,691,610.3	73,529,164.1	42,312,649.5	36,466,744.2	372,227,648.7	36	8.8
1	Standard	278,220,169.2	78,691,610.3	62,491,704.1	15,027,263.8	25,524,794.3	283,922,544.8	36	8.8
a	up to 1 year	95,253,530.5	37,261,999.3	32,146,589.1	5,413,302.2	7,189,110.4	98,593,132.6	36	0
b	1-3 years	168,652,351.2	36,681,223.5	29,454,051.5	2,387,750.9	17,405,409.7	160,861,864.5	30	8.8
B	3 and more than	14,314,287.4	4,748,387.5	891,063.5	7,226,210.7	930,274.3	24,467,547.8	8.8	8.8
2	Past due in arrears	14,632,926.6		5,441,107.4	9,523,849.2	5,339,081.1	13,376,587.3		
3	Substandard	24,065,118.5		576,191.0	5,619,906.1	4,769,919.8	24,338,913.8		
4	Doubtful	19,471,082.8		2,273,227.0	8,929,562.0	761,626.6	25,365,791.1		
5	Loss	24,830,000.1		2,746,934.5	3,212,068.4	71,322.4	25,223,811.6		
4	Electricity, gas, steam and air conditioning supply	15,883,326.9	2,810,793.3	4,322,153.2	6,476,778.3	3,762,521.7	17,086,223.5	34.8	0
1	Standard	9,811,568.1	2,810,793.3	2,645,900.7	2,778,280.3	222,311.9	12,532,429.1	34.8	0
a	up to 1 year	5,220,629.7	2,516,000.0	2,182,390.3	68,820.1	35,000.0	5,588,059.5	34.8	0
b	1-3 years	1,128,907.5	294,500.0	457,244.7	2,685,500.0	1,811.9	3,649,859.9	30	0
B	3 and more than	3,462,031.0	293.3	6,265.7	23,960.2	185,500.0	3,294,518.7	21.6	0
2	Past due in arrears	1,676,252.5		1,676,252.5	-	-	-		
3	Substandard	0.0		-	-	-	0.0		
4	Doubtful	3,540,209.8		-	78,325.1	3,540,209.8	78,325.1		
5	Loss	855,296.5		-	3,620,172.8	-	4,475,469.3		
5	Water supply; sewerage, waste management and remediation activities	1,338,709.6	351,309.0	424,300.6	28,814.1	26,151.1	1,268,381.0	32.4	0
1	Standard	1,314,892.3	351,309.0	401,103.7	13,548.7	15,265.4	1,263,381.0	32.4	0
a	up to 1 year	860,803.1	275,600.4	335,148.7	13,534.8	15,265.4	799,524.2	30	0
b	1-3 years	454,089.2	3,708.6	61,955.0	13.9	-	395,856.7	32.4	0
B	3 and more than	-	72,000.0	4,000.0	-	-	68,000.0	0	0
2	Past due in arrears	18,817.3		23,197.0	15,265.4	10,885.7	-		
3	Substandard	-		-	-	-	-		
4	Doubtful	0.0		-	-	-	0.0		
5	Loss	5,000.0		-	-	-	5,000.0		
6	Construction	367,920,444.2	58,581,827.6	64,266,447.1	69,568,790.9	70,648,560.4	361,156,052.2	36	8
1	Standard	233,269,571.2	58,581,827.6	53,747,141.2	12,957,406.5	30,230,906.1	220,830,758.0	36	8
a	up to 1 year	108,617,606.2	24,363,566.7	25,283,514.7	4,506,893.8	13,683,792.0	98,520,760.1	36	11
b	1-3 years	122,700,204.8	31,277,322.7	28,460,626.5	8,434,462.0	16,005,414.1	117,945,948.9	30	8
B	3 and more than	1,951,760.2	2,940,938.1	3,000.0	16,050.6	541,700.0	4,364,049.0	21.6	0
2	Past due in arrears	56,018,350.6		6,305,894.3	5,522,154.3	26,214,933.7	29,019,676.8		
3	Substandard	16,934,000.8		1,176,380.8	23,281,547.2	8,731,481.9	30,307,685.3		
4	Doubtful	32,011,744.8		942,019.8	15,759,914.9	5,457,200.0	41,372,439.9		
5	Loss	29,686,776.9		2,095,010.9	12,047,768.0	14,038.7	39,625,495.3		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	295,535,154.0	132,504,823.2	130,776,491.1	18,411,779.8	31,708,593.1	283,966,672.8	36	8.8
1	Standard	229,538,651.4	132,504,823.2	122,060,397.6	4,364,141.5	22,068,036.3	222,279,182.3	36	8.8
a	up to 1 year	99,598,165.4	58,111,385.2	68,737,620.8	1,290,330.8	14,554,446.7	75,707,813.9	36	0
b	1-3 years	101,567,330.9	73,553,041.3	38,626,539.3	3,044,244.7	7,502,338.3	132,035,739.1	32.4	8.8
B	3 and more than	28,373,155.2	840,396.8	14,696,237.5	29,566.0	11,251.2	14,535,629.3	19.2	0
2	Past due in arrears	23,939,393.0		6,835,574.0	4,098,664.5	6,216,494.9	14,985,988.5		
3	Substandard	6,662,752.4		568,181.9	4,243,661.3	1,151,464.1	9,186,767.7		
4	Doubtful	11,707,493.7		941,456.4	3,445,238.9	1,361,624.9	12,849,651.2		
5	Loss	23,686,863.4		370,881.2	2,260,073.6	910,972.8	24,665,083.1		
8	Transportation and storage	42,024,481.8	10,658,902.0	2,913,339.5	14,826,962.3	13,678,505.7	50,918,500.8	36	12
1	Standard	28,575,234.3	10,658,902.0	2,546,623.6	8,346,458.2	13,249,459.4	31,784,511.6	36	12
a	up to 1 year	17,726,283.2	2,983,646.9	1,736,115.6	13,662.8	4,866,818.3	14,120,659.0	32.4	0
b	1-3 years	9,488,262.0	5,229,198.5	810,494.8	3,875,809.3	8,298,422.6	9,484,352.3	36	12
B	3 and more than	1,360,689.2	2,446,056.6	13.2	4,456,986.2	84,218.5	8,179,500.2	0	0
2	Past due in arrears	87,699.6		4,999.1	4,623,809.1	-	4,706,509.6		
3	Substandard	453,681.5		2,052.9	1,179,763.6	429,046.3	1,202,345.9		
4	Doubtful	6,169,692.7		14,664.0	219,624.0	-	6,374,652.7		
5	Loss	6,738,173.7		345,000.0	457,307.4	-	6,850,481.0		

9	Acomodation and food services activities	27,084,901.4	1,512,383.3	2,058,945.5	6,506,351.7	7,829,615.8	25,215,075.0	30	0
1	Standard	23,965,026.9	1,512,383.3	2,048,643.3	3,779,339.5	5,513,699.6	21,694,406.8	30	0
a	up to 1 year	12,745,703.7	274,003.9	1,453,129.4	2,969,678.7	332,017.0	14,204,239.8	30	0
6	1-5 years	9,014,636.3	1,073,379.4	537,038.9	809,660.8	4,267,212.9	6,093,424.7	30	0
B	5 and more than	2,204,686.9	165,000.0	58,475.0	-	914,469.7	1,396,742.2	0	0
2	Past due in arrears	2,604,441.6	-	9,753.8	521,722.9	2,179,471.5	936,939.2	-	-
3	Substandard	139,373.2	-	-	639,644.3	136,444.7	642,572.8	-	-
4	Doubtful	0.0	-	548.5	1,565,645.0	-	1,565,096.5	-	-
5	Loss	376,059.7	-	-	-	-	376,059.7	-	-
10	Information and communication	5,912,725.1	1,540,364.9	1,974,973.3	9,084,249.4	3,492,816.0	11,069,550.1	36	0
1	Standard	5,040,036.7	1,540,364.9	1,974,973.3	9,076,945.1	3,492,816.0	10,189,557.5	36	0
a	up to 1 year	3,003,370.0	271,574.9	1,605,551.0	5,604,970.8	-	7,274,364.7	36	0
6	1-5 years	1,735,956.1	393,500.0	177,286.9	3,471,974.3	3,492,816.0	1,931,327.6	28.8	0
B	5 and more than	300,710.6	875,290.0	192,135.4	-	-	983,865.2	8.8	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	872,688.3	-	-	7,304.2	-	879,992.6	-	-
11	Financial and insurance activities	16,044,223.1	1,258,399.6	13,335,780.1	13,079,016.8	7,025,175.5	10,020,684.0	26.4	13.2
1	Standard	1,628,716.1	1,258,399.6	6,900,638.0	13,008,350.7	98,324.8	8,896,503.6	26.4	13.2
a	up to 1 year	638,209.6	1,165,824.8	6,363,972.9	6,204,120.8	98,324.8	1,545,857.5	26.4	13.2
6	1-5 years	990,506.5	92,574.8	536,665.1	6,804,229.9	-	7,350,646.2	26.4	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	2,852,020.0	-	2,870,960.0	37,264.8	-	18,324.8	-	-
3	Substandard	10,457,631.5	-	3,564,182.1	33,401.3	6,926,850.7	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	1,105,855.5	-	-	-	-	1,105,855.5	-	-
12	Real estate activities	62,106,933.8	11,753,693.3	18,156,685.0	11,857,661.6	5,829,318.4	61,732,285.4	31.2	9.6
1	Standard	38,653,606.3	11,753,693.3	17,267,201.8	6,699,661.3	2,516,218.9	37,323,540.2	31.2	9.6
a	up to 1 year	14,764,939.8	1,197,259.8	12,869,807.9	4,782,356.5	20,026.0	7,854,722.2	30	0
6	1-5 years	7,082,742.0	8,652,615.3	2,319,542.9	1,908,628.8	414,108.2	14,910,335.0	31.2	9.6
B	5 and more than	16,805,924.4	1,903,818.2	2,077,850.9	8,676.0	2,082,084.7	14,558,483.0	11	0
2	Past due in arrears	12,140,407.4	-	32,965.9	695,848.4	1,712,426.2	11,090,863.7	-	-
3	Substandard	1,204,899.6	-	9,806.9	2,067,894.9	1,263,014.2	1,999,973.4	-	-
4	Doubtful	527,390.3	-	-	494,257.3	337,659.2	683,988.4	-	-
5	Loss	9,580,630.3	-	846,710.4	1,899,999.8	-	10,633,919.7	-	-
13	Professional, scientific and technical activities	382,972.0	782,118.0	150,850.9	1,775.9	139.0	1,015,875.9	33.6	12
1	Standard	211,601.0	782,118.0	144,918.3	-	139.0	848,661.7	33.6	12
a	up to 1 year	211,601.0	150,000.0	142,486.0	-	139.0	218,976.0	33.6	0
6	1-5 years	-	632,118.0	2,432.3	-	-	629,685.7	12	12
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	151,371.0	-	5,932.7	1,775.9	-	147,214.2	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	20,000.0	-	-	-	-	20,000.0	-	-
14	Administrative and support service activities	23,775,399.1	4,227,808.4	4,904,589.8	1,912,430.5	3,156,186.9	21,854,861.3	33.6	0
1	Standard	16,384,041.4	4,227,808.4	2,668,093.2	1,205,217.9	2,037,734.7	17,111,239.7	33.6	0
a	up to 1 year	2,451,095.5	1,684,379.5	1,581,171.6	122,406.0	714,635.2	1,962,074.1	33.6	0
6	1-5 years	7,526,721.4	1,322,705.0	623,930.5	1,068,810.1	620,756.5	8,673,549.4	26.4	0
B	5 and more than	6,406,224.5	1,220,724.0	462,991.1	14,001.8	702,343.0	6,475,616.2	22.8	0
2	Past due in arrears	1,793,339.8	-	26,777.1	152.9	463,985.5	1,302,730.2	-	-
3	Substandard	2,340,084.8	-	2,139,015.0	450,876.9	118,422.1	533,524.6	-	-
4	Doubtful	617,952.1	-	70,704.5	110,824.9	116,501.2	541,571.3	-	-
5	Loss	2,639,980.9	-	-	145,357.9	419,543.4	2,365,795.5	-	-
15	Public administration and defence; compulsory social security	110,000.0	20,000.0	17,921.2	112,955.3	112,427.0	112,607.1	30	0
1	Standard	110,000.0	20,000.0	17,921.2	110,528.3	112,427.0	110,180.0	30	0
a	up to 1 year	30,000.0	-	319.9	30,500.0	30,000.0	30,180.1	12	0
6	1-5 years	80,000.0	20,000.0	17,601.4	80,028.3	82,427.0	79,999.9	30	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	2,427.0	-	2,427.0	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
16	Education	7,494,729.8	596,179.9	417,795.1	412,059.3	378,170.8	7,707,003.1	30	0
1	Standard	5,707,072.9	596,179.9	346,802.6	317,961.0	193,281.6	6,081,129.6	30	0
a	up to 1 year	219,287.8	211,866.6	103,478.2	-	40,777.7	286,898.5	30	0
6	1-5 years	463,030.0	384,313.3	189,868.2	268,841.4	152,503.9	773,812.6	24	0
B	5 and more than	5,024,755.1	-	53,456.2	49,119.6	-	5,020,418.5	10	0
2	Past due in arrears	32,482.8	-	-	2,908.0	-	35,390.8	-	-
3	Substandard	113,293.7	-	15,893.7	-	87,400.0	10,000.0	-	-
4	Doubtful	242,651.3	-	26,698.8	20,875.8	95,686.7	141,141.6	-	-
5	Loss	1,399,229.1	-	28,400.0	70,314.6	1,802.5	1,439,341.2	-	-
17	Human health and social work activities	13,141,582.4	2,815,884.4	1,538,859.7	5,848,008.7	6,889,658.4	13,376,957.4	30	5.71
1	Standard	10,544,587.6	2,815,884.4	1,388,588.5	5,446,974.9	4,496,752.6	12,922,105.7	30	5.71
a	up to 1 year	330,312.1	183,187.3	209,798.6	105,507.6	83,855.4	325,353.0	30	0
6	1-5 years	9,326,149.7	2,347,358.9	975,621.4	664,237.5	4,239,922.2	7,122,202.5	30	12
B	5 and more than	888,125.8	285,338.2	203,168.5	4,677,229.8	172,975.0	5,474,550.3	5.71	5.71
2	Past due in arrears	1,721,403.6	-	124,370.0	236,966.1	1,596,578.7	237,420.9	-	-
3	Substandard	60,000.0	-	-	-	60,000.0	-	-	-
4	Doubtful	263,891.7	-	15,901.1	-	184,627.7	63,363.0	-	-
5	Loss	551,699.5	-	10,000.0	164,067.7	551,699.5	154,067.7	-	-
18	Other	59,257,160.8	12,500,084.8	20,397,882.6	4,497,111.3	2,168,195.1	53,688,279.2	42	8.8
1	Standard	46,523,821.7	12,500,084.8	19,944,210.4	1,542,175.3	1,702,367.7	38,919,503.6	42	8.8
a	up to 1 year	6,955,969.0	4,994,291.7	4,539,377.9	923,173.7	193,113.3	8,140,943.2	42	0
6	1-5 years	37,689,732.0	7,138,793.1	14,456,457.3	199,321.8	1,430,504.4	29,140,885.2	30	12
B	5 and more than	1,878,120.7	367,000.0	948,375.2	419,679.8	78,750.0	1,637,675.3	21.6	8.8
2	Past due in arrears	3,928,601.0	-	284,379.7	1,086,163.2	176,279.6	4,554,104.9	-	-
3	Substandard	23,595.7	-	42,789.9	1,014,396.6	1,728.1	993,474.3	-	-
4	Doubtful	402,802.3	-	123,463.1	156,800.0	254,951.7	181,187.4	-	-
5	Loss	8,378,340.1	-	3,039.5	697,576.3	32,867.9	9,040,008.9	-	-

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of tegrijs)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2009		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate	
			Loan issuance	Loan repayment	Debit	Credit		MAX	MIN
	Total loan	4,254,003.9	2,222,507.3	2,264,787.2	88,500.4	15,249.5	4,284,974.9	30	15.6
0	1 Standard	4,201,134.9	2,222,507.3	2,250,790.9	73,250.9	10,941.5	4,235,160.6	30	15.6
	a up to 1 year	2,084,557.4	1,915,150.7	1,898,826.8	20,377.6	10,941.5	2,110,317.5	30	0
	6 1-5 years	2,116,577.5	307,356.6	351,964.2	52,873.3	-	2,124,843.2	21.6	15.6
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	11,721.0	-	11,721.0	10,941.5	-	10,941.5	-	-
	3 Substandard	5,548.3	-	1,240.2	-	4,308.1	-	-	-
	4 Doubtful	-	-	-	4,308.1	-	-	-	-
	5 Loss	35,599.7	-	1,035.0	-	-	34,564.7	-	-
1	<i>Agriculture, forestry, fishing and hunting</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-
2	<i>Mining and quarrying</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-
3	<i>Manufacturing</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-
4	<i>Electricity, gas, steam and air conditioning supply</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-
5	<i>Water supply; sewerage, waste management and remediation activities</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-
6	<i>Construction</i>	30,000.0	-	-	-	-	30,000.0	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	30,000.0	-	-	-	-	30,000.0	-	-
7	<i>Wholesale and retail trade, repair of motor vehicles and motorcycles</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-
8	<i>Transportation and storage</i>	-	-	-	-	-	-	0	0
	1 Standard	-	-	-	-	-	-	0	0
	a up to 1 year	-	-	-	-	-	-	0	0
	6 1-5 years	-	-	-	-	-	-	0	0
	8 5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	-	-	-	-	-	-	-	-

9	<i>Accommodation and food services activities</i>	-	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-	-
10	<i>Information and communication</i>	-	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	-	0	0
b	5 and more than	-	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-	-
11	<i>Financial and insurance activities</i>	3,488,003.9	2,112,507.3	1,528,787.2	88,500.4	15,249.5	4,144,974.9	30	15.6	
1	Standard	3,465,134.9	2,112,507.3	1,514,790.9	73,250.9	10,941.5	4,125,160.6	30	15.6	
a	up to 1 year	1,348,557.4	1,805,150.7	1,162,826.8	20,377.6	10,941.5	2,000,317.5	30	0	
6	1-5 years	2,116,577.5	307,356.6	351,964.2	52,873.3	-	2,124,843.2	21.6	15.6	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	11,721.0	-	11,721.0	10,941.5	-	10,941.5	-	-	
3	Substandard	5,548.3	-	1,240.2	-	4,308.1	-	-	-	
4	Doubtful	-	-	-	4,308.1	-	4,308.1	-	-	
5	Loss	5,599.7	-	1,035.0	-	-	4,564.7	-	-	
12	<i>Real estate activities</i>	736,000.0	-	736,000.0	-	-	-	0	0	
1	Standard	736,000.0	-	736,000.0	-	-	-	0	0	
a	up to 1 year	736,000.0	-	736,000.0	-	-	-	0	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	
13	<i>Professional, scientific and technical activities</i>	-	-	-	-	-	-	0	0	
1	Standard	-	-	-	-	-	-	0	0	
a	up to 1 year	-	-	-	-	-	-	0	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	
14	<i>Administrative and support service activities</i>	-	-	-	-	-	-	0	0	
1	Standard	-	-	-	-	-	-	0	0	
a	up to 1 year	-	-	-	-	-	-	0	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	
15	<i>Public administration and defence; compulsory social security</i>	-	-	-	-	-	-	0	0	
1	Standard	-	-	-	-	-	-	0	0	
a	up to 1 year	-	-	-	-	-	-	0	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	
16	<i>Education</i>	-	-	-	-	-	-	0	0	
1	Standard	-	-	-	-	-	-	0	0	
a	up to 1 year	-	-	-	-	-	-	0	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	
17	<i>Human health and social work activities</i>	-	-	-	-	-	-	0	0	
1	Standard	-	-	-	-	-	-	0	0	
a	up to 1 year	-	-	-	-	-	-	0	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	
18	<i>Other</i>	-	110,000.0	-	-	-	110,000.0	20	0	
1	Standard	-	110,000.0	-	-	-	110,000.0	20	0	
a	up to 1 year	-	110,000.0	-	-	-	110,000.0	20	0	
6	1-5 years	-	-	-	-	-	-	0	0	
b	5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	-	-	-	-	-	-	-	-	
3	Substandard	-	-	-	-	-	-	-	-	
4	Doubtful	-	-	-	-	-	-	-	-	
5	Loss	-	-	-	-	-	-	-	-	

(in thousands of togo)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2009		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate	
			Loan issuance	Loan repayment	Debit	Credit		MAX	MIN
	Total loan	939,384,394.5	306,873,946.5	323,711,659.7	105,138,796.2	107,671,256.1	920,014,221.4	60	2.4
0	1 Standard	825,896,532.5	306,873,946.5	300,328,537.0	67,096,061.0	87,512,944.8	812,025,058.2	60	2.4
a	up to 1 year	255,630,896.1	186,111,150.3	176,776,167.9	16,701,751.9	20,183,207.3	261,484,423.0	60	4.8
6	1-5 years	352,529,865.2	101,906,363.8	105,987,893.2	45,904,647.0	46,088,179.2	348,264,803.5	48	2.4
B	5 and more than	217,735,771.2	18,856,432.4	17,564,475.8	4,489,662.1	21,241,558.3	202,275,831.6	30	9.6
2	Past due in arrears	43,123,740.8		14,528,265.7	8,469,645.8	12,016,883.8	25,048,237.2		
3	Substandard	19,716,981.1		4,785,539.8	9,732,066.8	4,693,411.9	19,970,096.1		
4	Doubtful	15,353,836.3		2,532,819.4	8,895,394.5	2,960,912.7	18,755,498.7		
5	Loss	35,293,303.8		1,536,497.8	10,945,628.2	487,102.9	44,215,331.3		
1	Agriculture, forestry, fishing and hunting	89,129,605.3	21,618,419.6	30,171,872.4	4,334,349.2	9,002,860.9	75,907,640.7	48	2.4
1	1 Standard	78,537,632.7	21,618,419.6	28,759,047.3	2,198,760.1	7,413,576.7	66,182,188.4	48	2.4
a	up to 1 year	39,297,991.6	16,790,368.5	15,036,854.0	295,676.1	991,577.7	40,355,604.4	48	9
6	1-5 years	34,405,441.1	4,803,451.1	13,681,892.0	1,903,084.0	3,054,038.9	24,376,045.4	48	2.4
B	5 and more than	4,834,200.0	24,600.0	40,301.3	-	3,367,960.1	1,450,538.6	30	0
2	Past due in arrears	3,779,895.0		819,507.1	188,277.3	509,012.4	2,639,652.8		
3	Substandard	2,152,681.0		166,343.3	445,248.3	749,788.0	1,681,798.0		
4	Doubtful	1,650,919.2		170,130.7	751,111.8	250,709.3	1,981,191.0		
5	Loss	3,008,477.3		256,844.0	750,951.7	79,774.3	3,422,810.6		
2	Mining and quarrying	5,052,989.2	2,183,932.5	1,365,699.0	3,378,781.7	711,072.6	8,538,931.7	38.4	0
1	1 Standard	4,086,773.5	2,183,932.5	1,241,606.7	2,961,331.0	235,584.1	7,754,846.3	38.4	0
a	up to 1 year	624,437.8	1,576,917.7	150,543.4	290,208.5	33,337.5	2,307,683.2	38.4	0
6	1-5 years	3,350,735.8	607,014.8	1,084,767.4	2,671,122.5	202,246.6	5,341,859.2	34.8	0
B	5 and more than	111,599.8	-	6,296.0	-	-	105,303.9	0	0
2	Past due in arrears	205,282.9		52,271.5	172,724.4	264,241.7	61,494.1		
3	Substandard	27,822.5		3,100.7	177,509.3	31,486.9	170,744.2		
4	Doubtful	268,533.8		14,259.5	32,916.1	162,500.9	214,689.5		
5	Loss	464,576.5		54,460.7	34,300.8	17,259.1	427,157.6		
3	Manufacturing	38,186,228.6	7,936,131.2	9,123,998.4	3,176,710.0	2,454,157.1	37,720,914.3	43.2	2.4
1	1 Standard	26,275,561.9	7,936,131.2	6,025,881.1	1,811,970.5	1,923,240.2	28,074,542.3	43.2	2.4
a	up to 1 year	6,787,790.9	1,983,679.6	2,045,614.0	353,161.5	352,532.9	6,726,485.2	43.2	0
6	1-5 years	18,051,267.6	5,876,151.5	3,844,422.4	1,458,705.0	1,364,812.3	20,176,889.4	42	2.4
B	5 and more than	1,436,503.4	76,300.0	135,844.7	103.9	205,894.9	1,171,167.7	24	0
2	Past due in arrears	3,362,545.7		418,237.0	126,158.0	204,637.7	2,865,829.0		
3	Substandard	5,234,551.2		2,573,056.1	525,568.5	142,070.6	3,044,993.0		
4	Doubtful	1,206,022.7		79,474.7	233,674.8	182,847.6	1,177,375.1		
5	Loss	2,107,547.1		27,349.5	479,338.3	1,361.0	2,558,174.9		
4	Electricity, gas, steam and air conditioning supply	1,090,300.5	341,747.9	1,072,136.7	852,315.3	120,419.5	1,091,807.6	31.2	0
1	1 Standard	979,612.2	341,747.9	1,060,338.4	752,354.2	74,070.6	939,305.3	31.2	0
a	up to 1 year	203,310.0	252,286.6	326,642.0	137,378.5	36,987.2	229,345.9	31.2	0
6	1-5 years	752,742.7	89,461.3	733,360.3	614,975.7	37,083.4	686,735.9	30	0
B	5 and more than	23,559.5	-	336.1	-	-	23,223.4	0	0
2	Past due in arrears	20,909.6		7,034.5	46,136.9	20,906.4	39,105.6		
3	Substandard	3,478.2		1,820.2	22,540.3	5,873.6	18,324.7		
4	Doubtful	15,000.0		2,943.6	10,873.6	19,568.8	3,361.1		
5	Loss	71,300.5		-	20,410.3	-	91,710.8		
5	Water supply; sewerage, waste management and remediation activities	802,256.9	572,884.3	414,393.9	1,630,418.0	110,347.9	2,480,817.3	33.6	0
1	1 Standard	757,258.9	572,884.3	399,735.8	1,544,633.6	66,294.0	2,408,747.0	33.6	0
a	up to 1 year	319,042.5	192,818.3	147,435.2	503,121.3	2,740.2	864,806.7	33.6	0
6	1-5 years	438,216.4	380,066.0	244,255.5	1,021,512.3	63,553.9	1,531,985.4	32.4	0
B	5 and more than	-	-	8,045.0	20,000.0	-	11,955.0	0	0
2	Past due in arrears	33,314.2		7,122.8	22,578.9	36,845.9	11,924.5		
3	Substandard	6,697.6		680.8	23,613.8	2,382.1	27,248.4		
4	Doubtful	1,564.5		3,867.8	16,848.2	4,825.9	9,719.0		
5	Loss	3,421.7		2,986.8	22,743.6	-	23,178.5		
6	Construction	20,927,641.0	1,426,197.3	3,170,802.1	8,676,514.7	10,274,410.1	17,585,140.7	36	9.6
1	1 Standard	16,477,634.9	1,426,197.3	2,972,609.2	5,618,146.3	7,655,744.0	12,893,625.3	36	9.6
a	up to 1 year	4,023,267.8	342,188.4	783,916.6	320,786.0	1,616,310.5	2,286,015.1	36	0
6	1-5 years	5,589,618.5	531,063.4	1,841,468.9	4,774,850.0	1,252,148.5	7,801,914.5	36	9.6
B	5 and more than	6,864,748.6	552,945.5	347,223.8	522,510.3	4,787,284.9	2,805,695.7	28.8	9.6
2	Past due in arrears	2,439,330.7		76,161.6	256,614.6	2,012,574.6	607,209.1		
3	Substandard	593,760.9		23,847.6	1,172,141.7	389,418.7	1,352,636.3		
4	Doubtful	597,057.7		66,991.9	490,086.4	162,854.2	857,298.0		
5	Loss	819,856.7		31,191.8	1,139,525.6	53,818.6	1,874,371.9		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	199,209,115.1	53,514,863.9	59,635,180.8	19,036,030.4	18,484,576.6	193,640,252.0	54	2.4
1	1 Standard	163,849,301.3	53,514,863.9	54,973,723.2	7,966,214.4	10,734,162.4	159,622,493.9	54	2.4
a	up to 1 year	57,685,161.5	21,257,757.4	28,044,471.6	3,147,228.9	2,928,628.7	51,117,047.5	54	4.8
6	1-5 years	97,875,419.3	31,254,336.1	26,115,369.9	4,781,999.5	7,697,282.1	100,099,102.9	38.4	2.4
B	5 and more than	8,288,720.4	1,002,770.4	813,881.7	36,986.0	108,251.6	8,406,343.6	24	0
2	Past due in arrears	9,232,377.4		2,187,574.0	2,504,378.2	4,877,679.2	4,671,502.4		
3	Substandard	6,021,985.7		867,144.6	1,950,731.4	1,593,601.9	5,511,970.6		
4	Doubtful	5,861,189.6		915,302.6	3,375,373.3	1,068,665.7	7,252,594.6		
5	Loss	14,244,261.1		691,436.4	3,239,333.1	210,467.4	16,581,690.4		
8	Transportation and storage	8,023,050.0	2,810,078.0	1,506,493.9	2,088,238.5	1,005,726.7	10,409,145.8	42	0
1	1 Standard	6,932,878.2	2,810,078.0	1,234,522.1	1,288,212.6	620,623.7	9,176,023.0	42	0
a	up to 1 year	967,455.8	527,385.8	291,177.5	149,335.2	49,520.2	1,303,479.1	42	0
6	1-5 years	5,607,433.7	2,171,406.5	942,269.5	1,138,877.4	571,103.4	7,404,344.6	36	0
B	5 and more than	357,988.6	111,285.7	1,075.0	-	-	468,199.3	24	0
2	Past due in arrears	318,900.5		67,967.5	132,174.9	226,119.9	156,988.0		
3	Substandard	212,671.1		61,174.7	222,908.8	67,033.1	307,372.1		
4	Doubtful	384,327.2		88,433.0	244,293.9	91,950.1	448,238.0		
5	Loss	174,273.1		54,396.7	200,648.2	-	320,524.7		

9	<i>Accommodation and food services activities</i>		28,600,251.2	4,837,699.2	2,573,523.3	4,434,283.5	2,629,880.0	32,668,830.5	38.4	0
a	1 Standard	25,528,540.0	4,837,699.2	2,154,540.7	2,636,140.2	1,651,582.3	29,196,256.3	38.4	0	
	a up to 1 year	5,117,162.0	812,294.7	689,192.3	273,348.7	226,406.5	5,287,206.7	38.4	0	
	b 1-5 years	7,033,853.1	2,138,728.8	701,147.8	1,103,166.3	920,570.3	8,654,030.2	36	0	
	B 5 and more than	13,377,524.8	1,886,675.7	764,200.7	1,259,625.1	504,605.5	15,253,019.5	24	0	
2	Past due in arrears	1,482,434.4		117,148.6	358,177.8	698,086.8	1,025,376.8			
3	Substandard	348,640.6		96,753.1	754,875.7	145,571.5	861,191.7			
4	Doubtful	467,652.6		117,718.1	390,737.4	73,715.4	666,956.5			
5	Loss	772,983.6		87,362.8	294,352.4	60,924.0	919,049.1			
10	<i>Information and communication</i>		2,046,895.9	433,246.5	349,431.9	190,927.0	169,707.9	2,151,929.7	36	0
a	1 Standard	1,891,292.2	433,246.5	297,535.0	48,912.4	120,168.1	1,955,748.1	36	0	
	a up to 1 year	515,122.9	108,286.4	124,013.6	-	3,101.4	496,294.3	36	0	
	b 1-5 years	996,612.9	324,960.1	147,647.1	48,912.4	69,834.5	1,153,003.9	34.8	0	
	B 5 and more than	379,556.4	-	25,874.2	-	47,232.2	306,449.9	0	0	
2	Past due in arrears	50,461.8		13,831.8	22,569.9	11,282.0	47,917.9			
3	Substandard	31,223.4		29,825.9	91,812.0	24,992.2	68,217.3			
4	Doubtful	16,491.5		4,960.4	27,632.8	-	39,163.9			
5	Loss	57,427.0		3,278.8	-	13,265.7	40,882.5			
11	<i>Financial and insurance activities</i>		4,230,670.5	1,353,892.6	2,022,133.1	1,987,493.3	896,939.1	4,652,984.3	38.4	0
a	1 Standard	2,721,432.6	1,353,892.6	1,985,937.8	1,869,423.6	824,452.0	3,134,359.0	38.4	0	
	a up to 1 year	1,897,040.4	1,070,815.4	1,180,003.2	214,581.2	648,638.7	1,353,795.0	38.4	0	
	b 1-5 years	503,443.1	264,764.9	798,879.1	1,654,842.5	125,511.4	1,498,659.9	32.4	0	
	B 5 and more than	320,949.1	18,312.3	7,055.4	-	50,301.9	281,904.1	30	0	
2	Past due in arrears	59,190.5		18,615.1	51,771.6	37,127.1	55,220.0			
3	Substandard	51,392.2		9,514.4	23,504.1	20,359.5	45,022.3			
4	Doubtful	56,923.7		2,839.7	22,793.9	15,000.0	61,877.9			
5	Loss	1,341,731.6		5,226.1	20,000.0	0.5	1,356,005.0			
12	<i>Real estate activities</i>		132,087,417.5	8,855,478.9	17,710,017.7	24,287,162.2	22,210,441.8	125,309,599.0	40.8	4
a	1 Standard	126,882,811.7	8,855,478.9	17,223,122.2	17,248,048.7	19,960,240.4	115,802,976.6	40.8	4	
	a up to 1 year	3,880,020.4	1,995,174.0	2,421,774.1	4,825,136.1	4,744,190.1	3,534,366.3	38.4	9	
	b 1-5 years	18,816,961.2	1,589,682.8	4,147,007.2	9,960,445.4	4,187,254.7	22,032,827.5	40.8	4	
	B 5 and more than	104,185,830.1	5,270,622.1	10,654,340.9	2,462,467.1	11,028,795.6	90,235,782.8	27.6	0	
2	Past due in arrears	1,676,928.6		116,744.2	1,426,874.1	1,282,810.0	1,704,248.6			
3	Substandard	1,706,114.1		121,159.2	2,669,254.2	871,824.7	3,382,384.4			
4	Doubtful	584,275.0		224,593.8	1,191,538.5	53,977.1	1,497,242.5			
5	Loss	1,237,288.1		24,398.3	1,751,446.6	41,589.5	2,922,746.9			
13	<i>Professional, scientific and technical activities</i>		246,370.9	77,868.4	156,708.4	128,603.8	16,257.7	279,877.0	36	0
a	1 Standard	215,445.8	77,868.4	140,447.2	128,173.2	16,118.9	264,921.3	36	0	
	a up to 1 year	33,641.8	64,373.5	23,158.6	20,138.8	230.7	94,764.8	36	0	
	b 1-5 years	181,804.1	13,494.9	117,288.6	108,034.4	15,888.2	170,156.5	30	0	
	B 5 and more than	-	-	-	-	-	-	0	0	
2	Past due in arrears	14,725.0		61.2	430.7	138.8	14,955.7			
3	Substandard	-		-	-	-	-			
4	Doubtful	-		-	-	-	-			
5	Loss	16,200.0		16,200.0	-	-	-			
14	<i>Administrative and support service activities</i>		25,242,688.3	6,034,040.2	6,509,025.5	1,173,901.1	1,811,131.8	24,130,472.2	49.2	0
a	1 Standard	18,404,507.5	6,034,040.2	6,195,296.3	691,120.5	1,733,426.7	17,200,945.3	49.2	0	
	a up to 1 year	3,722,588.2	2,499,681.6	2,422,269.7	96,105.0	130,650.4	3,765,454.6	49.2	0	
	b 1-5 years	13,160,705.4	3,211,358.4	3,755,532.5	595,015.6	1,584,471.3	11,627,075.6	45.6	0	
	B 5 and more than	1,521,213.9	323,000.1	17,494.1	-	18,304.9	1,808,415.0	24	0	
2	Past due in arrears	5,766,056.0		64,234.2	53,785.1	1,603.6	5,754,003.2			
3	Substandard	341,899.7		152,638.7	124,654.6	8,505.9	305,409.6			
4	Doubtful	365,806.9		84,098.1	11,532.1	67,595.7	225,645.3			
5	Loss	364,418.2		12,758.2	292,808.8	-	644,468.9			
15	<i>Public administration and defence; compulsory social security</i>		1,757,287.9	827,288.0	2,442,450.7	6,569,687.7	694,142.0	6,017,670.9	36	0
a	1 Standard	1,541,246.8	827,288.0	2,262,511.0	6,372,280.7	603,463.5	5,874,840.9	36	0	
	a up to 1 year	129,154.1	136,752.5	295,346.5	845,915.1	33,264.8	783,210.4	33.6	0	
	b 1-5 years	836,307.8	645,535.5	1,881,450.3	5,526,365.6	570,198.7	4,556,559.9	36	0	
	B 5 and more than	575,784.9	45,000.0	85,714.2	-	-	535,070.6	19.2	0	
2	Past due in arrears	13,866.3		8,779.9	79,445.0	52,151.0	32,380.4			
3	Substandard	-		5,942.5	23,187.6	9,057.5	8,187.6			
4	Doubtful	151,940.8		160,210.4	60,637.8	29,469.9	22,898.3			
5	Loss	50,234.0		5,006.9	34,136.7	-	79,363.8			
16	<i>Education</i>		4,861,298.1	1,557,568.0	2,428,484.7	8,870,512.0	2,622,139.3	10,238,754.1	36	12
a	1 Standard	3,026,371.8	1,557,568.0	2,235,034.6	6,062,299.9	1,538,428.1	6,872,777.1	36	12	
	a up to 1 year	487,345.1	370,189.0	704,660.4	1,008,344.1	634,447.8	526,770.0	36	0	
	b 1-5 years	2,032,302.5	1,105,979.0	1,506,846.2	5,053,712.3	849,515.7	5,835,631.9	32.4	12	
	B 5 and more than	506,724.2	81,400.0	23,528.0	243.5	54,464.7	510,375.1	24	0	
2	Past due in arrears	820,877.2		76,274.1	567,360.7	764,258.0	547,705.7			
3	Substandard	376,034.5		37,818.6	869,054.4	176,827.7	1,030,442.6			
4	Doubtful	191,811.1		28,384.5	392,215.4	142,611.3	413,030.7			
5	Loss	446,203.5		50,972.9	979,581.6	14.2	1,374,798.1			
17	<i>Human health and social work activities</i>		10,263,629.6	1,645,770.7	1,907,851.7	4,111,369.6	2,058,477.2	12,054,440.9	36	12
a	1 Standard	8,554,239.1	1,645,770.7	1,788,767.1	3,673,198.3	1,963,341.7	10,121,099.2	36	12	
	a up to 1 year	1,046,934.3	281,876.0	413,523.1	498,978.4	118,751.1	1,295,514.6	36	0	
	b 1-5 years	5,265,836.4	1,235,042.6	1,265,618.3	3,120,219.9	1,051,804.2	7,303,676.4	36	12	
	B 5 and more than	2,241,468.5	128,852.1	109,625.8	54,000.0	792,786.5	1,521,908.3	28.8	0	
2	Past due in arrears	309,315.4		94,094.4	128,921.0	119,647.9	224,494.1			
3	Substandard	393,004.1		6,788.5	44,703.2	146,854.0	284,064.8			
4	Doubtful	291,436.5		16,798.3	130,667.1	(80,488.0)	485,793.4			
5	Loss	715,634.5		1,403.5	133,880.1	(90,878.4)	938,989.4			
18	<i>Other</i>		367,626,698.0	190,846,839.4	181,151,455.1	10,211,498.4	32,398,568.1	355,135,012.5	60	5.1
a	1 Standard	339,233,991.3	190,846,839.4	169,377,881.2	4,224,840.9	30,378,427.6	334,549,362.8	60	5.1	
	a up to 1 year	128,893,429.0	135,848,305.0	121,675,572.3	3,722,308.7	7,631,891.1	139,156,579.2	60	5.1	
	b 1-5 years	137,631,163.4	45,663,866.0	43,178,670.1	368,806.1	22,470,860.9	118,014,304.4	48	6	
	B 5 and more than	72,709,398.9	9,334,668.5	4,523,638.8	133,726.1	275,675.6	77,378,479.1	30	0	
2	Past due in arrears	13,537,329.6		10,382,606.3	2,331,266.8	897,760.8	4,588,229.3			
3	Substandard	2,215,024.5		627,931.0	590,758.8	307,764.0	1,870,088.3			
4	Doubtful	3,242,883.4		551,812.3	1,512,461.6	715,108.8	3,488,423.9			
5	Loss	9,397,469.2		211,224.2	1,552,170.3	99,507.0	10,638,908.3			

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of togrng)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2009		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate	
			Loan issuance	Loan repayment	Debit	Credit		MAX	MIN
	Total loan	9,868,190.4	2,178,379.2	3,837,277.4	728,956.0	78,938.3	8,859,309.8	30	0
0	Standard	9,433,948.2	2,178,379.2	3,756,559.2	682,647.5	78,938.3	8,459,477.3	30	0
a	up to 1 year	4,513,850.9	1,788,426.1	840,940.2	23,731.4	35,763.8	5,449,304.4	30	0
6	1-5 years	4,103,750.6	207,714.1	2,704,369.6	656,865.4	43,174.5	2,220,785.9	30	0
B	5 and more than	816,346.7	182,239.0	211,249.4	2,050.7	-	789,387.0	0	0
2	Past due in arrears	80,122.5	-	51,918.2	45,924.7	-	74,129.0	-	-
3	Substandard	33,800.0	-	28,800.0	-	-	5,000.0	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	320,319.7	-	-	383.8	-	320,703.5	-	-
1	<i>Agriculture, forestry, fishing and hunting</i>	230,631.4	-	112,345.9	-	-	118,285.5	0	0
1	Standard	230,631.4	-	112,345.9	-	-	118,285.5	0	0
a	up to 1 year	111,343.1	-	111,343.6	-	-	(0.5)	0	0
6	1-5 years	1,988.3	-	1,000.3	-	-	988.0	0	0
B	5 and more than	117,300.0	-	1.9	-	-	117,298.1	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
2	<i>Mining and quarrying</i>	1,940,813.1	-	1,885,390.0	31,577.0	-	87,000.0	0	0
1	Standard	1,853,813.1	-	1,885,390.0	31,577.0	-	(0.0)	0	0
a	up to 1 year	427,803.1	-	435,090.0	7,287.0	-	(0.0)	0	0
6	1-5 years	1,426,010.0	-	1,450,300.0	24,290.0	-	-	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	87,000.0	-	-	-	-	87,000.0	-	-
3	<i>Manufacturing</i>	664,988.2	120,000.0	24,507.6	-	10,000.0	750,480.6	12	0
1	Standard	664,988.2	120,000.0	24,507.6	-	10,000.0	750,480.6	12	0
a	up to 1 year	31,760.3	-	9,495.1	-	-	22,265.2	0	0
6	1-5 years	240,000.0	120,000.0	1.0	-	10,000.0	349,999.0	12	0
B	5 and more than	393,227.9	-	15,011.5	-	-	378,216.4	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
4	<i>Electricity, gas, steam and air conditioning supply</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
5	<i>Water supply; sewerage, waste management and remediation activities</i>	-	54,600.0	5,404.4	-	-	49,195.6	12	0
1	Standard	-	54,600.0	5,404.4	-	-	49,195.6	12	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	54,600.0	5,404.4	-	-	49,195.6	12	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
6	<i>Construction</i>	3,297,004.7	1,182,239.0	711,051.6	246,568.3	7,848.6	4,006,911.7	30	0
1	Standard	3,297,004.7	1,182,239.0	710,114.7	238,719.7	7,848.6	4,000,000.0	30	0
a	up to 1 year	3,000,000.0	1,000,000.0	-	-	-	4,000,000.0	30	0
6	1-5 years	297,004.7	-	527,875.7	238,719.7	7,848.6	(0.0)	0	0
B	5 and more than	-	182,239.0	182,239.0	-	-	-	0	0
2	Past due in arrears	-	-	936.9	7,848.6	-	6,911.7	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
7	<i>Wholesale and retail trade, repair of motor vehicles and motorcycles</i>	164,718.5	36,928.3	131,187.0	188.1	13.6	70,634.3	26.4	0
1	Standard	164,718.5	36,928.3	131,187.0	188.1	13.6	70,634.3	26.4	0
a	up to 1 year	140,007.9	36,928.3	125,690.2	0.5	-	51,246.6	26.4	0
6	1-5 years	24,710.6	-	5,496.9	187.6	13.6	19,387.7	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	0.0	-	-	-	-	0.0	-	-
8	<i>Transportation and storage</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-

9	<i>Accommodation and food services activities</i>	30,000.0	-	3,612.3	-	-	26,387.7	0	0
1	Standard	30,000.0	-	3,612.3	-	-	26,387.7	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	30,000.0	-	3,612.3	-	-	26,387.7	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
10	<i>Information and communication</i>	13,319.9	-	538.3	-	-	12,781.6	0	0
1	Standard	13,319.9	-	538.3	-	-	12,781.6	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
B	5 and more than	13,319.9	-	538.3	-	-	12,781.6	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
11	<i>Financial and insurance activities</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
12	<i>Real estate activities</i>	190,553.6	-	6,230.0	15,850.7	13,800.0	186,374.3	21	0
1	Standard	190,553.6	-	6,230.0	15,850.7	13,800.0	186,374.3	21	0
a	up to 1 year	2,999.9	-	2,999.9	-	-	-	21	0
6	1-5 years	13,900.0	-	100.0	13,800.0	13,800.0	13,800.0	0	0
B	5 and more than	173,653.7	-	3,130.1	2,050.7	-	172,574.3	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
13	<i>Professional, scientific and technical activities</i>	-	-	-	-	-	-	0	0
1	Standard	-	-	-	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
14	<i>Administrative and support service activities</i>	493,384.8	587.8	8,430.9	5,697.4	-	491,239.1	26.4	0
1	Standard	493,384.8	587.8	8,430.9	5,697.4	-	491,239.1	26.4	0
a	up to 1 year	-	587.8	89.4	-	-	498.4	26.4	0
6	1-5 years	493,384.8	-	8,341.5	5,697.4	-	490,740.7	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
15	<i>Public administration and defence; compulsory social security</i>	12,863.6	5,100.0	11,218.5	-	-	6,745.1	28.8	0
1	Standard	12,863.6	5,100.0	11,218.5	-	-	6,745.1	28.8	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	12,863.6	5,100.0	11,218.5	-	-	6,745.1	28.8	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
16	<i>Education</i>	2,528,446.7	28,014.1	896,422.6	401,658.4	38,076.1	2,023,620.5	16.8	0
1	Standard	2,219,524.1	28,014.1	816,641.3	363,582.3	38,076.1	1,756,403.2	16.8	0
a	up to 1 year	760,092.6	-	132,223.5	-	35,763.8	592,105.3	16.2	0
6	1-5 years	1,419,431.5	28,014.1	678,417.8	363,582.3	2,312.3	1,130,297.9	16.8	0
B	5 and more than	40,000.0	-	6,000.0	-	-	34,000.0	0	0
2	Past due in arrears	80,122.5	-	50,981.3	38,076.1	-	67,217.3	-	-
3	Substandard	28,800.0	-	28,800.0	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	200,000.0	-	-	-	-	200,000.0	-	-
17	<i>Human health and social work activities</i>	88,945.2	-	5,228.6	9,200.0	9,200.0	83,716.6	0	0
1	Standard	88,945.2	-	5,228.6	9,200.0	9,200.0	83,716.6	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	10,100.0	-	900.0	9,200.0	9,200.0	9,200.0	0	0
B	5 and more than	78,845.2	-	4,328.6	-	-	74,516.6	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
18	<i>Other</i>	212,520.7	750,910.0	35,709.7	18,216.2	-	945,937.2	30	0
1	Standard	174,201.0	750,910.0	35,709.7	17,832.4	-	907,233.7	30	0
a	up to 1 year	39,844.0	750,910.0	24,008.5	16,443.9	-	783,189.4	16.8	0
6	1-5 years	134,357.0	-	11,701.2	1,388.5	-	124,044.3	30	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	5,000.0	-	-	-	-	5,000.0	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	33,319.7	-	-	383.8	-	33,703.5	-	-