

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of togrog)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2010		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	2,569,713,195.5	1,211,731,290.6	893,505,051.1	199,998,932.5	318,140,928.5	2,769,797,438.9	60.0	2.4
a	up to 1 year	728,535,777.1	481,013,470.9	456,459,788.7	43,491,906.7	58,802,185.1	737,779,180.9	60.0	4.8
6	1-5 years	1,272,406,406.8	627,796,426.9	370,540,309.9	132,607,620.7	92,472,038.5	1,569,798,106.0	49.2	4.8
b	5 and more than	568,771,011.5	102,921,392.7	66,504,952.5	23,899,405.2	166,866,704.9	462,220,152.0	36.0	2.4
2	Past due in arrears	72,784,428.2		27,403,563.1	54,597,764.9	12,113,535.2	87,865,094.8		
3	Substandard	66,719,232.5		11,867,403.2	28,717,397.7	7,766,434.8	75,802,792.2		
4	Doubtful	83,624,735.4		20,905,582.9	14,565,509.9	14,385,715.2	62,898,947.2		
5	Loss	257,458,259.3		37,802,026.5	16,216,014.7	4,065,391.7	231,806,855.8		
1	Agriculture, forestry, fishing and hunting	158,240,678.1	19,080,937.2	34,571,005.4	13,790,227.4	14,736,958.0	141,803,879.4	48.0	9.6
1	Standard	117,129,002.2	19,080,937.2	29,589,827.2	7,013,953.2	11,860,863.4	101,773,202.0	48.0	9.6
a	up to 1 year	50,704,710.0	10,866,868.8	21,165,588.0	67,221.3	4,505,280.7	35,967,931.5	48.0	9.6
6	1-5 years	51,990,279.2	7,523,340.6	8,073,203.2	6,946,731.9	874,687.0	57,512,461.5	48.0	9.6
b	5 and more than	14,434,013.0	690,727.8	351,036.1	-	6,480,895.8	8,292,809.0	27.6	9.6
2	Past due in arrears	2,116,058.2		1,449,606.6	5,962,353.0	594,170.5	6,034,634.1		
3	Substandard	3,816,461.3		550,742.3	46,002.9	1,520,000.1	1,791,721.9		
4	Doubtful	2,258,038.5		1,672,516.5	222,927.9	108,485.0	699,964.9		
5	Loss	32,921,118.0		1,308,312.8	544,990.4	653,439.0	31,504,356.6		
2	Mining and quarrying	379,187,216.7	132,270,430.8	113,260,769.2	116,548,258.2	127,604,160.5	387,140,976.0	30.0	6.3
1	Standard	319,546,863.3	132,270,430.8	106,921,026.3	74,964,778.4	118,804,110.7	301,056,935.6	30.0	6.3
a	up to 1 year	83,607,853.2	81,895,084.3	63,769,847.6	584,487.8	18,292,596.4	84,024,981.2	30.0	6.3
6	1-5 years	146,383,692.9	38,968,680.4	21,877,826.5	74,139,039.0	21,467,552.0	216,146,033.9	28.8	10.0
b	5 and more than	89,555,317.2	11,406,666.2	21,273,352.2	241,251.6	79,043,962.2	885,920.4	19.2	12.0
2	Past due in arrears	1,600,993.3		9,800.8	26,197,176.9	259,645.8	27,528,723.6		
3	Substandard	1,504,343.1		760,614.1	10,636,734.3	847,116.7	10,533,346.6		
4	Doubtful	12,877,368.6		1,209,254.0	620,550.9	7,225,134.5	5,063,530.9		
5	Loss	43,657,648.5		4,360,074.0	4,129,017.7	468,152.9	42,958,439.4		
3	Manufacturing	458,616,234.0	114,717,927.1	116,933,378.7	44,859,654.2	45,095,401.3	456,165,035.3	36.0	7.3
1	Standard	361,531,553.7	114,717,927.1	105,618,871.4	25,715,734.3	40,623,938.7	355,722,405.0	36.0	7.3
a	up to 1 year	123,329,268.8	33,620,095.6	55,794,830.4	20,044,063.5	8,029,851.2	113,168,746.3	36.0	9.6
6	1-5 years	193,622,450.4	77,638,905.5	46,026,472.1	3,393,691.3	17,599,702.3	211,028,872.8	36.0	7.3
b	5 and more than	44,579,834.5	3,458,926.0	3,797,568.9	2,277,979.5	14,994,385.1	31,524,785.9	36.0	8.8
2	Past due in arrears	13,045,276.4		3,355,010.7	1,027,090.5	1,534,297.8	9,183,058.4		
3	Substandard	31,758,572.4		188,657.5	9,502,345.1	655,252.3	40,417,007.7		
4	Doubtful	22,282,053.1		2,391,719.1	6,259,656.3	2,121,950.2	24,028,040.1		
5	Loss	29,998,778.3		5,379,120.0	2,354,828.1	159,962.4	26,814,524.0		
4	Electricity, gas, steam and air conditioning supply	21,835,734.2	5,352,290.4	5,093,243.4	3,487,259.0	4,701,661.7	20,880,378.4	30.0	9.6
1	Standard	17,351,878.7	5,352,290.4	4,032,781.6	2,838,752.6	4,274,273.1	17,235,867.0	30.0	9.6
a	up to 1 year	4,716,814.1	2,458,551.0	1,103,739.2	26,523.6	1,657,864.8	4,440,284.7	30.0	16.0
6	1-5 years	6,930,395.9	2,689,004.1	2,757,752.6	2,812,134.6	301,876.4	9,371,905.5	30.0	9.6
b	5 and more than	5,704,668.7	204,735.3	171,289.8	94.4	2,314,531.9	3,423,676.7	18.0	14.4
2	Past due in arrears	825,630.8		639,620.1	60,960.2	244,435.0	2,535.9		
3	Substandard	34,110.7		30,594.1	885.2	3,516.6	885.2		
4	Doubtful	151,706.9		222,095.0	241,179.9	54,633.2	116,158.6		
5	Loss	3,472,407.0		168,152.7	345,481.1	124,803.8	3,524,931.7		
5	Water supply; sewerage, waste management and remediation activities	3,554,802.8	534,940.6	1,037,514.1	11,752,476.5	117,522.0	14,687,183.9	27.6	12.0
1	Standard	3,495,802.1	534,940.6	1,016,075.3	10,532,974.5	104,301.5	13,443,340.4	27.6	12.0
a	up to 1 year	1,754,191.5	71,820.4	432,756.5	166,943.6	44,156.9	1,516,042.0	27.6	15.0
6	1-5 years	1,590,468.4	438,120.2	568,845.7	10,191,030.9	10,074.6	11,640,699.3	27.6	12.0
b	5 and more than	151,142.2	25,000.0	14,473.1	175,000.0	50,070.0	286,599.1	0.0	0.0
2	Past due in arrears	28,870.8		12,432.0	529,461.7	7,851.2	538,049.4		
3	Substandard	5,255.9		1,735.1	524.2	3,520.8	524.2		
4	Doubtful	11,300.2		3,234.2	33,569.8	1,654.2	39,981.5		
5	Loss	13,573.9		4,037.5	655,946.3	194.3	665,288.4		
6	Construction	348,856,873.1	128,781,511.3	123,765,285.9	33,879,599.2	38,397,597.3	349,355,100.4	33.6	6.0
1	Standard	234,778,054.0	128,781,511.3	84,956,796.5	18,869,072.7	31,000,620.1	266,471,221.4	33.6	6.0
a	up to 1 year	87,527,931.1	32,514,566.2	42,662,012.0	3,837,538.6	9,423,308.6	71,794,715.3	33.6	15.0
6	1-5 years	137,880,421.0	84,601,174.6	40,017,742.2	3,760,866.2	11,854,286.1	174,370,433.5	33.6	6.0
b	5 and more than	9,369,701.9	11,665,770.5	2,277,042.3	11,270,667.9	9,723,025.3	20,306,072.6	24.0	6.0
2	Past due in arrears	27,018,717.3		7,351,097.8	8,302,173.2	5,390,711.5	22,579,081.1		
3	Substandard	12,965,999.1		6,201,620.5	5,694,498.5	267,598.2	12,191,278.9		
4	Doubtful	24,014,775.0		12,653,639.5	711,983.9	1,063,529.2	11,009,590.2		
5	Loss	50,079,327.7		12,602,131.6	301,870.9	675,138.2	37,103,928.8		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	557,887,061.4	280,360,540.4	226,555,709.9	25,551,261.4	38,250,795.5	598,992,357.8	42.0	4.8
1	Standard	488,659,526.4	280,360,540.4	214,773,717.1	12,836,498.0	30,800,088.8	536,282,758.9	42.0	4.8
a	up to 1 year	129,452,322.0	76,052,580.0	73,549,736.7	1,633,459.4	12,494,964.2	121,093,660.6	42.0	7.3
6	1-5 years	339,384,669.9	196,904,193.6	136,881,358.6	8,557,132.2	8,936,873.2	399,027,763.9	42.0	4.8
b	5 and more than	19,822,534.5	7,403,766.7	4,342,621.8	2,645,906.4	9,368,251.4	16,161,334.3	21.6	8.8
2	Past due in arrears	3,428,928.2		1,536,340.4	5,135,597.9	1,049,480.9	5,978,704.8		
3	Substandard	5,445,737.4		974,663.2	341,540.1	3,230,829.4	1,581,784.9		
4	Doubtful	10,083,821.5		1,204,397.6	3,582,992.4	2,241,374.2	10,821,042.2		
5	Loss	50,269,047.9		8,066,591.6	3,654,633.0	929,022.3	44,928,067.1		
8	Transportation and storage	93,531,712.6	24,049,719.1	30,671,924.8	5,221,548.2	4,988,282.2	87,142,772.8	31.2	9.6
1	Standard	78,756,017.6	24,049,719.1	30,413,998.6	4,450,532.6	4,757,594.2	72,084,676.6	31.2	9.6
a	up to 1 year	36,537,213.3	2,895,553.8	24,478,794.4	128,187.7	402,199.7	14,679,960.7	31.2	10.5
6	1-5 years	35,355,599.4	17,228,128.4	5,905,099.2	4,322,344.9	915,742.1	50,085,231.5	31.2	9.6
b	5 and more than	6,863,204.9	3,926,036.8	30,105.0	-	3,439,652.3	7,319,484.4	22.8	14.4
2	Past due in arrears	1,440,827.6		27,858.0	103,367.4	36,016.2	1,480,320.8		
3	Substandard	114,534.3		15,674.2	599,212.4	22,586.1	675,486.4		
4	Doubtful	6,369,823.8		39,240.0	28,381.1	42,754.2	6,316,210.7		
5	Loss	6,850,509.2		175,154.0	40,054.6	129,331.5	6,586,078.3		

9	Accommodation and food services activities	59,175,117.9	27,730,881.2	16,207,136.4	8,229,248.6	8,915,301.5	70,012,809.8	33.6	6.3
	1 Standard	55,341,230.2	27,730,881.2	15,562,155.4	6,172,085.7	8,400,142.8	65,281,898.9	33.6	6.3
a	up to 1 year	19,575,335.4	2,726,507.0	4,982,456.2	4,121,950.3	371,989.1	21,069,347.4	30.0	6.3
6	1-5 years	27,964,652.3	16,926,112.0	7,147,513.1	725,973.5	4,226,755.9	34,242,468.7	33.6	12.0
b	5 and more than	7,801,242.5	8,078,262.2	3,432,186.1	1,324,161.9	3,801,397.8	9,970,082.7	31.2	12.0
	2 Past due in arrears	810,856.6		324,415.6	1,659,144.7	259,768.1	1,885,817.6		
	3 Substandard	865,296.5		143,301.7	38,510.6	125,134.1	635,371.2		
	4 Doubtful	272,167.2		89,381.7	200,804.9	106,484.6	277,105.8		
	5 Loss	1,885,567.4		87,881.9	158,702.8	23,771.9	1,932,616.3		
10	Information and communication	23,138,838.7	10,253,676.7	10,252,340.0	7,592,768.5	7,599,938.6	23,133,005.4	31.2	13.2
	1 Standard	18,634,760.5	10,253,676.7	6,688,755.1	7,560,256.7	7,555,701.7	22,204,237.2	31.2	13.2
a	up to 1 year	5,645,997.8	766,987.0	3,928,712.5	118,549.0	236,620.8	2,366,200.5	27.6	15.0
6	1-5 years	5,020,688.3	8,968,092.6	2,245,501.2	7,224,392.0	82,420.1	18,885,251.7	31.2	13.2
b	5 and more than	7,968,074.4	518,597.1	514,541.3	217,315.8	7,236,660.8	952,785.1	19.2	16.8
	2 Past due in arrears	3,294,166.6		3,280,571.5	11,612.6	6,372.0	18,835.7		
	3 Substandard	314,570.6		261,258.0	-	7,978.0	45,334.6		
	4 Doubtful	25,992.2		720.0	14,769.1	-	40,041.3		
	5 Loss	869,348.9		21,035.4	6,130.1	29,887.0	824,556.6		
11	Financial and insurance activities	28,024,710.6	17,451,943.7	7,088,776.0	1,659,714.9	2,070,660.4	37,976,932.8	30.0	11.0
	1 Standard	25,297,821.0	17,451,943.7	6,903,931.1	1,595,641.9	2,050,865.3	35,390,610.3	30.0	11.0
a	up to 1 year	4,917,473.2	9,340,013.2	4,084,371.7	486,616.6	26,875.0	10,632,856.3	30.0	12.0
6	1-5 years	17,112,079.1	6,662,674.5	2,627,221.5	994,025.3	913,209.4	21,228,347.9	28.8	11.0
b	5 and more than	3,268,268.7	1,449,256.1	192,337.9	115,000.0	1,110,780.8	3,529,406.0	25.2	12.0
	2 Past due in arrears	87,445.5		57,919.2	47,256.5	5,364.6	71,418.2		
	3 Substandard	112,321.6		104,524.5	1,337.5	2,796.0	6,338.6		
	4 Doubtful	46,885.1		17,660.5	3,136.9	11,634.6	20,726.8		
	5 Loss	2,480,237.4		4,740.7	12,342.2	-	2,487,838.9		
12	Real estate activities	418,180,202.8	75,118,795.2	40,835,523.9	16,650,608.8	31,394,926.8	437,719,156.1	36.0	2.4
	1 Standard	387,950,542.6	75,118,795.2	35,178,069.5	8,624,091.6	28,241,968.6	408,273,391.3	36.0	2.4
a	up to 1 year	10,699,119.9	12,643,429.2	3,259,493.8	4,240,583.7	109,022.9	24,214,616.0	36.0	10.7
6	1-5 years	57,064,424.1	23,224,541.4	9,794,342.6	3,700,037.4	11,128,108.1	63,066,552.2	32.4	6.0
b	5 and more than	320,186,998.6	39,250,824.6	22,124,233.1	683,470.5	17,004,837.6	320,992,223.0	24.0	2.4
	2 Past due in arrears	8,726,995.6		2,578,078.3	4,046,693.9	1,715,689.4	8,479,921.8		
	3 Substandard	5,416,733.0		810,182.3	424,636.5	315,882.3	4,715,304.9		
	4 Doubtful	2,385,279.0		395,366.8	1,889,420.8	762,473.4	3,116,859.6		
	5 Loss	13,700,652.5		1,873,826.9	1,665,766.1	358,913.2	13,133,678.5		
13	Professional, scientific and technical activities	2,504,502.6	2,176,806.8	578,984.8	634,023.1	618,913.0	4,117,434.8	30.0	14.4
	1 Standard	2,369,664.2	2,176,806.8	536,333.4	41,905.1	615,518.0	3,436,524.8	30.0	14.4
a	up to 1 year	308,552.5	442,865.7	142,170.1	-	-	609,248.0	26.4	15.6
6	1-5 years	1,589,046.2	1,591,401.2	367,120.4	41,905.1	592,118.0	2,263,114.1	30.0	18.0
b	5 and more than	472,065.6	142,540.0	27,042.9	-	23,400.0	564,162.7	19.2	14.4
	2 Past due in arrears	15,378.2		232.5	592,118.0	420.7	606,843.0		
	3 Substandard	-		-	-	-	-		
	4 Doubtful	-		-	-	-	-		
	5 Loss	119,460.1		42,418.9	-	2,974.3	74,066.9		
14	Administrative and support service activities	36,639,787.8	5,564,295.5	11,773,387.0	644,240.4	1,255,029.5	29,819,907.1	49.2	12.0
	1 Standard	34,755,836.4	5,564,295.5	11,339,589.5	588,937.3	1,184,930.3	28,384,549.4	49.2	12.0
a	up to 1 year	3,984,775.7	1,854,998.8	3,096,525.9	561,342.3	2,507.4	3,302,083.5	49.2	13.8
6	1-5 years	21,507,122.7	3,268,152.7	7,025,779.7	27,164.6	595,157.5	17,181,502.7	49.2	12.0
b	5 and more than	9,263,938.1	441,144.0	1,217,283.9	430.4	587,265.4	7,900,963.2	24.0	24.0
	2 Past due in arrears	352,948.1		44,629.7	22,131.9	14,960.2	153,490.0		
	3 Substandard	102,137.9		6,001.0	3,092.1	33,834.0	65,395.0		
	4 Doubtful	97,758.5		30,069.5	30,079.2	4,618.4	93,149.9		
	5 Loss	1,331,106.8		353,097.3	0.0	16,686.6	961,322.8		
15	Public administration and defence; compulsory social security	12,453,531.1	10,802,187.2	5,543,881.9	142,864.6	145,929.0	17,708,771.9	33.6	12.0
	1 Standard	10,777,150.7	10,802,187.2	5,453,719.5	52,819.5	54,029.7	16,124,408.2	33.6	12.0
a	up to 1 year	1,250,755.5	2,015,475.8	1,013,573.3	4,996.6	15,070.4	2,242,584.2	33.6	0.0
6	1-5 years	7,442,766.4	8,086,334.0	3,722,784.6	47,675.0	38,959.3	11,815,031.6	30.0	12.0
b	5 and more than	2,083,628.8	700,377.4	717,361.7	147.9	-	2,066,792.5	19.2	14.4
	2 Past due in arrears	104,322.8		46,485.4	34,030.4	49,598.9	42,268.9		
	3 Substandard	45,097.7		22,966.3	17,843.0	24,526.9	15,447.5		
	4 Doubtful	40,996.3		12,618.5	10,988.5	16,615.1	22,751.3		
	5 Loss	1,485,963.6		8,092.2	27,183.1	1,158.5	1,503,896.0		
16	Education	25,558,505.7	20,587,306.5	11,490,460.3	2,899,473.6	2,729,302.6	34,825,522.9	38.4	5.4
	1 Standard	20,995,984.1	20,587,306.5	10,878,950.4	714,258.9	1,459,046.0	29,959,553.2	38.4	5.4
a	up to 1 year	2,190,459.8	4,553,669.0	2,625,082.1	76,445.1	15,329.4	4,180,162.5	38.4	12.6
6	1-5 years	16,192,895.0	14,865,065.2	7,397,145.8	483,292.1	912,087.3	23,232,019.2	33.6	12.0
b	5 and more than	2,612,629.3	1,168,572.3	856,722.5	154,521.7	531,629.3	2,547,371.5	25.2	5.4
	2 Past due in arrears	518,648.1		109,947.8	272,544.6	500,038.8	181,206.1		
	3 Substandard	677,508.3		82,411.7	412,151.9	427,197.3	580,051.2		
	4 Doubtful	109,601.4		91,558.8	535,506.1	162,384.9	391,163.7		
	5 Loss	3,256,763.7		327,591.6	965,012.1	180,635.6	3,713,548.7		
17	Human health and social work activities	24,777,172.4	13,236,985.7	7,899,330.2	5,261,061.3	5,061,329.5	30,314,559.6	36.0	12.0
	1 Standard	22,961,443.0	13,236,985.7	7,081,735.3	4,609,917.4	4,957,085.4	28,769,525.3	36.0	12.0
a	up to 1 year	3,428,377.0	1,921,059.5	1,746,243.1	174,191.3	77,303.4	3,700,081.4	27.6	15.0
6	1-5 years	12,720,547.4	10,258,121.5	4,060,962.3	4,435,726.1	697,909.3	22,655,523.4	36.0	12.0
b	5 and more than	6,812,518.6	1,057,804.6	1,274,529.9	-	4,181,872.8	2,413,920.5	24.0	16.8
	2 Past due in arrears	245,395.1		36,016.7	12,136.5	43,625.1	177,889.8		
	3 Substandard	119,291.6		19,997.7	65,854.8	44,098.4	121,050.3		
	4 Doubtful	242,160.2		71,638.9	9,509.4	15,080.6	164,950.1		
	5 Loss	1,208,882.6		689,941.7	563,643.2	1,440.0	1,081,144.1		
18	Other	398,137,168.3	323,660,115.0	227,924,974.9	15,291,331.9	22,788,296.0	486,375,344.3	60.0	4.8
	1 Standard	369,380,064.6	323,660,115.0	216,558,718.0	12,816,722.1	21,395,850.3	467,902,333.5	60.0	4.8
a	up to 1 year	158,904,626.4	204,373,345.5	148,623,855.4	7,218,806.3	3,097,244.2	18,775,678.7	60.0	4.8
6	1-5 years	192,654,208.1	107,954,384.2	64,043,638.8	804,458.6	11,324,519.8	226,044,892.4	49.0	6.0
b	5 and more than	17,821,230.0	11,332,385.3	3,891,223.8	4,793,457.2	6,974,086.3	23,081,762.4	34.8	10.0
	2 Past due in arrears	9,122,969.1		6,543,499.9	581,915.3	401,088.7	2,760,295.8		
	3 Substandard	3,421,260.8		1,692,459.0	932,228.5	234,567.6	2,426,462.9		
	4 Doubtful	2,355,007.9		800,472.3	170,053.0	446,909.0	1,277,679.7		
	5 Loss	13,857,865.8		2,329,825.8	790,413.0	309,880.4	12,008,572.6		

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

		/in thousands of togor/									
	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2010		Transaction outside of the balance sheet		Outstanding loan at the end of the period	Interest rate			
			PRIVATE	Loan issuance	Loan repayment	Debit		Credit	MAX	MIN	
	Total loan	1,802,677,811.8	627,504,177.0	538,094,132.4	256,265,847.0	293,725,851.8	1,854,627,851.7	36	5.35		
0	1 Standard	1,410,689,320.7	627,504,177.0	461,340,684.7	160,397,542.1	264,680,247.0	1,472,570,108.2	36	5.35		
a	up to 1 year	442,387,202.2	221,858,363.2	231,826,515.6	33,093,036.7	51,317,107.5	414,194,979.0	36	7.8		
6	1-5 years	758,378,603.2	374,000,633.3	201,151,977.4	121,063,563.6	77,036,239.7	975,254,583.0	31.2	7.25		
b	5 and more than	209,923,515.3	31,645,180.5	28,362,191.7	6,240,941.9	136,326,899.8	83,120,546.2	27.6	5.35		
	2 Past due in arrears	61,724,978.2		23,314,923.7	46,304,261.6	8,766,094.9	75,948,221.3				
3	Substandard	55,042,077.4		9,174,711.5	26,652,368.9	5,366,916.0	67,152,818.7				
4	Doubtful	69,529,647.5		17,672,226.4	12,357,424.5	11,496,314.9	52,718,530.8				
5	Loss	205,691,787.9		26,591,586.2	10,554,249.9	3,416,278.9	186,238,172.7				
1	Agriculture, forestry, fishing and hunting	72,269,167.1	3,324,923.6	5,465,471.5	8,700,994.7	9,193,609.0	69,636,004.9	30	9.6		
1	1 Standard	39,376,332.3	3,324,923.6	3,486,541.2	6,523,760.4	6,651,413.0	39,087,062.1	30	9.6		
a	up to 1 year	4,185,238.2		1,803,706.7	-	175,115.9	2,307,422.4	30	0		
6	1-5 years	22,080,918.2	2,697,089.0	1,628,219.9	6,523,760.4	235,831.6	29,437,716.1	30	9.6		
b	5 and more than	13,110,175.9	526,827.8	54,614.6	-	6,240,465.5	7,341,923.6	27.6	9.6		
	2 Past due in arrears	542,046.3		248,279.6	1,599,918.3	402,225.4	1,491,459.7				
3	Substandard	2,923,850.7		66,216.5	0.0	1,457,634.3	1,400,000.0				
4	Doubtful	1,642,661.2		1,545,504.7	97,634.3	29,705.0	165,085.7				
5	Loss	27,784,276.6		118,929.5	479,681.6	652,631.4	27,492,397.3				
2	Mining and quarrying	370,018,355.0	120,939,927.7	109,106,241.4	115,810,407.3	126,907,809.6	370,754,639.0	30	10		
1	1 Standard	311,077,101.7	120,939,927.7	102,834,266.9	74,616,554.9	118,495,864.4	285,303,453.0	30	10		
a	up to 1 year	81,997,138.3	73,555,447.6	63,006,863.0	480,438.4	18,230,587.3	74,795,574.0	30	12		
6	1-5 years	140,237,105.5	36,520,322.3	18,979,001.8	74,136,116.5	21,406,663.4	210,507,879.0	26.4	10		
b	5 and more than	88,842,857.9	10,864,157.8	20,848,402.0	-	78,858,613.7	-	0	0		
	2 Past due in arrears	1,568,653.8		2,982.1	26,194,733.3	257,348.5	27,503,056.5				
3	Substandard	1,072,367.5		756,268.1	10,636,734.3	478,838.5	10,473,995.2				
4	Doubtful	12,827,610.8		1,174,492.5	253,453.9	7,210,138.2	4,696,433.9				
5	Loss	43,472,621.3		4,338,231.9	4,108,931.0	465,619.9	42,777,700.5				
3	Manufacturing	402,216,336.2	91,583,232.9	97,474,092.5	41,939,149.5	43,506,739.6	394,757,886.4	30	7.25		
1	1 Standard	313,289,775.5	91,583,232.9	87,479,394.4	23,275,526.9	39,670,386.2	309,998,754.7	30	7.25		
a	up to 1 year	116,099,376.1	27,479,107.6	51,951,148.3	19,989,440.2	7,866,395.8	103,750,379.9	30	0		
6	1-5 years	156,218,696.5	61,816,252.9	32,980,141.2	1,209,984.8	17,418,351.2	168,846,441.9	27.6	7.25		
b	5 and more than	40,971,702.9	2,287,872.5	2,548,105.0	2,076,102.0	14,385,639.3	28,401,933.2	26.4	8.8		
	2 Past due in arrears	12,354,859.3		3,260,729.7	949,481.0	1,098,008.9	8,945,601.7				
3	Substandard	29,046,520.4		42,258.0	9,467,067.8	592,198.6	37,879,131.5				
4	Doubtful	21,744,142.1		2,216,058.1	6,043,186.0	1,998,929.0	23,572,341.0				
5	Loss	25,781,038.9		4,475,652.3	2,203,887.7	147,216.9	23,362,057.5				
4	Electricity, gas, steam and air conditioning supply	18,993,531.8	3,414,404.3	3,449,611.5	3,396,021.9	4,592,781.1	17,761,565.5	30	9.6		
1	1 Standard	14,664,472.3	3,414,404.3	2,503,238.1	2,832,540.8	4,198,790.1	14,209,389.3	30	9.6		
a	up to 1 year	4,258,029.1	2,182,245.9	697,584.7	26,523.6	1,593,410.3	4,175,803.5	30	9.6		
6	1-5 years	4,932,458.4	1,231,788.4	1,791,282.8	2,806,017.3	290,847.9	6,888,133.4	26.4	9.6		
b	5 and more than	5,473,984.8	370.0	14,370.6	-	2,314,531.9	3,145,452.3	0	0		
	2 Past due in arrears	813,000.0		575,000.0	-	238,000.0	-				
3	Substandard	-		-	-	-	-				
4	Doubtful	131,212.3		222,000.1	238,000.0	34,633.2	112,579.0				
5	Loss	3,384,847.2		149,373.3	325,481.1	121,357.8	3,439,597.2				
5	Water supply; sewerage, waste management and remediation activities	1,769,602.3	90,000.0	214,756.1	11,717,783.9	84,630.0	13,278,000.0	27.6	12		
1	1 Standard	1,769,602.3	90,000.0	213,766.1	10,513,647.5	84,630.0	12,074,853.7	27.6	12		
a	up to 1 year	1,374,303.1	-	168,150.1	154,808.4	34,560.0	1,326,401.4	27.6	24		
6	1-5 years	295,234.2	90,000.0	44,670.7	10,183,839.1	-	10,524,402.7	22.8	12		
b	5 and more than	100,065.0	-	945.3	175,000.0	50,070.0	224,049.7	0	0		
	2 Past due in arrears	-		-	519,844.3	-	519,844.3				
3	Substandard	-		-	-	-	-				
4	Doubtful	0.0		-	30,000.0	0.0	30,000.0				
5	Loss	-		990.0	654,292.1	-	653,302.1				
6	Construction	319,812,140.2	109,772,556.3	112,236,612.8	19,120,631.2	36,829,313.3	299,639,401.6	31.2	16.8		
1	1 Standard	211,472,305.4	109,772,556.3	75,051,480.3	4,466,272.5	29,624,515.3	221,035,138.6	31.2	16.8		
a	up to 1 year	84,905,763.2	26,717,440.7	41,075,133.0	3,675,430.8	9,418,952.5	64,804,549.3	30	0		
6	1-5 years	117,720,674.8	80,914,446.5	33,747,354.2	652,410.2	11,655,590.1	153,884,587.2	31.2	0		
b	5 and more than	8,845,867.4	2,140,669.1	228,993.0	138,431.4	8,549,972.7	2,346,002.1	9.6	16.8		
	2 Past due in arrears	26,397,001.8		7,111,987.0	8,221,826.1	5,379,565.2	22,127,275.7				
3	Substandard	11,921,722.2		5,996,582.2	5,694,498.5	243,143.1	11,376,495.4				
4	Doubtful	23,025,426.2		12,222,174.5	602,767.1	910,407.5	10,495,611.2				
5	Loss	46,995,684.6		11,854,388.8	135,267.0	671,682.2	34,604,880.7				
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	351,409,612.2	210,640,451.4	153,793,439.4	20,501,161.2	33,226,532.7	395,531,252.7	31.4	7.25		
1	1 Standard	310,070,433.7	210,640,451.4	147,869,042.5	10,822,568.5	28,192,696.4	355,471,714.8	31.4	7.25		
a	up to 1 year	102,071,179.5	59,948,334.9	54,703,764.2	250,640.7	12,402,559.2	95,163,831.7	31.4	8.9		
6	1-5 years	199,957,952.2	146,383,277.4	92,930,902.0	8,126,021.4	7,274,339.0	254,262,010.0	30	7.25		
b	5 and more than	8,041,302.0	4,308,839.1	234,376.3	2,445,906.4	8,515,798.2	6,045,873.1	19.2	8.8		
	2 Past due in arrears	1,266,493.5		724,442.4	4,756,905.5	416,982.3	4,881,974.3				
3	Substandard	3,365,514.7		373,937.4	125,534.9	2,587,123.6	529,988.7				
4	Doubtful	3,649,397.7		220,653.1	3,256,633.6	1,184,667.6	5,500,710.6				
5	Loss	33,057,772.5		4,605,364.1	1,539,518.7	845,062.8	29,146,864.3				
8	Transportation and storage	52,440,158.7	14,875,452.6	3,863,888.8	4,841,169.7	4,423,205.5	63,869,686.7	31.2	9.6		
1	1 Standard	38,569,564.2	14,875,452.6	3,745,746.6	4,271,811.1	4,294,786.3	49,676,295.1	31.2	9.6		
a	up to 1 year	11,327,105.2	1,920,856.5	3,037.8	178,984.7	178,984.7	10,556,430.4	21.6	10.5		
6	1-5 years	21,114,416.2	9,378,460.1	1,230,130.2	4,268,773.3	775,559.5	32,755,959.8	31.2	9.6		
b	5 and more than	6,128,042.9	3,576,136.0	31.9	-	3,340,242.1	6,363,904.9	15	15		
	2 Past due in arrears	1,325,590.0		8,949.7	41,129.6	-	1,357,769.9				
3	Substandard	54,385.2		4,298.6	528,229.0	-	578,315.6				
4	Doubtful	6,150,679.7		207.3	-	-	6,150,472.4				
5	Loss	6,339,939.6		104,686.6	-	128,419.2	6,106,833.7				

9	<i>Accommodation and food services activities</i>	29,389,871.9	12,406,575.3	6,773,092.7	4,708,462.8	4,856,485.3	34,875,332.0	30	13.92
1	Standard	28,233,752.0	12,406,575.3	6,642,034.1	4,497,258.4	4,668,356.3	33,827,195.4	30	13.92
a	up to 1 year	17,000,543.4	770,259.9	3,446,310.6	3,991,367.4	365,267.5	17,950,592.7	30	15.6
6	1-5 years	9,094,305.9	7,782,486.8	2,104,144.9	95,891.0	4,092,712.5	10,775,826.3	30	13.92
a	5 and more than	2,138,902.7	3,853,828.6	1,091,578.7	410,000.0	210,376.3	5,100,776.4	21	19.2
2	Past due in arrears	104,208.5	-	2,490.7	-	100,000.0	-	-	-
3	Substandard	311,218.0	-	119,018.0	0.0	-	192,200.0	-	-
4	Doubtful	88,129.0	-	-	119,575.3	88,129.0	119,575.3	-	-
5	Loss	652,564.4	-	9,549.9	91,629.0	-	734,643.4	-	-
10	<i>Information and communication</i>	20,178,207.1	8,859,233.1	8,821,928.6	7,536,600.9	7,556,709.0	20,195,403.3	27.6	13.2
1	Standard	15,754,535.1	8,859,233.1	5,259,679.3	7,536,600.9	7,518,844.1	19,371,845.7	27.6	13.2
a	up to 1 year	4,907,256.3	545,632.1	3,475,767.7	110,686.9	228,075.4	1,859,732.2	27.6	15.6
6	1-5 years	3,489,922.0	8,075,601.0	1,654,243.4	7,210,131.1	62,888.5	17,058,522.1	25.2	13.2
a	5 and more than	7,357,356.8	238,000.0	129,668.2	215,782.9	7,227,880.1	453,591.4	16.8	16.8
2	Past due in arrears	3,280,000.0	-	3,280,000.0	-	-	-	-	-
3	Substandard	314,570.6	-	261,258.0	-	7,978.0	45,334.6	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	829,101.3	-	20,991.3	-	29,887.0	778,223.0	-	-
11	<i>Financial and insurance activities</i>	10,210,135.8	4,946,554.5	452,684.9	993,331.4	1,303,996.4	14,393,340.4	24	15.6
1	Standard	8,953,198.3	4,946,554.5	299,701.6	993,331.4	1,303,996.4	13,289,386.2	24	15.6
a	up to 1 year	1,474,078.9	4,000,000.0	92,559.5	-	-	5,381,519.3	24	24
6	1-5 years	6,580,283.8	785,496.0	118,099.9	993,331.4	333,144.5	7,907,866.9	15.6	15.6
a	5 and more than	898,835.6	161,058.5	89,042.2	-	970,851.9	-	0	0
2	Past due in arrears	51,131.3	-	51,131.3	-	-	-	-	-
3	Substandard	100,000.0	-	100,000.0	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	1,105,806.2	-	1,852.0	-	-	1,103,954.3	-	-
12	<i>Real estate activities</i>	67,538,215.6	18,543,066.2	10,895,250.6	9,997,572.4	11,008,923.3	74,174,680.4	26.4	10
1	Standard	46,950,932.6	18,543,066.2	7,469,272.5	4,095,883.3	9,945,483.4	52,175,126.2	26.4	10
a	up to 1 year	5,108,612.4	11,699,305.8	2,553,846.7	4,090,883.3	-	18,344,954.7	22.8	10.68
6	1-5 years	27,952,668.3	5,816,599.3	2,459,739.6	5,000.0	9,695,240.7	21,619,287.3	26.4	10
a	5 and more than	13,889,651.9	1,027,161.1	2,455,686.2	-	250,242.6	12,210,884.2	22.8	11
2	Past due in arrears	7,129,451.9	-	2,414,063.6	3,428,305.5	759,000.0	7,384,693.9	-	-
3	Substandard	3,379,509.7	-	408,009.7	-	-	2,971,500.0	-	-
4	Doubtful	165,709.2	-	71,136.1	1,714,383.6	-	1,808,956.7	-	-
5	Loss	9,912,612.2	-	532,768.6	759,000.0	304,439.9	9,834,403.6	-	-
13	<i>Professional, scientific and technical activities</i>	1,104,289.0	183,952.6	50,956.2	633,602.4	595,092.3	1,275,795.4	18	18
1	Standard	1,027,247.7	183,952.6	50,956.2	41,484.4	592,118.0	609,610.5	18	18
a	up to 1 year	129,007.2	1,200.0	10,820.2	-	-	119,387.0	16.8	28.8
6	1-5 years	751,019.7	182,752.6	40,136.0	41,484.4	592,118.0	343,002.7	18	18
a	5 and more than	147,220.8	-	-	-	-	147,220.8	0	0
2	Past due in arrears	-	-	-	592,118.0	-	592,118.0	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	77,041.2	-	-	-	2,974.3	74,066.9	-	-
14	<i>Administrative and support service activities</i>	13,348,232.2	878,927.7	3,795,027.6	27,192.0	166,136.7	10,293,187.7	36	12
1	Standard	12,823,847.5	878,927.7	3,666,076.9	27,192.0	164,768.5	9,899,121.9	36	12
a	up to 1 year	101,920.6	254,576.1	100,122.3	1,169.8	2,507.4	255,036.8	36	15.6
6	1-5 years	8,462,976.4	624,351.6	3,334,832.6	26,022.2	32,094.7	5,746,422.9	22.8	12
a	5 and more than	4,258,950.6	-	231,122.0	-	130,166.4	3,897,662.1	0	0
2	Past due in arrears	301,034.5	-	35,950.7	-	-	265,083.8	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	223,350.2	-	93,000.0	-	1,368.2	128,982.0	-	-
15	<i>Public administration and defence; compulsory social security</i>	1,710,033.9	15,500.0	274,132.9	-	1.0	1,451,400.0	16.8	16.8
1	Standard	310,033.9	15,500.0	274,132.9	-	1.0	51,400.0	16.8	16.8
a	up to 1 year	(0.0)	500.0	500.0	-	-	-	0	0
6	1-5 years	63,601.0	15,000.0	27,200.0	-	1.0	51,400.0	0	0
a	5 and more than	246,432.9	-	246,432.9	-	-	-	16.8	16.8
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	1,400,000.0	-	-	-	-	1,400,000.0	-	-
16	<i>Education</i>	6,639,135.7	327,573.3	974,041.4	472,438.4	643,513.2	5,821,592.8	27.6	5.35
1	Standard	5,135,604.6	327,573.3	897,242.6	328,678.9	482,929.4	4,411,684.8	27.6	5.35
a	up to 1 year	214,417.0	168,940.0	197,647.8	75,137.1	2,681.0	258,165.3	27.6	16
6	1-5 years	3,980,091.9	124,911.8	672,859.0	233,559.8	41,666.5	3,624,038.0	24	15.6
a	5 and more than	941,095.7	33,721.5	26,735.8	19,982.0	438,581.9	529,481.5	10	5.35
2	Past due in arrears	117,578.6	-	2,614.1	-	114,964.5	-	-	-
3	Substandard	121,134.3	-	51,134.3	141,968.8	-	211,968.8	-	-
4	Doubtful	19,949.9	-	-	1,790.7	-	21,740.6	-	-
5	Loss	1,244,868.2	-	23,050.4	-	45,619.2	1,176,198.6	-	-
17	<i>Human health and social work activities</i>	11,506,416.1	4,495,933.3	2,273,386.0	4,449,131.3	4,140,492.1	14,037,602.6	27.6	19.2
1	Standard	11,213,094.6	4,495,933.3	2,190,773.4	4,390,795.8	4,140,492.1	13,768,558.2	27.6	19.2
a	up to 1 year	832,303.2	358,050.0	709,062.9	123,400.0	604,690.3	604,690.3	24	19.2
6	1-5 years	5,623,913.9	4,137,883.3	1,432,691.7	4,267,395.8	115,302.5	12,481,198.9	27.6	0
a	5 and more than	4,756,877.5	-	49,018.9	-	4,025,189.7	682,669.0	24	24
2	Past due in arrears	77,989.6	-	8,112.6	-	-	69,877.0	-	-
3	Substandard	-	-	4,500.0	58,335.5	-	53,835.5	-	-
4	Doubtful	(0.0)	-	-	-	-	(0.0)	-	-
5	Loss	215,331.9	-	70,000.0	-	-	145,331.9	-	-
18	<i>Other</i>	52,124,371.2	22,205,912.0	18,179,517.4	1,420,196.1	4,689,881.7	52,881,080.1	30	7.8
1	Standard	39,997,487.0	22,205,912.0	11,407,339.0	1,163,634.4	4,650,176.3	47,309,518.1	30	7.8
a	up to 1 year	6,400,930.6	12,155,459.2	5,317,943.3	120,072.2	818,010.5	12,540,508.2	28.8	7.8
6	1-5 years	29,822,364.3	7,423,914.4	5,976,327.5	283,824.9	3,013,888.2	28,539,887.9	30	9.6
a	5 and more than	3,774,192.0	2,626,538.3	113,068.1	759,737.3	818,277.5	6,229,121.9	19.2	15.6
2	Past due in arrears	6,395,939.0	-	5,588,190.3	-	-	807,748.7	-	-
3	Substandard	2,431,284.1	-	991,230.8	0.0	-	1,440,053.3	-	-
4	Doubtful	84,729.7	-	-	0.0	39,705.4	45,024.3	-	-
5	Loss	3,214,931.5	-	192,757.4	256,561.7	0.1	3,278,735.7	-	-

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of togroj)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2010		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	1,188,670,477.0	570,230,272.2	420,750,293.7	52,659,479.3	56,670,370.6	1,334,139,264.2	60	2.4
0	1 Standard	1,101,184,807.4	570,230,272.2	399,683,941.3	38,928,742.7	47,402,181.3	1,263,257,699.6	60	2.4
	a up to 1 year	252,023,721.1	250,419,793.5	196,006,823.1	10,380,117.0	2,795,449.9	314,021,358.6	60	4.8
	b 1-5 years	490,667,081.1	248,929,831.8	165,579,562.7	11,005,162.4	14,096,495.8	570,926,016.7	49.2	4.8
	B 5 and more than	358,494,005.3	70,880,646.8	38,097,555.5	17,543,463.3	30,510,235.6	378,310,324.3	36	2.4
	2 Past due in arrears	10,322,243.7		4,020,215.8	3,812,529.4	3,347,440.4	6,767,117.0		
	3 Substandard	11,665,269.5		2,692,551.2	2,065,028.9	2,392,773.7	8,644,973.5		
	4 Doubtful	14,084,124.4		3,231,305.5	2,208,036.4	2,880,438.8	10,180,416.4		
	5 Loss	51,414,031.9		11,122,279.9	5,645,142.0	647,536.3	45,289,357.7		
1	Agriculture, forestry, fishing and hunting	70,889,715.7	14,106,013.6	26,672,444.2	747,888.7	681,433.5	58,389,740.3	48	9.6
	1 Standard	62,670,874.7	14,106,013.6	23,670,196.4	460,192.7	347,534.9	53,219,349.7	48	9.6
	a up to 1 year	42,188,314.6	9,115,862.0	17,692,068.1	67,221.3	18,820.7	33,660,509.1	48	9.6
	b 1-5 years	19,273,722.9	4,826,251.6	5,681,706.8	392,971.4	88,283.9	18,722,955.2	48	12
	B 5 and more than	1,208,837.1	163,900.0	296,421.5	-	240,430.2	835,885.4	21.6	18
	2 Past due in arrears	1,574,011.8		1,201,327.0	51,090.7	191,945.1	231,830.4		
	3 Substandard	892,610.6		484,525.8	46,002.9	62,365.8	391,721.8		
	4 Doubtful	615,377.4		127,011.7	125,293.6	78,780.1	534,879.2		
	5 Loss	5,136,841.3		1,189,383.3	65,308.8	807.6	4,011,959.3		
2	Mining and quarrying	9,168,861.7	11,330,503.2	4,154,527.7	737,850.9	696,351.0	16,386,337.0	29.6	6.3
	1 Standard	8,469,761.6	11,330,503.2	4,086,759.4	348,223.5	308,246.3	15,753,482.6	29.6	6.3
	a up to 1 year	1,610,714.9	8,339,636.7	762,984.5	104,049.4	62,009.2	9,229,407.2	29.6	6.3
	b 1-5 years	6,146,587.5	2,448,358.1	2,898,824.6	2,922.6	60,888.6	5,638,154.9	28.8	12
	B 5 and more than	712,459.2	542,508.4	424,950.2	241,251.6	185,348.5	885,920.4	19.2	12
	2 Past due in arrears	32,339.5		6,818.8	2,443.6	2,297.3	25,667.1		
	3 Substandard	431,975.6		4,346.0	-	368,278.2	59,351.4		
	4 Doubtful	49,757.8		34,761.5	367,097.0	14,996.3	367,097.0		
	5 Loss	185,027.2		21,842.1	20,086.8	2,532.9	180,739.0		
3	Manufacturing	55,325,241.5	21,134,694.2	18,680,704.2	2,500,504.7	1,588,661.6	58,691,074.5	36	9.6
	1 Standard	47,248,121.9	21,134,694.2	17,441,895.0	2,020,207.4	953,552.4	52,007,576.0	36	9.6
	a up to 1 year	6,537,453.4	4,140,988.1	3,177,914.2	54,623.3	163,455.4	7,391,695.3	36	9.6
	b 1-5 years	37,102,536.9	15,822,652.6	13,014,516.9	1,763,706.5	181,351.2	41,493,028.0	36	10.2
	B 5 and more than	3,608,131.5	1,171,053.5	1,249,464.0	201,877.5	608,745.8	3,122,852.7	36	12
	2 Past due in arrears	690,417.2		94,281.0	77,609.5	436,288.8	237,456.7		
	3 Substandard	2,712,052.1		146,399.5	35,277.3	63,053.7	2,537,876.2		
	4 Doubtful	537,911.0		175,661.0	216,470.2	123,021.2	455,699.1		
	5 Loss	4,136,739.4		822,467.7	150,940.4	12,745.5	3,452,466.5		
4	Electricity, gas, steam and air conditioning supply	2,076,908.0	1,933,886.1	1,150,414.0	32,019.6	45,394.4	2,847,005.2	30	14.4
	1 Standard	1,922,112.0	1,933,886.1	1,095,543.0	6,211.8	11,996.9	2,754,669.9	30	14.4
	a up to 1 year	222,832.3	272,305.1	233,550.2	-	968.3	260,618.9	27.6	17
	b 1-5 years	1,468,595.8	1,457,215.7	705,073.6	6,117.3	11,028.5	2,215,826.7	30	16.8
	B 5 and more than	230,683.9	204,365.3	156,919.3	94.4	-	278,224.3	18	14.4
	2 Past due in arrears	12,630.8		5,402.7	1,742.8	6,435.0	2,535.9		
	3 Substandard	34,110.7		30,594.1	885.2	3,516.6	885.2		
	4 Doubtful	20,494.7		94.9	3,179.9	20,000.0	33,579.6		
	5 Loss	87,559.8		18,779.4	20,000.0	3,445.9	85,334.5		
5	Water supply; sewerage, waste management and remediation activities	1,747,487.9	439,940.6	784,163.1	34,643.6	32,892.0	1,405,017.1	27.6	14
	1 Standard	1,688,509.2	439,940.6	763,785.3	19,327.0	19,671.5	1,364,320.0	27.6	14
	a up to 1 year	379,888.4	71,820.4	264,606.4	12,135.2	9,596.9	189,640.7	27.6	15
	b 1-5 years	1,257,543.6	343,120.2	485,651.2	7,191.8	10,074.6	1,112,129.8	27.6	14
	B 5 and more than	51,077.2	25,000.0	13,527.7	-	-	62,549.4	0	0
	2 Past due in arrears	28,870.8		12,432.0	9,617.5	7,851.2	18,205.1		
	3 Substandard	5,255.9		1,735.1	524.2	3,520.8	524.2		
	4 Doubtful	11,278.1		3,163.2	3,520.8	1,654.2	9,981.5		
	5 Loss	13,573.9		3,047.5	1,654.2	194.3	11,986.3		
6	Construction	29,001,298.1	18,972,424.5	11,487,468.2	14,758,968.0	1,568,284.0	49,676,938.4	33.6	6
	1 Standard	23,262,313.8	18,972,424.5	9,864,111.3	14,402,800.2	1,376,104.8	45,397,322.5	33.6	6
	a up to 1 year	2,582,167.9	5,797,125.6	1,546,879.0	162,107.7	4,356.2	6,990,166.0	33.6	15
	b 1-5 years	20,156,311.4	3,650,197.6	6,269,183.0	3,108,456.0	198,696.0	20,447,085.9	33.6	6
	B 5 and more than	523,834.6	9,525,101.4	2,048,049.3	11,132,236.5	1,173,052.7	17,960,070.5	24	6
	2 Past due in arrears	621,715.4		239,110.8	80,347.1	11,146.3	541,805.4		
	3 Substandard	1,044,277.0		205,038.3	-	24,455.1	814,783.5		
	4 Doubtful	989,348.8		431,465.1	109,216.9	153,121.7	513,978.9		
	5 Loss	3,083,643.1		747,742.8	166,603.8	3,456.0	2,499,048.1		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	206,399,585.9	68,903,499.8	72,418,245.0	4,970,095.1	5,024,262.8	202,830,673.0	42	4.8
	1 Standard	178,511,229.4	68,903,499.8	66,560,649.2	1,933,924.4	2,607,392.4	180,180,612.0	42	4.8
	a up to 1 year	27,336,496.4	15,663,533.9	18,508,895.3	1,382,818.7	92,404.9	25,781,548.8	42	7.3
	b 1-5 years	139,393,500.6	50,145,038.3	43,943,508.3	351,105.7	1,662,534.2	144,283,602.0	42	4.8
	B 5 and more than	11,781,232.4	3,094,927.6	4,108,245.6	200,000.0	852,453.2	10,115,461.2	21.6	13.2
	2 Past due in arrears	2,162,434.6		811,898.0	378,692.3	632,498.6	1,096,730.4		
	3 Substandard	2,080,222.6		600,725.9	216,005.2	643,705.8	1,051,796.2		
	4 Doubtful	6,434,423.8		983,744.5	326,358.9	1,056,706.6	4,720,331.6		
	5 Loss	17,211,275.4		3,461,227.5	2,115,114.3	83,959.5	15,781,202.7		
8	Transportation and storage	16,565,772.2	9,174,266.4	5,321,168.9	380,378.5	353,219.6	20,446,028.6	31.2	12
	1 Standard	15,660,671.8	9,174,266.4	5,181,384.9	178,721.5	250,950.9	19,581,324.0	31.2	12
	a up to 1 year	954,915.2	974,697.3	746,931.5	125,149.9	11,358.0	1,296,472.8	31.2	15
	b 1-5 years	13,970,594.5	7,849,668.4	4,404,380.1	53,571.6	140,182.7	17,329,271.7	31.2	12
	B 5 and more than	735,162.0	349,900.8	30,073.2	-	99,410.2	955,579.4	22.8	14.4
	2 Past due in arrears	115,237.6		18,908.3	62,237.8	36,016.2	122,550.9		
	3 Substandard	60,149.1		11,375.6	70,983.5	22,586.1	97,170.8		
	4 Doubtful	219,144.1		39,032.8	28,381.1	42,754.2	165,738.3		
	5 Loss	510,569.6		70,467.4	40,054.6	912.3	479,244.6		

9	<i>Accommodation and food services activities</i>	29,690,013.7	15,324,305.9	9,338,811.3	3,520,785.8	4,058,816.3	35,137,477.8	33.6	6.3
1	Standard	27,012,245.9	15,324,305.9	8,824,889.0	1,674,827.3	3,731,786.5	31,454,703.5	33.6	6.3
a	up to 1 year	2,574,792.0	1,956,247.1	1,536,145.7	130,582.9	6,721.7	3,118,754.7	30	6.3
6	1-5 years	18,775,114.1	9,143,625.2	4,948,135.9	630,082.5	134,043.4	23,466,642.5	33.6	12
b	5 and more than	5,662,339.8	4,224,433.6	2,340,607.5	914,161.9	3,591,021.4	4,869,306.4	31.2	12
2	Past due in arrears	706,648.0		321,924.9	1,659,144.7	159,768.1	1,884,099.8		
3	Substandard	554,078.5		24,283.7	38,510.6	125,134.1	443,171.2		
4	Doubtful	184,038.2		89,381.7	81,229.5	18,355.7	157,530.4		
5	Loss	1,233,003.0		78,332.0	67,073.8	23,771.9	1,197,972.9		
10	<i>Information and communication</i>	2,680,155.7	1,394,443.6	1,159,567.3	56,167.7	43,229.6	2,927,970.1	31.2	15
1	Standard	2,599,749.4	1,394,443.6	1,158,231.7	23,655.9	36,857.6	2,822,759.6	31.2	15
a	up to 1 year	468,741.5	221,354.9	182,944.8	7,862.0	8,545.3	506,468.3	27.6	15
6	1-5 years	1,530,766.3	892,491.7	591,257.9	14,261.0	19,531.5	1,826,729.6	31.2	15
b	5 and more than	600,241.6	280,597.1	384,029.1	1,532.9	8,780.7	489,561.8	19.2	16.8
2	Past due in arrears	14,166.6		571.5	11,612.6	6,372.0	18,835.7		
3	Substandard	(0.0)		-	-	-	(0.0)		
4	Doubtful	25,992.2		720.0	14,769.1	-	40,041.3		
5	Loss	40,247.6		44.1	6,130.1	-	46,333.5		
11	<i>Financial and insurance activities</i>	7,092,589.0	4,367,391.8	1,678,518.3	539,981.2	613,155.0	9,708,288.7	30	11
1	Standard	5,675,243.2	4,367,391.8	1,655,454.1	487,310.5	602,321.4	8,272,170.0	30	11
a	up to 1 year	1,609,873.3	902,909.5	668,003.7	486,616.6	7,675.0	2,323,720.8	30	12
6	1-5 years	1,724,510.1	2,483,562.8	886,368.8	693.9	476,605.6	2,845,792.4	28.8	11
b	5 and more than	2,340,859.8	980,919.5	101,081.7	-	118,040.7	3,102,656.8	25.2	12
2	Past due in arrears	29,750.0		223.7	44,815.7	5,364.6	68,977.4		
3	Substandard	12,181.2		4,384.1	1,337.5	2,796.0	6,338.6		
4	Doubtful	35,943.6		15,680.5	3,136.9	2,673.1	20,726.8		
5	Loss	1,339,471.1		2,775.9	3,380.7	-	1,340,075.9		
12	<i>Real estate activities</i>	349,877,347.2	56,431,183.6	29,722,433.1	6,643,236.5	20,346,692.8	362,882,641.3	36	2.4
1	Standard	340,236,419.9	56,431,183.6	27,492,406.7	4,518,408.4	18,257,174.5	355,436,430.6	36	2.4
a	up to 1 year	5,590,507.6	930,481.0	702,644.3	139,900.5	109,022.9	5,849,221.8	36	12
6	1-5 years	28,548,007.2	17,365,326.5	7,163,362.8	3,695,037.4	1,401,237.9	41,043,770.4	32.4	6
b	5 and more than	306,097,905.1	38,135,376.1	19,626,399.5	683,470.5	16,746,913.7	308,543,438.4	24	2.4
2	Past due in arrears	1,597,543.6		164,014.8	618,388.4	956,689.4	1,095,227.9		
3	Substandard	2,037,223.3		402,172.5	424,636.5	315,882.3	1,743,804.9		
4	Doubtful	2,219,569.8		324,230.7	175,037.2	762,473.4	1,307,902.9		
5	Loss	3,786,590.5		1,339,608.4	906,766.1	54,473.3	3,299,274.9		
13	<i>Professional, scientific and technical activities</i>	1,300,213.6	1,992,854.2	428,028.5	420.7	23,820.7	2,841,639.3	30	14.4
1	Standard	1,242,416.5	1,992,854.2	385,377.1	420.7	23,400.0	2,826,914.3	30	14.4
a	up to 1 year	179,545.2	441,665.7	131,349.9	-	-	489,861.0	26.4	15.6
6	1-5 years	738,026.5	1,408,648.6	226,984.4	420.7	-	1,920,111.4	30	18
b	5 and more than	324,844.8	142,540.0	27,042.9	-	23,400.0	416,941.9	19.2	14.4
2	Past due in arrears	15,378.2		232.5	-	420.7	14,725.0		
3	Substandard	-		-	-	-	-		
4	Doubtful	-		-	-	-	-		
5	Loss	42,418.9		42,418.9	-	-	-		
14	<i>Administrative and support service activities</i>	23,267,388.8	4,685,367.7	7,970,602.3	617,048.4	1,088,892.9	19,510,309.8	49.2	13.8
1	Standard	21,912,822.2	4,685,367.7	7,670,453.3	561,745.3	1,020,161.9	18,469,320.1	49.2	13.8
a	up to 1 year	3,882,289.8	1,600,422.6	2,995,838.2	560,172.5	-	3,047,046.7	49.2	13.8
6	1-5 years	13,025,544.9	2,643,801.1	3,688,453.1	1,142.3	563,062.9	11,418,972.3	49.2	16.8
b	5 and more than	5,004,987.5	441,144.0	986,161.9	430.4	457,099.0	4,003,301.1	24	24
2	Past due in arrears	51,913.5		8,679.0	22,131.9	14,960.2	50,406.1		
3	Substandard	102,137.9		6,001.0	3,092.1	33,834.0	65,395.0		
4	Doubtful	97,758.5		30,069.5	30,079.2	4,618.4	93,149.9		
5	Loss	1,102,756.6		255,399.5	0.0	15,318.5	832,038.7		
15	<i>Public administration and defence; compulsory social security</i>	10,736,752.1	10,773,687.2	5,268,649.1	136,119.5	139,182.9	16,238,726.8	33.6	12
1	Standard	10,467,116.8	10,773,687.2	5,178,486.7	52,819.5	54,028.7	16,061,108.2	33.6	12
a	up to 1 year	1,250,755.5	2,014,975.8	1,013,073.3	4,996.6	15,070.4	2,242,584.2	33.6	0
6	1-5 years	7,379,165.4	8,058,334.0	3,694,484.6	47,675.0	38,958.3	11,751,731.6	30	12
b	5 and more than	1,837,195.9	700,377.4	470,928.8	147.9	-	2,066,792.5	19.2	14.4
2	Past due in arrears	104,322.8		46,485.4	34,030.4	49,598.9	42,268.9		
3	Substandard	38,352.6		22,966.3	17,843.0	17,781.8	15,447.5		
4	Doubtful	40,996.3		12,618.5	10,988.5	16,615.1	22,751.3		
5	Loss	85,963.6		8,092.2	20,438.0	1,158.5	97,150.9		
16	<i>Education</i>	16,340,002.0	19,257,011.2	9,651,594.5	2,318,163.5	1,432,146.7	26,831,435.4	38.4	12
1	Standard	13,480,011.4	19,257,011.2	9,119,783.3	385,580.0	322,473.9	23,680,345.4	38.4	12
a	up to 1 year	1,438,178.9	4,284,729.0	1,932,570.4	1,308.1	12,648.4	3,778,997.2	38.4	12.6
6	1-5 years	10,370,298.9	13,837,431.4	6,357,226.2	249,732.3	216,778.1	17,883,458.2	33.6	12
b	5 and more than	1,671,533.6	1,134,850.8	829,986.7	134,539.7	93,047.4	2,017,890.0	25.2	12
2	Past due in arrears	401,069.5		105,333.8	164,572.9	385,074.2	75,234.4		
3	Substandard	556,374.0		31,277.4	270,183.0	427,197.3	368,082.4		
4	Doubtful	89,651.5		91,558.8	533,715.3	162,384.9	369,423.1		
5	Loss	1,812,895.5		303,641.2	964,112.1	135,016.4	2,338,350.1		
17	<i>Human health and social work activities</i>	11,629,145.9	8,681,052.3	5,454,486.3	802,977.0	845,986.6	14,812,702.2	36	12
1	Standard	10,106,737.9	8,681,052.3	4,719,504.0	210,168.6	741,742.6	13,536,712.2	36	12
a	up to 1 year	1,008,801.5	1,503,009.5	870,060.6	41,838.3	2,452.6	1,681,136.2	27.6	15
6	1-5 years	7,042,295.3	6,120,238.2	2,623,932.5	168,330.3	582,606.8	10,124,324.5	36	12
b	5 and more than	2,055,641.1	1,057,804.6	1,225,511.0	-	156,683.1	1,731,251.6	19.2	16.8
2	Past due in arrears	167,405.5		27,904.0	12,136.5	43,625.1	108,012.9		
3	Substandard	119,291.6		15,497.7	7,519.3	44,098.4	67,214.8		
4	Doubtful	242,160.2		71,638.9	9,509.4	15,080.6	164,950.1		
5	Loss	993,550.7		619,941.7	563,643.2	1,440.0	935,812.2		
18	<i>Other</i>	344,881,998.1	301,327,746.1	209,408,467.4	13,862,229.9	18,087,948.2	432,575,558.5	60	4.8
1	Standard	329,018,450.1	301,327,746.1	204,815,030.9	11,644,198.0	16,736,784.3	420,438,579.0	60	4.8
a	up to 1 year	152,207,452.7	192,188,029.3	143,040,363.2	7,098,734.0	2,270,343.9	206,183,509.0	60	4.8
6	1-5 years	162,763,959.4	100,433,869.8	57,996,512.1	511,744.0	8,310,631.6	197,402,429.5	49	6
b	5 and more than	14,047,038.0	8,705,846.9	3,778,155.6	4,033,720.0	6,155,808.8	16,852,640.5	34.8	10
2	Past due in arrears	1,996,388.1		954,667.6	581,915.3	401,088.7	1,222,547.0		
3	Substandard	984,976.8		701,228.2	932,228.5	234,567.6	981,409.6		
4	Doubtful	2,270,278.3		800,472.3	170,052.9	407,203.6	1,232,655.4		
5	Loss	10,611,904.8		2,137,068.4	533,835.1	308,303.9	8,700,367.6		

9	<i>Accommodation and food services activities</i>	95,232.3	-	95,232.3	-	-	-	0	0
1	Standard	95,232.3	-	95,232.3	-	-	-	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	95,232.3	-	95,232.3	-	-	-	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>	10,476.0	-	844.0	-	-	9,631.9	0	0
1	Standard	10,476.0	-	844.0	-	-	9,631.9	0	0
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	-	-	-	-	-	0	0
b	5 and more than	10,476.0	-	844.0	-	-	9,631.9	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>	763,190.1	144,545.4	216,390.3	9,799.9	39,310.8	661,834.4	21.6	13.2
1	Standard	763,190.1	144,545.4	216,390.3	9,799.9	39,310.8	661,834.4	21.6	13.2
a	up to 1 year	-	13,642.4	3,002.8	9,799.9	-	20,439.5	21	13.2
6	1-5 years	563,748.5	42,615.7	171,240.2	-	31,629.5	403,494.6	21.6	13.56
b	5 and more than	199,441.6	88,287.4	42,147.3	-	7,681.3	237,900.4	21	18
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>	23,601.4	-	7,191.8	-	-	16,409.6	22.8	22.8
1	Standard	18,601.4	-	2,493.9	-	-	16,107.5	22.8	22.8
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	18,601.4	-	2,493.9	-	-	16,107.5	22.8	22.8
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-		-	-	-	-		
3	Substandard	-		-	-	-	-		
4	Doubtful	-		-	-	-	-		
5	Loss	5,000.0		4,697.8	-	-	302.2		
15	<i>Public administration and defence; compulsory social security</i>	6,745.1	13,000.0	1,100.0	6,745.1	6,745.1	18,645.1	18	18
1	Standard	-	13,000.0	1,100.0	-	-	11,900.0	18	18
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	-	13,000.0	1,100.0	-	-	11,900.0	18	18
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-		-	-	-	-		
3	Substandard	6,745.1		-	-	6,745.1	-		
4	Doubtful	-		-	-	-	-		
5	Loss	-		-	6,745.1	-	6,745.1		
16	<i>Education</i>	1,283,439.9	993,117.0	310,026.7	108,871.7	653,642.7	1,421,759.2	20.4	15.6
1	Standard	1,084,439.9	993,117.0	307,126.7	-	653,642.7	1,116,787.5	20.4	15.6
a	up to 1 year	73,000.0	100,000.0	30,000.0	-	-	143,000.0	20.4	15.6
6	1-5 years	1,011,439.9	893,117.0	277,126.7	-	653,642.7	973,787.5	0	0
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-		2,000.0	107,971.7	-	105,971.7		
3	Substandard	-		-	-	-	-		
4	Doubtful	-		-	-	-	-		
5	Loss	199,000.0		900.0	900.0	-	199,000.0		
17	<i>Human health and social work activities</i>	1,639,775.2	60,000.0	170,943.7	8,953.0	74,850.7	1,462,933.8	16.8	16.8
1	Standard	1,639,775.2	60,000.0	170,943.7	8,953.0	74,850.7	1,462,933.8	16.8	16.8
a	up to 1 year	1,585,437.0	60,000.0	166,605.5	8,953.0	74,850.7	1,412,933.8	12	0
6	1-5 years	54,338.2	-	4,338.2	-	-	50,000.0	16.8	16.8
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-		-	-	-	-		
3	Substandard	-		-	-	-	-		
4	Doubtful	-		-	-	-	-		
5	Loss	-		-	-	-	-		
18	<i>Other</i>	916,891.6	12,707.9	138,609.4	16.2	1,576.4	789,430.0	24	21.6
1	Standard	150,862.1	12,707.9	138,609.4	-	-	24,960.6	24	21.6
a	up to 1 year	112,757.9	7,107.9	101,315.2	-	-	18,550.6	24	24
6	1-5 years	38,104.2	5,600.0	37,294.2	-	-	6,410.0	21.6	21.6
b	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	730,000.0		-	-	-	730,000.0		
3	Substandard	5,000.0		-	-	-	5,000.0		
4	Doubtful	-		-	-	-	-		
5	Loss	31,029.5		-	16.2	1,576.4	29,469.3		