

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

INDICATORS		Outstanding loan at the beginning of the period	Fourth quarter of 2011		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	5,018,957,068.8	1,904,971,739.9	1,448,451,320.9	341,773,616.5	219,507,515.5	5,597,743,588.7	49.2	2.4
0	Standard	4,605,238,069.9	1,904,971,739.9	1,343,119,064.6	218,104,281.9	189,204,678.4	5,195,990,348.7	49.2	2.4
a	up to 1 year	839,338,725.9	696,842,463.8	564,006,441.5	69,443,954.9	44,242,632.7	997,376,070.4	48.0	2.7
6	1-5 years	2,964,518,965.3	1,020,480,210.6	680,845,997.9	84,936,184.6	125,760,224.5	3,263,329,138.1	49.2	6.0
b	5 and more than	801,380,378.8	187,649,065.5	98,266,625.2	63,724,142.4	19,201,821.3	935,285,140.2	37.6	2.4
2	Past due in arrears	59,538,921.7	-	14,624,852.3	37,399,699.7	7,638,043.4	74,675,725.7		
3	Substandard	60,486,126.4	-	39,290,924.4	43,960,336.6	7,492,830.5	57,662,708.2		
4	Doubtful	36,790,072.0	-	14,288,756.2	13,736,450.5	6,626,336.3	29,611,430.0		
5	Loss	256,903,878.6	-	37,127,723.5	28,572,847.7	8,545,626.8	239,803,376.1		
1	Agriculture, forestry, fishing and hunting	171,472,197.4	37,981,187.6	41,762,714.4	5,072,898.3	2,783,497.9	169,980,071.0	48.0	7.0
1	Standard	137,084,459.0	37,981,187.6	38,389,128.5	2,612,686.2	1,850,199.3	137,439,005.0	48.0	7.0
a	up to 1 year	50,011,229.2	16,478,080.8	23,285,063.9	798,961.5	288,547.8	43,714,659.8	48.0	7.0
6	1-5 years	76,631,607.8	16,018,100.0	13,406,490.8	1,613,698.4	560,449.4	80,296,465.9	42.0	7.0
b	5 and more than	10,441,622.1	5,485,006.8	1,697,573.7	200,026.3	1,001,202.1	13,427,879.4	26.4	7.0
2	Past due in arrears	2,485,428.6	-	157,765.5	396,926.6	508,960.8	2,215,628.8		
3	Substandard	3,985,490.5	-	2,495,421.8	507,913.8	94,586.8	1,903,395.7		
4	Doubtful	556,001.1	-	141,995.0	170,060.6	329,751.0	254,315.7		
5	Loss	27,360,818.2	-	578,403.6	1,385,311.1	0.0	28,167,725.7		
2	Mining and quarrying	586,091,952.1	252,479,956.3	201,943,507.8	84,351,114.2	50,264,432.6	670,715,082.1	42.0	7.0
1	Standard	489,228,453.8	252,479,956.3	165,731,605.0	29,865,681.9	45,433,438.8	560,409,048.2	42.0	7.0
a	up to 1 year	104,370,867.7	187,110,930.3	104,866,411.0	13,313,073.3	12,191,769.1	187,736,691.4	36.0	7.0
6	1-5 years	379,767,967.8	65,173,154.2	59,243,783.9	16,552,608.6	33,241,669.8	369,008,276.9	42.0	12.0
b	5 and more than	5,089,618.3	195,871.7	1,621,410.2	-	-	3,664,079.9	22.8	7.0
2	Past due in arrears	3,905,114.9	-	623,114.7	12,276,807.8	1,991,742.4	13,567,065.7		
3	Substandard	21,686,839.4	-	28,166,229.9	29,604,186.4	731.0	23,124,064.8		
4	Doubtful	3,868,027.3	-	739,935.5	307,926.3	2,838,133.9	597,884.3		
5	Loss	67,403,516.6	-	6,682,622.7	12,296,511.7	386.5	73,017,019.1		
3	Manufacturing	516,979,750.9	233,997,077.8	133,837,849.0	28,517,843.0	15,258,816.1	630,398,006.6	36.0	6.0
1	Standard	445,685,138.1	233,997,077.8	115,017,131.0	17,372,581.3	7,775,081.6	574,262,584.6	36.0	6.0
a	up to 1 year	67,297,300.7	70,496,247.0	53,605,160.9	4,509,666.2	1,757,395.2	86,940,657.9	36.0	7.0
6	1-5 years	319,886,176.7	142,760,116.5	55,823,145.4	9,907,032.0	5,910,683.3	410,819,496.6	36.0	6.0
b	5 and more than	58,501,660.6	20,740,714.2	5,588,824.7	2,955,883.1	107,003.1	76,502,430.1	26.4	7.0
2	Past due in arrears	17,011,093.2	-	2,657,366.8	891,596.4	259,920.7	14,985,402.1		
3	Substandard	11,632,329.8	-	5,566,128.0	1,077,203.1	51,232.4	7,092,172.5		
4	Doubtful	9,836,759.7	-	938,984.4	7,309,904.8	27,513.6	16,180,166.5		
5	Loss	32,814,430.2	-	9,658,238.9	1,866,557.4	7,145,067.8	17,877,680.9		
4	Electricity, gas, steam and air conditioning supply	22,052,666.0	5,857,651.3	7,881,890.5	1,712,738.7	1,031,079.2	20,710,086.3	29.6	7.0
1	Standard	18,840,766.6	5,857,651.3	7,781,424.3	1,462,916.9	1,023,231.4	17,356,679.0	29.6	7.0
a	up to 1 year	3,043,267.9	3,158,026.1	2,476,086.0	1,141,856.7	47,561.2	4,819,503.5	28.8	12.0
6	1-5 years	12,078,116.9	1,864,300.2	4,628,331.9	129,551.3	975,611.1	8,468,025.4	29.6	7.0
b	5 and more than	3,719,381.7	835,325.0	677,006.4	191,508.9	59.1	4,069,150.1	16.8	8.0
2	Past due in arrears	10,393.2	-	1,006.4	48,563.9	7,847.8	50,102.9		
3	Substandard	4,992.6	-	4,992.6	5,287.5	-	5,287.5		
4	Doubtful	1,724.7	-	658.2	-	-	1,066.6		
5	Loss	3,194,788.9	-	93,809.0	195,970.5	-	3,296,950.4		
5	Water supply; sewerage, waste management and remediation	3,208,063.9	1,233,813.6	1,603,675.9	129,819.0	31,297.1	2,936,723.5	36.0	7.0
1	Standard	3,146,405.5	1,233,813.6	1,569,071.3	122,321.1	27,610.1	2,905,858.7	36.0	7.0
a	up to 1 year	810,733.8	561,593.2	689,820.9	25,512.8	-	708,019.1	30.0	7.0
6	1-5 years	2,199,780.2	577,470.4	821,796.8	96,808.2	27,610.1	2,024,651.9	36.0	7.0
b	5 and more than	135,891.4	94,750.0	57,453.7	-	-	173,187.7	21.6	7.0
2	Past due in arrears	25,071.2	-	24,921.3	3,610.0	149.9	3,610.0		
3	Substandard	-	-	-	149.9	-	149.9		
4	Doubtful	23,003.6	-	5,198.1	-	3,537.0	14,268.5		
5	Loss	13,583.6	-	4,485.2	3,738.0	-	12,836.4		
6	Construction	633,568,585.8	154,345,671.2	145,989,121.8	55,355,986.2	35,976,433.1	661,304,688.2	37.6	6.0
1	Standard	564,369,798.8	154,345,671.2	128,613,054.5	39,624,099.2	30,821,729.5	598,904,785.3	37.6	6.0
a	up to 1 year	140,521,983.8	40,637,105.9	53,960,753.8	20,421,877.0	11,645,616.1	135,974,596.8	33.6	9.3
6	1-5 years	379,462,279.2	102,371,998.7	69,926,417.5	15,960,206.3	18,849,981.1	409,018,085.6	37.6	7.0
b	5 and more than	44,385,535.9	11,336,566.5	4,725,883.2	3,242,015.9	326,132.2	53,912,102.9	25.2	6.0
2	Past due in arrears	14,532,265.7	-	6,049,860.4	9,351,843.1	42,041.0	17,792,207.4		
3	Substandard	1,272,095.8	-	404,744.5	5,109.9	790,787.5	81,673.6		
4	Doubtful	12,755,671.4	-	6,310,184.1	214,703.3	3,001,024.6	3,659,166.0		
5	Loss	40,638,754.2	-	4,611,278.4	6,160,230.7	1,320,850.6	40,866,855.9		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	858,644,965.1	406,608,188.8	340,887,475.7	39,690,240.3	11,665,009.9	952,390,908.6	42.0	6.0
1	Standard	798,974,433.9	406,608,188.8	325,246,127.8	32,361,169.3	11,251,377.9	901,446,286.3	42.0	6.0
a	up to 1 year	163,745,839.4	106,142,448.5	102,167,861.2	12,565,558.9	3,912,993.5	176,372,992.1	42.0	7.6
6	1-5 years	600,977,291.3	287,870,694.4	215,926,621.8	17,901,226.5	6,824,788.0	683,997,802.3	42.0	6.0
b	5 and more than	34,251,303.2	12,595,046.0	7,151,644.8	1,894,383.9	513,596.4	41,075,491.9	27.6	7.0
2	Past due in arrears	6,729,104.2	-	927,141.2	2,218,115.3	208,217.4	7,811,860.9		
3	Substandard	4,893,070.5	-	985,072.1	728,294.9	103,766.5	4,532,526.7		
4	Doubtful	5,546,135.8	-	4,366,485.2	221,383.9	60,795.2	1,340,239.2		
5	Loss	42,502,220.7	-	9,362,649.3	4,161,276.9	40,852.9	37,259,995.4		
8	Transportation and storage	173,014,411.5	35,668,143.4	29,141,764.2	17,026,874.8	8,671,404.3	187,896,261.2	42.0	7.0
1	Standard	160,558,166.0	35,668,143.4	26,081,562.2	10,168,913.8	8,037,641.1	172,276,019.8	42.0	7.0
a	up to 1 year	37,089,751.8	7,035,942.1	11,967,243.7	2,942,839.5	1,472,303.1	33,628,986.6	42.0	9.0
6	1-5 years	95,946,366.2	27,965,220.4	12,883,807.9	5,691,649.7	684,924.3	116,034,504.2	36.0	7.0
b	5 and more than	27,522,047.9	666,980.9	1,230,510.6	1,534,424.6	5,880,413.7	22,612,529.0	26.4	7.0
2	Past due in arrears	2,542,351.8	-	1,571,103.8	304,990.2	628,775.2	647,463.2		
3	Substandard	5,581.1	-	26,499.9	6,486,857.0	3,115.5	6,462,822.8		
4	Doubtful	684,815.5	-	43,506.4	16,005.5	1,872.6	655,442.0		
5	Loss	9,223,497.1	-	1,419,091.9	50,108.2	0.0	7,854,513.4		

(in thousands of togrog)

9	<i>Accommodation and food services activities</i>	100,328,556.6	33,449,128.2	24,796,547.3	4,158,126.0	1,512,187.9	111,627,075.6	42.0	6.0
1	Standard	95,639,602.3	33,449,128.2	23,264,527.3	3,193,746.3	1,073,466.2	107,944,483.3	42.0	6.0
a	up to 1 year	19,853,016.0	8,129,334.4	7,793,148.6	1,170,764.8	8,326.3	21,351,640.2	36.0	10.5
6	1-5 years	50,839,977.6	17,484,996.3	10,528,081.1	1,081,404.7	323,272.4	58,555,025.1	42.0	7.0
b	5 and more than	24,946,608.8	7,834,797.5	4,943,297.6	941,576.8	741,867.5	28,037,818.0	31.2	6.0
2	Past due in arrears	425,972.0	-	98,730.3	367,220.0	95,573.3	598,888.4		
3	Substandard	335,246.7		63,000.5	124,611.0	147,832.4	249,024.9		
4	Doubtful	463,616.7		87,896.1	150,363.5	192,771.1	333,313.0		
5	Loss	3,464,118.8		1,282,393.2	322,185.2	2,544.9	2,501,366.0		
10	<i>Information and communication</i>	44,894,823.0	1,575,219.0	8,420,234.4	2,417,282.2	335,033.3	40,132,056.6	36.0	7.0
1	Standard	44,026,091.5	1,575,219.0	8,408,663.3	2,130,818.6	333,570.8	38,989,895.0	36.0	7.0
a	up to 1 year	3,385,694.9	659,276.6	1,966,667.7	101,284.0	61,993.0	2,117,594.8	36.0	16.8
6	1-5 years	39,547,942.8	874,942.4	5,945,380.9	1,988,253.6	271,322.7	36,194,435.2	31.2	7.0
b	5 and more than	1,092,453.7	41,000.0	496,614.6	41,281.0	255.1	677,865.0	18.6	16.8
2	Past due in arrears	9,736.8	-	9,035.0	54.8	701.7	54.8		
3	Substandard	10,553.9		-	236,905.9	760.7	246,699.0		
4	Doubtful	26,245.5		53.6	760.7	-	26,952.6		
5	Loss	822,195.4		2,482.4	48,742.2	-	868,455.1		
11	<i>Financial and insurance activities</i>	59,356,805.2	52,597,118.6	46,854,434.8	5,059,810.6	3,142,700.4	67,016,599.3	41.0	7.0
1	Standard	56,193,424.2	52,597,118.6	46,228,068.2	4,917,118.9	3,119,328.1	64,360,265.5	41.0	7.0
a	up to 1 year	24,139,276.0	21,213,600.3	21,459,528.9	2,449,725.5	1,096,044.7	25,247,028.3	41.0	10.0
6	1-5 years	26,297,259.7	29,378,646.8	20,098,300.1	2,449,253.9	1,932,297.2	36,094,563.1	28.8	7.0
b	5 and more than	5,756,888.6	2,004,871.5	4,670,239.2	18,139.5	90,986.3	3,018,674.1	25.2	10.5
2	Past due in arrears	7,884.3	-	3,793.3	103,174.5	2,977.1	104,288.4		
3	Substandard	53,376.0		35,412.9	19,230.3	17,963.1	19,230.3		
4	Doubtful	14,007.2		(0.8)	17,854.8	2,432.1	29,430.7		
5	Loss	3,088,113.4		587,161.1	2,432.1	0.0	2,503,384.4		
12	<i>Real estate activities</i>	661,766,721.2	125,199,277.7	50,017,472.9	62,769,220.9	12,315,582.0	787,402,164.9	37.6	2.4
1	Standard	637,433,437.1	125,199,277.7	47,255,327.4	56,538,252.0	8,548,366.5	763,367,273.0	37.6	2.4
a	up to 1 year	8,237,215.4	2,750,856.6	6,061,783.4	1,055,436.4	125,684.6	5,856,040.3	33.6	10.8
6	1-5 years	109,397,341.1	13,776,938.4	10,871,755.2	6,650,445.2	401,824.3	118,551,145.1	36.0	6.0
b	5 and more than	519,798,880.7	108,671,482.8	30,321,788.7	48,832,370.4	8,020,857.6	638,960,087.5	37.6	2.4
2	Past due in arrears	6,603,629.9	-	981,550.5	1,632,279.6	3,518,853.8	3,735,505.2		
3	Substandard	4,862,852.1		158,522.5	3,774,473.1	176,951.8	8,301,850.8		
4	Doubtful	657,840.6		96,076.0	207,197.6	37,966.5	730,995.6		
5	Loss	12,208,961.4		1,525,996.4	617,018.6	33,443.4	11,266,540.2		
13	<i>Professional, scientific and technical activities</i>	3,544,237.3	1,086,304.3	2,166,659.2	31,612.0	11,365.1	2,484,129.3	36.0	7.0
1	Standard	3,444,402.4	1,086,304.3	2,132,940.0	26,473.3	8,884.3	2,415,355.7	36.0	7.0
a	up to 1 year	451,586.5	289,747.4	512,542.9	7,535.0	4,139.5	232,186.5	30.0	12.0
6	1-5 years	2,174,438.7	712,557.0	993,835.1	18,938.3	4,744.8	1,907,354.0	36.0	7.0
b	5 and more than	818,377.2	84,000.0	626,562.0	-	-	275,815.3	16.8	15.0
2	Past due in arrears	14,725.0	-	-	4,139.5	-	18,864.5		
3	Substandard	-		-	-	-	-		
4	Doubtful	-		-	999.2	-	999.2		
5	Loss	85,109.9		33,719.2	-	2,480.8	48,909.9		
14	<i>Administrative and support service activities</i>	85,311,200.6	35,344,116.3	31,625,574.3	1,266,699.8	1,086,751.2	89,209,691.1	48.0	6.0
1	Standard	84,834,187.9	35,344,116.3	31,579,947.7	756,734.4	1,084,642.8	88,270,448.0	48.0	6.0
a	up to 1 year	11,998,075.0	8,922,258.5	7,790,869.2	543,232.5	478,142.9	13,194,553.9	48.0	6.0
6	1-5 years	72,103,332.9	26,212,857.8	23,784,564.6	164,561.3	554,757.3	74,141,430.1	48.0	7.0
b	5 and more than	732,780.0	209,000.0	4,513.9	48,940.5	51,742.6	934,464.0	26.4	7.0
2	Past due in arrears	148,354.6	-	5,099.3	482,722.9	-	625,978.2		
3	Substandard	9,359.3		1,248.3	17,928.7	-	26,039.7		
4	Doubtful	6,367.0		1,200.0	196.5	2,108.4	3,255.1		
5	Loss	312,931.8		38,079.0	9,117.3	-	283,970.1		
15	<i>Public administration and defence; compulsory social security</i>	19,991,947.2	7,153,637.6	15,133,315.9	372,178.8	367,109.3	12,017,338.4	42.0	7.0
1	Standard	19,513,460.4	7,153,637.6	15,074,808.5	312,040.7	33,045.0	11,871,285.2	42.0	7.0
a	up to 1 year	1,259,563.4	1,138,734.8	1,796,257.8	260,655.3	1,575.7	861,120.0	36.0	7.6
6	1-5 years	15,317,954.0	5,245,785.5	10,039,368.3	50,790.4	31,469.3	10,543,692.4	42.0	12.0
b	5 and more than	2,935,943.0	769,117.3	3,239,182.5	595.0	-	466,472.8	19.5	7.0
2	Past due in arrears	129,829.1	-	44,485.4	31,462.4	61,449.7	55,356.4		
3	Substandard	279,914.8		1,852.6	12,966.7	269,591.5	21,437.4		
4	Doubtful	7,260.1		552.2	8,957.8	3,023.1	12,642.6		
5	Loss	61,482.8		11,617.1	6,751.2	-	56,616.8		
16	<i>Education</i>	44,727,114.7	11,287,046.5	25,388,041.0	2,367,325.1	850,726.4	32,142,718.9	42.0	7.0
1	Standard	37,146,213.3	11,287,046.5	25,005,775.8	1,923,124.8	732,483.3	24,618,125.5	42.0	7.0
a	up to 1 year	4,920,808.7	3,517,837.4	5,151,956.7	153,300.6	631,592.1	2,808,398.0	32.4	10.8
6	1-5 years	23,767,014.9	6,328,432.4	16,015,573.1	105,449.0	100,817.3	14,084,505.9	42.0	7.0
b	5 and more than	8,458,389.7	1,440,776.7	3,838,246.0	1,664,375.1	73.9	7,725,221.6	25.2	7.0
2	Past due in arrears	134,298.6	-	23,432.4	95,435.1	18,409.3	187,891.9		
3	Substandard	36,660.5		16,132.3	24,973.2	8,253.9	37,247.5		
4	Doubtful	227,438.5		536.8	11,381.5	91,579.9	146,703.4		
5	Loss	7,182,503.8		342,163.8	312,410.4	-	7,152,750.5		
17	<i>Human health and social work activities</i>	32,848,571.6	8,698,871.5	12,418,251.1	897,292.4	253,092.8	29,773,391.6	42.0	7.0
1	Standard	32,280,008.7	8,698,871.5	12,307,148.3	816,496.8	184,669.3	29,303,559.4	42.0	7.0
a	up to 1 year	1,950,825.0	2,154,279.1	1,594,889.2	304,556.5	5,452.9	2,809,318.5	30.0	7.0
6	1-5 years	25,505,323.8	4,447,320.9	8,245,578.8	232,726.1	90,586.4	21,849,205.5	42.0	7.0
b	5 and more than	4,823,859.9	2,097,271.5	2,466,680.4	279,214.3	88,630.0	4,645,035.4	20.4	7.0
2	Past due in arrears	79,819.9	-	2,553.1	13,053.3	65,502.7	24,817.5		
3	Substandard	4,642.1		1,179.7	5,827.6	2,308.2	6,981.7		
4	Doubtful	65,732.1		50,125.3	61,133.6	612.6	76,127.9		
5	Loss	418,368.8		57,244.7	781.0	-	361,905.0		
18	<i>Other</i>	1,001,154,498.7	500,409,330.3	328,582,790.8	30,576,554.3	73,950,996.9	1,129,606,595.6	49.2	2.7
1	Standard	976,839,620.5	500,409,330.3	323,432,753.5	13,899,106.3	67,865,912.4	1,099,849,391.2	49.2	2.7
a	up to 1 year	196,251,690.7	216,446,164.9	156,860,396.0	7,678,118.3	10,513,495.1	253,002,082.8	48.0	2.7
6	1-5 years	732,618,793.9	271,416,678.3	141,663,164.6	4,341,580.9	54,973,415.6	811,740,472.9	49.2	7.0
b	5 and more than	47,969,136.0	12,546,487.1	24,909,192.9	1,879,407.0	2,379,001.6	35,106,835.5	30.0	7.0
2	Past due in arrears	4,743,848.6	-	1,443,892.9	9,177,704.0	226,920.5	12,250,739.3		
3	Substandard	11,413,121.3		1,364,486.7	1,328,417.7	5,824,949.1	5,552,103.2		
4	Doubtful	2,049,425.1		1,505,370.2	5,037,621.0	33,214.9	5,548,461.1		
5	Loss	6,108,483.2		836,287.6	1,133,705.3	-	6,405,900.8		

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

(in thousands of tugro)

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2011		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	2,735,405,998.2	1,041,511,045.5	817,531,478.4	229,334,955.0	116,276,500.5	3,072,444,019.9	36	6
0	1 Standard	2,393,801,933.0	1,041,511,045.5	728,304,297.9	140,260,762.9	94,425,103.4	2,752,844,340.1	36	6
a	up to 1 year	530,483,565.7	384,597,584.7	343,903,409.1	53,291,604.7	19,978,758.6	604,490,587.4	36	7
6	1-5 years	1,723,346,898.4	615,924,494.7	379,085,557.9	73,895,674.9	66,185,038.6	1,967,896,471.7	30	6
b	5 and more than	139,971,468.9	40,988,966.0	5,315,330.9	13,073,483.3	8,261,306.3	180,457,281.0	26.4	7
	2 Past due in arrears	49,178,502.6		12,305,714.3	13,022,455.1	6,052,815.8	43,842,427.5		
3	Substandard	41,742,256.0		35,256,621.0	41,398,371.5	949,845.9	46,934,160.7		
4	Doubtful	31,374,935.0		11,898,767.7	11,898,767.7	6,341,265.1	21,285,648.1		
5	Loss	219,308,371.6		29,766,077.6	26,502,619.7	8,507,470.2	207,537,443.5		
1	Agriculture, forestry, fishing and hunting	90,995,417.5	17,650,306.6	12,105,709.1	3,572,113.8	98,333,949.5	0	0	0
1	1 Standard	61,910,829.8	17,650,306.6	11,530,784.0	1,657,254.2	992,469.6	68,695,137.0	0	0
a	up to 1 year	12,931,422.5	4,504,269.9	7,161,399.8	465,586.2	-	10,739,878.7	0	0
6	1-5 years	40,664,154.5	8,582,649.9	3,655,912.3	1,060,273.2	19,798.5	46,631,366.8	0	0
b	5 and more than	8,315,252.9	4,563,386.8	713,472.0	131,394.8	972,671.0	15,182,891.5	0	0
	2 Past due in arrears	2,307,913.9		143,346.0	36,961.9	465,096.6	1,736,433.3	0	0
3	Substandard	1,350,000.0		125,000.0	450,930.0	-	1,675,930.0	0	0
4	Doubtful	495,415.3		109,997.0	49,990.3	320,613.1	114,795.5		
5	Loss	24,931,258.5		196,582.1	1,376,977.3	-	26,111,653.7		
2	Mining and quarrying	564,539,939.9	190,268,330.5	175,983,471.7	76,443,116.8	43,728,211.0	611,539,704.4	24	11
1	1 Standard	470,517,822.7	190,268,330.5	139,800,296.1	29,101,685.5	38,904,498.8	511,183,043.6	24	11
a	up to 1 year	95,316,320.7	126,671,516.0	84,265,148.2	12,568,681.5	5,676,201.5	144,615,168.5	24	11
6	1-5 years	371,670,833.2	63,596,814.4	55,524,477.3	16,533,004.0	33,228,297.3	363,047,877.0	20.4	12
b	5 and more than	3,530,668.8	-	10,670.7	-	-	3,519,998.1	0	0
	2 Past due in arrears	3,877,546.1		606,281.7	5,148,089.3	1,986,200.0	6,433,153.7		
3	Substandard	19,330,730.7		28,165,494.0	29,600,256.7	-	20,765,493.4		
4	Doubtful	3,867,304.4		739,885.5	297,195.3	2,837,512.2	587,102.1		
5	Loss	66,946,536.0		6,671,514.4	12,295,890.0	-	72,570,911.6		
3	Manufacturing	440,714,852.7	213,858,437.5	117,665,647.5	27,623,960.1	13,330,329.9	551,201,272.8	36	6
1	1 Standard	372,822,745.9	213,858,437.5	99,053,390.3	16,807,884.1	6,027,368.6	498,408,308.6	36	6
a	up to 1 year	63,377,265.5	67,946,827.9	51,888,067.9	4,356,216.6	1,647,709.1	82,144,533.1	36	7
6	1-5 years	267,320,316.3	127,143,415.3	44,437,711.0	9,537,079.1	4,379,659.5	355,183,440.3	27.6	6
b	5 and more than	42,125,164.1	18,768,194.3	2,727,611.4	2,914,588.4	-	61,080,335.3	26.4	7
	2 Past due in arrears	16,688,813.1		2,602,043.7	691,386.7	157,391.9	14,620,764.1		
3	Substandard	11,554,913.2		5,557,570.4	1,036,425.3	-	7,033,768.0		
4	Doubtful	9,545,215.9		885,886.1	7,298,876.0	2,065.0	15,956,140.8		
5	Loss	30,103,164.6		9,566,757.0	1,789,388.1	7,143,504.5	15,182,291.2		
4	Electricity, gas, steam and air conditioning supply	16,719,218.2	3,654,677.9	2,565,984.2	1,638,889.6	957,230.0	18,489,571.4	26.4	7
1	1 Standard	13,522,130.4	3,654,677.9	2,468,982.6	1,430,356.6	957,230.0	15,180,952.3	26.4	7
a	up to 1 year	2,779,018.1	1,999,059.1	1,209,341.0	1,111,856.7	12,562.5	4,668,030.4	26.4	13.2
6	1-5 years	7,597,049.9	905,618.8	1,241,279.5	126,991.0	944,608.4	6,443,771.8	20.4	8
b	5 and more than	3,146,062.4	750,000.0	18,362.1	191,508.9	59.1	4,069,150.1	20.4	8
	2 Past due in arrears	-		-	12,562.5	-	12,562.5		
3	Substandard	4,992.6		4,992.6	-	-	-		
4	Doubtful	-		-	-	-	-		
5	Loss	3,192,095.1		92,009.0	195,970.5	-	3,296,056.6		
5	Water supply; sewerage, waste management and remediation activities	1,675,465.4	811,600.1	814,515.1	117,512.8	24,000.0	1,766,063.3	27.6	7
1	1 Standard	1,650,368.7	811,600.1	789,418.3	117,512.8	24,000.0	1,766,063.3	27.6	7
a	up to 1 year	566,396.9	541,600.0	484,639.4	25,512.8	-	648,870.4	27.6	7
6	1-5 years	1,043,411.8	230,000.1	301,282.1	92,000.0	24,000.0	1,040,129.9	18	8
b	5 and more than	40,559.9	40,000.0	3,496.9	-	-	77,063.1	21.6	21.6
	2 Past due in arrears	22,090.9		22,090.9	-	-	-		
3	Substandard	-		-	-	-	-		
4	Doubtful	3,005.8		3,005.8	-	-	-		
5	Loss	-		-	-	-	-		
6	Construction	537,773,887.7	133,539,631.8	123,472,146.3	48,583,446.8	29,171,940.5	567,252,879.5	27.6	7
1	1 Standard	472,027,711.8	133,539,631.8	106,864,817.8	38,323,038.6	24,111,711.2	512,913,853.3	27.6	7
a	up to 1 year	122,741,780.4	37,120,018.6	45,582,069.5	19,432,277.7	6,427,746.8	127,284,260.5	27.6	10
6	1-5 years	341,968,285.6	95,102,113.2	61,257,416.6	15,675,855.4	17,683,964.4	373,804,873.3	24	7
b	5 and more than	7,317,645.7	1,317,500.0	25,331.7	3,214,905.5	-	11,824,719.6	10	7
	2 Past due in arrears	14,023,716.5		5,772,959.3	3,928,069.7	-	12,178,827.0		
3	Substandard	1,029,260.6		265,733.9	-	740,854.2	22,672.6		
4	Doubtful	12,334,377.2		6,194,751.1	206,654.9	2,998,524.6	3,347,756.4		
5	Loss	38,358,821.6		4,373,884.2	6,125,683.5	1,320,850.6	38,789,770.3		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	589,879,208.5	324,488,050.4	266,039,578.4	34,323,309.9	6,710,546.3	675,940,444.2	27.6	7
1	1 Standard	543,523,544.6	324,488,050.4	254,820,609.0	28,432,240.1	6,558,462.2	635,064,763.9	27.6	7
a	up to 1 year	141,761,287.1	91,934,127.0	88,185,328.4	9,358,440.2	3,277,443.4	151,591,082.5	27.6	8.1
6	1-5 years	383,405,888.9	224,913,326.9	166,424,279.8	17,195,688.8	3,281,018.8	455,809,606.0	27.6	7
b	5 and more than	18,356,368.6	7,640,596.4	211,000.8	1,878,111.1	-	27,664,075.3	22.8	7
	2 Past due in arrears	6,108,127.6		799,696.3	1,144,108.9	51,449.8	6,401,090.4		
3	Substandard	4,393,451.6		745,472.0	705,976.5	60,000.0	4,293,956.2		
4	Doubtful	2,757,606.5		2,443,029.7	63,389.6	-	377,966.4		
5	Loss	33,096,478.3		7,230,771.4	3,977,594.8	40,634.3	29,802,667.3		
8	Transportation and storage	124,648,918.3	23,641,036.1	18,629,352.0	15,711,779.7	8,029,140.2	137,343,241.8	30	7
1	1 Standard	113,189,685.7	23,641,036.1	15,833,306.1	9,305,775.8	7,571,911.0	122,731,280.4	30	7
a	up to 1 year	29,009,405.6	5,272,042.9	11,047,017.9	2,192,267.1	1,339,694.4	24,087,003.3	21.6	15
6	1-5 years	59,355,899.1	18,202,182.3	4,714,078.7	5,579,414.3	367,324.3	78,056,092.6	30	7
b	5 and more than	24,824,381.0	166,810.9	72,209.5	1,534,094.4	5,864,892.3	20,588,184.5	15	7
	2 Past due in arrears	2,252,187.3		1,551,506.5	40,283.4	457,229.2	283,735.0		
3	Substandard	-		25,025.7	6,322,121.5	-	6,297,095.7		
4	Doubtful	656,188.0		38,420.4	-	-	617,767.6		
5	Loss	8,550,857.3		1,181,093.3	43,599.0	-	7,413,363.0		

9	<i>Accommodation and food services activities</i>	51,243,736.9	19,068,833.6	10,429,699.3	3,511,450.5	736,791.7	62,657,530.0	36	7
	1 Standard	50,181,055.0	19,068,833.6	10,412,731.8	2,838,672.8	419,598.1	61,256,231.6	36	7
a	up to 1 year	16,006,749.1	6,368,272.6	6,612,595.7	957,703.1	3,412.0	16,716,717.2	36	10.5
6	1-5 years	18,715,840.2	7,435,506.6	3,139,910.1	961,232.4	85,674.5	23,886,994.6	25.2	7
b	5 and more than	15,458,465.7	5,265,054.5	660,226.0	919,737.2	330,510.6	20,652,519.8	22.9	7
	2 Past due in arrears	26,841.6	-	2,606.5	321,960.6	8,780.2	337,415.5	-	-
	3 Substandard	126,688.5	-	750.4	42,403.8	125,938.1	42,403.8	-	-
	4 Doubtful	187,308.4	-	1,863.9	125,938.1	182,475.2	128,907.4	-	-
	5 Loss	721,843.3	-	11,746.8	182,475.2	-	892,571.8	-	-
10	<i>Information and communication</i>	41,936,509.4	506,142.5	7,067,147.1	2,093,609.5	62,203.7	37,406,910.6	26.4	13.2
	1 Standard	41,152,299.5	506,142.5	7,064,664.7	1,982,874.3	62,203.7	36,514,447.9	26.4	13.2
a	up to 1 year	2,922,618.0	263,545.0	1,720,662.4	5,337.8	61,993.0	1,408,845.4	26.4	16.8
6	1-5 years	37,808,421.0	242,597.5	5,328,773.0	1,977,536.5	-	34,699,781.9	21.6	13.2
b	5 and more than	421,260.5	-	15,229.2	-	210.7	405,820.6	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	61,993.0	-	61,993.0	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	784,209.9	-	2,482.4	48,742.2	-	830,469.7	-	-
11	<i>Financial and insurance activities</i>	31,921,114.3	34,338,381.5	25,027,395.2	3,597,665.2	1,891,202.4	42,938,563.4	22.8	7
	1 Standard	30,216,160.0	34,338,381.5	24,670,395.2	3,506,678.9	1,891,202.4	41,499,622.9	22.8	7
a	up to 1 year	13,248,588.9	13,800,981.0	17,157,931.5	1,368,425.4	894,752.8	10,365,311.0	18	10
6	1-5 years	16,773,559.8	20,187,400.5	7,359,438.6	2,138,253.5	905,463.3	30,834,311.9	22.8	7
b	5 and more than	194,011.3	350,000.0	153,025.1	-	90,986.3	300,000.0	14.4	14.4
	2 Past due in arrears	-	-	-	90,986.3	-	90,986.3	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	1,704,954.2	-	357,000.0	-	-	1,347,954.2	-	-
12	<i>Real estate activities</i>	68,257,320.8	6,515,332.9	6,810,535.4	5,727,734.1	2,867,900.6	70,821,951.8	22.8	10
	1 Standard	53,214,024.1	6,515,332.9	5,967,911.4	2,093,692.5	57.8	55,855,080.3	22.8	10
a	up to 1 year	2,477,176.0	1,407,641.1	3,813,936.9	210,590.3	-	281,470.5	22.8	19.2
6	1-5 years	47,608,099.0	5,057,691.8	2,101,218.3	1,766,226.2	57.8	52,330,740.9	19.2	10
b	5 and more than	3,128,749.1	50,000.0	52,756.3	116,876.1	-	3,242,868.9	18	16.8
	2 Past due in arrears	3,645,370.5	-	777,527.7	-	2,867,842.8	-	-	-
	3 Substandard	3,607,826.1	-	45,243.0	3,168,496.3	-	6,731,079.4	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	7,790,100.1	-	19,853.3	465,545.3	-	8,235,792.1	-	-
13	<i>Professional, scientific and technical activities</i>	1,435,379.0	30,012.6	237,432.8	22,727.7	2,480.8	1,248,205.7	22.8	7
	1 Standard	1,380,483.1	30,012.6	213,913.6	22,727.7	-	1,219,309.8	22.8	7
a	up to 1 year	197,053.5	29,573.6	129,362.1	3,789.3	-	101,054.4	15.6	15.6
6	1-5 years	962,810.0	439.0	70,317.5	18,938.3	-	911,869.7	22.8	7
b	5 and more than	220,619.6	-	14,234.0	-	-	206,385.6	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	54,895.9	-	23,519.2	-	2,480.8	28,895.9	-	-
14	<i>Administrative and support service activities</i>	20,966,964.0	10,020,889.8	9,723,889.4	504,735.1	327,783.3	21,440,916.3	26.4	7
	1 Standard	20,903,233.0	10,020,889.8	9,723,406.8	504,489.2	327,783.3	21,377,421.9	26.4	7
a	up to 1 year	314,408.2	30,000.0	339,686.2	315,452.0	-	320,174.0	7	7
6	1-5 years	19,856,544.8	9,910,889.8	9,382,819.8	140,096.6	317,634.7	20,207,076.8	12	7
b	5 and more than	732,280.0	80,000.0	900.8	48,940.5	10,148.6	850,171.1	26.4	26.4
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	63,731.0	-	482.6	246.0	-	63,494.4	-	-
15	<i>Public administration and defence; compulsory social security</i>	1,118,794.5	390,000.0	202,146.2	-	-	1,306,648.3	21.6	12
	1 Standard	1,118,794.5	390,000.0	202,146.2	-	-	1,306,648.3	21.6	12
a	up to 1 year	(0.0)	10,000.0	-	-	-	10,000.0	12	12
6	1-5 years	1,118,794.5	380,000.0	202,146.2	-	-	1,296,648.3	21.6	14.4
b	5 and more than	-	-	-	-	-	-	0	0
	2 Past due in arrears	-	-	-	-	-	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	2,192,212.8	-	2,891.8	25.2	-	2,189,346.3	-	-
16	<i>Education</i>	11,298,832.1	113,839.0	1,805,656.8	1,799,527.1	-	11,406,541.4	26.4	15.6
	1 Standard	9,067,007.8	113,839.0	1,798,776.3	1,799,501.8	-	9,181,572.4	26.4	15.6
a	up to 1 year	992,144.3	5,000.0	204,607.5	63,378.2	-	855,915.0	21.6	21.6
6	1-5 years	5,228,807.1	81,139.0	1,584,019.6	82,660.7	-	3,808,587.3	26.4	15.6
b	5 and more than	2,846,056.4	27,700.0	10,149.2	1,653,462.8	-	4,517,070.0	15.6	15.6
	2 Past due in arrears	39,611.5	-	3,988.8	-	-	35,622.7	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	-	-	-	-	-	-	-	-
	5 Loss	2,192,212.8	-	2,891.8	25.2	-	2,189,346.3	-	-
17	<i>Human health and social work activities</i>	12,383,743.8	3,917,169.7	1,706,206.2	623,798.8	58,825.4	15,159,680.8	22.8	7
	1 Standard	12,164,082.9	3,917,169.7	1,659,206.2	564,973.4	-	14,987,019.9	22.8	7
a	up to 1 year	721,158.5	1,604,519.9	392,127.3	225,003.5	-	2,158,554.7	22.8	7
6	1-5 years	9,700,151.5	843,012.9	1,235,281.3	64,535.7	-	9,372,418.7	20.4	7
b	5 and more than	1,742,773.0	1,469,637.0	31,797.7	275,434.2	-	3,456,046.5	16.8	7
	2 Past due in arrears	58,825.4	-	-	-	58,825.4	-	-	-
	3 Substandard	-	-	-	-	-	-	-	-
	4 Doubtful	47,000.0	-	47,000.0	58,825.4	-	58,825.4	-	-
	5 Loss	113,835.5	-	(0.0)	(0.0)	-	113,835.5	-	-
18	<i>Other</i>	127,896,695.3	58,698,372.8	37,244,965.6	3,439,577.7	6,599,735.4	146,189,944.8	30	7
	1 Standard	125,239,953.4	58,698,372.8	35,429,541.3	1,771,404.6	6,576,606.8	143,703,582.8	30	7
a	up to 1 year	25,120,772.2	25,088,590.1	23,709,487.5	631,086.1	637,243.0	26,493,717.9	30	0
6	1-5 years	92,548,031.4	33,109,696.6	11,125,196.3	945,889.2	4,947,537.1	110,530,883.8	30	7
b	5 and more than	7,571,149.8	500,086.2	594,857.5	194,429.3	991,826.7	6,678,981.1	24	7
	2 Past due in arrears	127,458.2	-	23,667.1	1,608,045.8	-	1,711,837.0	-	-
	3 Substandard	344,392.7	-	321,339.0	9,768.5	23,053.7	9,768.5	-	-
	4 Doubtful	1,481,513.6	-	1,434,928.2	49,876.2	75.0	96,386.5	-	-
	5 Loss	703,377.4	-	35,490.0	482.6	-	668,370.0	-	-

CONSOLIDATION LOAN REPORT OF BANKING SYSTEM

/in thousands of togrog/

	INDICATORS	Outstanding loan at the beginning of the period	Fourth quarter of 2011		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	2,227,827,175.7	788,091,604.2	584,217,359.5	109,028,556.6	101,126,711.3	2,439,603,265.7	49.2	2.4
0	Standard	2,159,158,753.8	788,091,604.2	570,526,183.3	74,562,586.9	92,778,624.4	2,358,508,137.2	49.2	2.4
a	up to 1 year	284,520,946.8	245,693,256.5	191,553,725.0	13,880,753.9	23,498,519.5	329,042,712.8	48	2.7
b	1-5 years	1,217,292,632.8	397,485,348.6	286,304,915.2	10,069,264.9	58,429,590.0	1,280,112,741.1	49.2	6
	5 and more than	657,345,174.2	144,912,999.1	92,667,543.1	50,612,568.0	10,850,515.0	749,352,683.3	37.6	2.4
2	Past due in arrears	10,360,419.1		2,319,138.0	24,372,664.7	1,585,227.5	30,828,718.3		
3	Substandard	15,476,483.0		1,646,717.8	2,543,360.5	6,525,984.7	9,847,141.0		
4	Doubtful	5,302,923.8		2,364,128.6	5,568,704.8	198,718.1	8,308,782.0		
5	Loss	37,528,595.9		7,361,191.9	1,981,239.7	38,156.6	32,110,487.1		
1	Agriculture, forestry, fishing and hunting	71,626,994.7	20,330,881.0	25,220,224.2	976,062.4	896,318.7	66,817,395.2	48	7
1	Standard	68,834,813.6	20,330,881.0	24,799,731.3	430,709.9	748,729.7	64,047,943.5	48	7
a	up to 1 year	37,079,806.7	11,973,810.9	16,123,664.1	333,375.3	288,547.8	32,974,781.0	48	7
b	1-5 years	29,628,637.7	7,435,450.1	7,691,965.4	28,703.2	431,650.9	28,969,174.6	42	7
	5 and more than	2,126,369.2	921,620.0	984,101.8	68,631.5	28,531.0	2,103,987.9	26.4	7
2	Past due in arrears	177,514.7		14,419.6	359,964.6	43,864.3	479,195.5		
3	Substandard	150,383.6		18,114.7	56,983.7	94,586.8	94,663.9		
4	Doubtful	34,725.0		6,137.2	120,070.3	9,137.9	139,520.3		
5	Loss	2,429,559.7		381,821.5	8,333.8	0.0	2,056,072.0		
2	Mining and quarrying	21,552,012.2	2,885,122.9	7,798,444.6	7,181,808.7	6,536,221.6	17,284,277.7	42	7
1	Standard	18,710,631.2	2,885,122.9	7,769,717.4	37,807.8	6,528,940.0	7,334,904.5	42	7
a	up to 1 year	9,054,547.1	1,112,911.4	2,439,671.2	18,203.2	6,515,567.5	1,230,422.9	36	7
b	1-5 years	8,097,134.6	1,576,339.8	3,719,306.7	19,604.6	13,372.5	5,960,399.9	42	14.4
	5 and more than	1,558,949.5	195,871.7	1,610,739.5	-	-	144,081.8	22.8	7
2	Past due in arrears	27,568.9		16,833.0	7,128,718.5	5,542.4	7,133,912.0		
3	Substandard	2,356,108.7		735.9	3,929.7	731.0	2,358,571.4		
4	Doubtful	722.9		50.0	10,731.0	621.7	10,782.2		
5	Loss	456,980.6		11,108.3	621.7	386.5	446,107.5		
3	Manufacturing	74,136,039.7	19,338,640.3	16,127,054.9	774,353.2	1,928,486.1	76,193,492.1	36	7
1	Standard	70,733,533.6	19,338,640.3	15,918,594.1	445,167.6	1,747,713.0	72,851,034.3	36	7
a	up to 1 year	3,267,535.2	1,749,419.1	1,714,593.0	153,449.6	109,686.1	3,346,124.9	36	7
b	1-5 years	51,089,501.8	15,616,701.2	11,342,787.8	250,423.3	1,531,023.8	54,082,814.7	36	7
	5 and more than	16,376,496.6	1,972,519.9	2,861,213.3	41,294.7	107,003.1	15,422,094.8	24	7
2	Past due in arrears	322,280.1		55,323.1	200,209.8	102,528.8	364,638.0		
3	Substandard	77,416.6		8,557.6	40,777.9	51,232.4	58,404.5		
4	Doubtful	291,543.8		53,098.3	11,028.8	25,448.6	224,025.7		
5	Loss	2,711,265.5		91,481.9	77,169.3	1,563.3	2,695,389.7		
4	Electricity, gas, steam and air conditioning supply	4,353,884.3	1,152,973.4	3,584,113.2	73,849.2	73,849.2	1,922,744.4	29.64	12
1	Standard	4,339,072.6	1,152,973.4	3,580,648.6	32,560.3	66,001.4	1,877,956.2	29.64	12
a	up to 1 year	228,250.0	158,967.0	254,745.3	30,000.0	34,998.6	127,473.1	28.8	14.4
b	1-5 years	3,537,503.2	908,681.4	2,667,259.0	2,560.3	31,002.8	1,750,483.1	29.64	14.4
	5 and more than	573,319.3	85,325.0	658,644.3	-	-	-	16.8	12
2	Past due in arrears	10,393.2		1,006.4	36,001.4	7,847.8	37,540.4		
3	Substandard	-		-	5,287.5	-	5,287.5		
4	Doubtful	1,724.7		658.2	-	-	1,066.6		
5	Loss	2,693.8		1,800.0	-	-	893.8		
5	Water supply; sewerage, waste management and remediation activities	1,530,659.9	422,213.5	787,215.7	7,723.0	7,297.1	1,166,077.6	36	7
1	Standard	1,494,092.2	422,213.5	777,707.8	225.0	3,610.1	1,135,212.8	36	7
a	up to 1 year	242,392.3	19,993.2	204,485.9	-	-	57,899.6	30	0
b	1-5 years	1,156,368.4	347,470.2	519,265.1	225.0	3,610.1	981,188.4	36	7
	5 and more than	95,331.5	54,750.0	53,956.8	-	-	96,124.7	19.5	7
2	Past due in arrears	2,980.3		2,830.4	3,610.0	149.9	3,610.0		
3	Substandard	-		-	149.9	-	149.9		
4	Doubtful	19,997.8		2,192.3	-	3,537.0	14,268.5		
5	Loss	13,583.6		4,485.2	3,738.0	-	12,836.4		
6	Construction	82,464,272.2	19,516,039.3	13,416,234.5	6,765,797.7	6,804,492.6	88,525,382.2	37.6	6
1	Standard	79,011,661.1	19,516,039.3	12,647,495.7	1,294,319.0	6,710,018.3	80,464,505.4	37.6	6
a	up to 1 year	11,228,203.3	3,517,087.3	2,915,140.3	989,599.3	5,217,869.3	7,601,880.3	33.6	9.3
b	1-5 years	30,715,567.7	6,979,885.5	5,031,803.9	277,609.2	1,166,016.7	31,775,241.8	37.6	7
	5 and more than	37,067,899.1	9,019,066.5	4,700,551.5	27,110.4	326,132.2	41,087,383.3	25.2	6
2	Past due in arrears	508,549.1		276,901.1	5,423,773.4	42,041.0	5,613,380.5		
3	Substandard	242,835.1		139,010.7	5,109.9	49,933.3	59,001.0		
4	Doubtful	421,294.2		115,432.9	8,048.4	2,500.0	311,409.7		
5	Loss	2,279,932.6		237,394.2	34,547.2	-	2,077,085.6		
7	Wholesale and retail trade, repair of motor vehicles and motorcycles	268,131,638.5	82,019,638.4	74,677,779.6	5,366,930.4	4,850,963.8	275,989,463.9	42	6
1	Standard	254,816,771.2	82,019,638.4	70,255,401.1	3,928,929.2	4,589,415.9	265,920,521.9	42	6
a	up to 1 year	21,850,182.9	14,208,321.4	13,930,086.9	3,207,118.7	635,550.1	24,699,986.0	42	7.6
b	1-5 years	217,071,653.7	62,946,867.4	49,384,670.1	705,537.7	3,530,269.4	227,809,119.3	42	6
	5 and more than	15,894,934.6	4,864,449.6	6,940,644.0	16,272.9	423,596.4	13,411,416.6	27.6	7
2	Past due in arrears	620,976.7		127,444.9	1,074,006.4	156,767.7	1,410,770.5		
3	Substandard	499,618.9		239,600.2	22,318.4	43,766.5	238,570.6		
4	Doubtful	2,788,529.3		1,923,455.6	157,994.2	60,795.2	962,272.8		
5	Loss	9,405,742.5		2,131,877.9	183,682.1	218.5	7,457,328.1		
8	Transportation and storage	41,765,175.9	11,248,966.7	10,492,412.1	769,687.5	642,264.1	42,649,153.9	42	7
1	Standard	40,768,163.1	11,248,966.7	10,228,256.1	317,730.3	465,730.1	41,640,873.9	42	7
a	up to 1 year	1,480,029.0	985,758.6	900,225.8	205,164.8	132,608.7	1,638,117.8	42	12
b	1-5 years	36,590,467.2	9,763,038.1	8,169,729.1	112,235.4	317,600.0	37,978,411.5	36	7
	5 and more than	2,697,666.9	500,170.0	1,158,301.2	330.2	15,521.4	2,024,344.6	26.4	12
2	Past due in arrears	290,164.5		19,597.3	264,706.9	171,546.0	363,728.1		
3	Substandard	5,581.1		1,474.1	164,735.6	3,115.5	165,727.1		
4	Doubtful	28,627.5		5,086.0	16,005.5	1,872.6	37,674.4		
5	Loss	672,639.8		237,998.6	6,509.2	0.0	441,150.4		

9	Accommodation and food services activities	49,062,540.4	14,366,794.6	14,361,020.8	646,675.6	775,396.3	48,939,593.5	42	6
1	Standard	45,436,268.1	14,366,794.6	12,845,968.4	355,073.5	653,868.2	46,658,299.6	42	6
a	up to 1 year	3,846,266.8	1,761,061.8	1,180,552.9	213,061.7	4,914.3	4,634,923.1	36	0
6	1-5 years	32,119,804.1	10,035,989.8	7,382,870.7	120,172.3	237,597.9	34,655,497.6	42	0
b	5 and more than	9,470,197.1	2,569,743.0	4,282,544.8	21,839.5	411,356.0	7,367,878.9	31.2	6
2	Past due in arrears	399,130.4		96,123.8	45,259.4	86,793.1	261,473.0		
3	Substandard	208,558.2		62,250.1	82,207.2	21,894.2	206,621.1		
4	Doubtful	276,308.4		86,032.2	24,425.4	10,295.9	204,405.6		
5	Loss	2,742,275.4		1,270,646.4	139,710.0	2,544.9	1,608,794.2		
10	Information and communication	2,958,313.5	1,069,076.5	1,353,087.2	323,672.7	272,829.6	2,725,146.0	36	7
1	Standard	2,873,792.0	1,069,076.5	1,343,998.6	147,944.3	271,367.1	2,475,447.1	36	7
a	up to 1 year	463,076.9	395,731.6	246,005.3	95,946.2	-	708,749.4	36	0
6	1-5 years	1,739,521.8	632,344.9	614,607.9	10,717.1	271,322.7	1,494,653.3	31.2	7
b	5 and more than	671,193.2	41,000.0	481,385.4	41,281.0	44.4	272,044.4	18.6	16.8
2	Past due in arrears	9,736.8		9,035.0	54.8	701.7	54.8		
3	Substandard	10,553.9		-	174,912.8	760.7	184,706.0		
4	Doubtful	26,245.5		53.6	760.7	-	26,952.6		
5	Loss	37,985.4		-	-	-	37,985.4		
11	Financial and insurance activities	10,078,985.5	7,507,774.1	9,961,245.4	127,920.5	47,281.4	7,706,153.4	41	0
1	Standard	8,706,223.7	7,507,774.1	9,727,610.5	118,831.7	43,341.2	6,561,877.9	41	0
a	up to 1 year	1,528,388.7	3,239,675.3	1,186,259.2	81,300.1	16,507.3	3,646,597.5	41	0
6	1-5 years	3,285,118.6	2,690,327.7	4,038,736.4	30,792.9	26,833.9	1,940,668.8	28.8	0
b	5 and more than	3,892,716.5	1,577,771.1	4,502,614.8	6,738.7	-	974,611.5	25.2	0
2	Past due in arrears	7,884.3		3,793.3	7,608.3	2,977.1	8,722.2		
3	Substandard	1,097.6		134.4	625.7	963.2	625.7		
4	Doubtful	11,575.9		(0.0)	854.8	-	12,430.8		
5	Loss	1,352,204.0		229,707.1	-	0.0	1,122,496.9		
12	Real estate activities	592,917,444.4	118,683,944.8	43,181,144.6	57,014,796.5	9,424,585.3	716,010,455.8	37.6	2.4
1	Standard	583,627,457.0	118,683,944.8	41,261,623.1	54,417,869.2	8,525,212.6	706,942,435.4	37.6	2.4
a	up to 1 year	5,752,539.6	1,343,215.5	2,244,863.4	844,846.1	125,684.6	5,570,053.1	33.6	10.8
6	1-5 years	61,373,549.0	8,719,246.6	8,752,262.6	4,884,219.0	378,670.4	65,846,081.7	36	6
b	5 and more than	516,501,368.4	108,621,482.8	30,264,497.1	48,688,804.1	8,020,857.6	635,526,300.6	37.6	2.4
2	Past due in arrears	2,958,259.4		204,022.9	1,632,279.6	651,011.0	3,735,505.2		
3	Substandard	1,255,026.0		113,279.5	605,976.8	176,951.8	1,570,771.4		
4	Doubtful	657,840.6		96,076.0	207,197.6	37,966.5	730,995.6		
5	Loss	4,418,861.2		1,506,143.1	151,473.3	33,443.4	3,030,748.1		
13	Professional, scientific and technical activities	2,108,858.3	1,056,291.7	1,929,226.4	8,884.3	8,884.3	1,235,923.7	36	12
1	Standard	2,063,919.3	1,056,291.7	1,919,026.4	3,745.7	8,884.3	1,196,046.0	36	12
a	up to 1 year	254,533.0	260,173.7	383,180.8	3,745.7	4,139.5	131,132.1	30	12
6	1-5 years	1,211,628.7	712,118.0	923,517.6	-	4,744.8	995,484.2	36	14.4
b	5 and more than	597,757.6	84,000.0	612,327.9	-	-	69,429.7	16.8	15
2	Past due in arrears	14,725.0		-	4,139.5	-	18,864.5		
3	Substandard	-		-	-	-	-		
4	Doubtful	-		-	999.2	-	999.2		
5	Loss	30,214.1		10,200.0	-	-	20,014.1		
14	Administrative and support service activities	64,331,399.0	25,323,226.4	21,888,847.3	761,964.6	758,967.9	67,768,774.8	48	6
1	Standard	63,918,117.2	25,323,226.4	21,843,703.3	252,245.2	756,859.5	66,893,026.1	48	6
a	up to 1 year	11,683,088.9	8,892,258.5	7,450,605.0	227,780.5	478,142.9	12,874,379.9	48	6
6	1-5 years	52,234,528.4	16,301,967.9	14,389,485.2	24,464.7	237,122.7	53,934,353.2	48	10.8
b	5 and more than	500.0	129,000.0	3,613.1	-	41,594.0	84,292.9	10.8	7
2	Past due in arrears	148,354.6		5,099.3	482,722.9	-	625,978.2		
3	Substandard	9,359.3		1,248.3	17,928.7	-	26,039.7		
4	Doubtful	6,367.0		1,200.0	196.5	2,108.4	3,255.1		
5	Loss	249,200.8		37,596.5	8,871.4	-	220,475.7		
15	Public administration and defence; compulsory social security	18,866,407.6	6,762,637.6	14,930,169.7	372,178.8	367,109.3	10,703,945.0	42	7
1	Standard	18,394,665.9	6,762,637.6	14,871,662.3	312,040.7	33,045.0	10,564,636.9	42	7
a	up to 1 year	1,259,563.4	1,127,734.8	1,795,257.8	260,653.3	1,575.7	851,120.0	36	7.6
6	1-5 years	14,199,159.6	4,865,785.5	9,837,222.1	50,790.4	31,469.3	9,247,044.1	42	12
b	5 and more than	2,935,943.0	769,117.3	3,239,182.5	59.0	-	466,472.8	19.5	7
2	Past due in arrears	129,829.1		44,485.4	31,462.4	61,449.7	55,356.4		
3	Substandard	279,914.8		1,852.6	12,966.7	269,591.5	21,437.4		
4	Doubtful	7,260.1		552.2	8,957.8	3,023.1	12,642.6		
5	Loss	54,737.7		11,617.1	6,751.2	-	49,871.7		
16	Education	29,796,823.2	10,533,940.5	23,096,724.3	483,876.9	221,397.7	17,496,518.6	42	7
1	Standard	24,531,667.1	10,533,940.5	22,721,339.6	123,623.0	187,075.6	12,280,815.3	42	7
a	up to 1 year	3,169,961.1	3,489,570.4	4,757,186.5	89,922.4	86,184.5	1,906,082.9	32.4	10.8
6	1-5 years	17,949,372.2	6,211,293.3	14,398,760.6	22,788.3	100,817.3	9,683,876.0	42	7
b	5 and more than	3,412,333.8	833,076.7	3,565,392.5	10,912.3	73.9	690,856.4	25.2	7
2	Past due in arrears	94,687.1		19,443.6	95,435.1	18,409.3	152,269.2		
3	Substandard	36,660.5		16,132.3	24,973.2	8,253.9	37,247.5		
4	Doubtful	143,517.4		536.8	11,381.5	7,658.8	146,703.4		
5	Loss	4,990,291.1		339,272.0	228,464.1	-	4,879,483.1		
17	Human health and social work activities	20,010,640.6	4,781,701.8	10,639,625.2	243,356.0	194,267.4	14,201,805.8	42	7
1	Standard	19,661,738.6	4,781,701.8	10,575,522.4	221,385.9	184,669.3	13,904,634.6	42	7
a	up to 1 year	1,117,982.4	549,759.2	1,140,864.6	79,553.0	5,452.9	600,977.1	30	14.4
6	1-5 years	15,462,669.2	3,604,308.0	6,999,775.1	138,052.8	90,586.4	12,114,668.7	42	7
b	5 and more than	3,081,087.0	627,634.5	2,434,882.7	3,780.1	88,630.0	1,188,988.8	20.4	7
2	Past due in arrears	20,994.6		2,553.1	13,053.3	6,677.3	24,817.5		
3	Substandard	4,642.1		1,179.7	5,827.6	2,308.2	6,981.7		
4	Doubtful	18,732.1		3,125.3	2,308.2	612.6	17,302.5		
5	Loss	304,533.3		57,244.7	781.0	-	248,069.5		
18	Other	872,135,091.8	441,091,740.7	290,772,789.7	27,129,018.4	67,316,099.1	982,266,962.2	49.2	2.7
1	Standard	851,236,166.3	441,091,740.7	287,438,176.7	12,122,378.6	61,254,143.2	955,757,965.8	49.2	2.7
a	up to 1 year	171,014,599.7	190,907,806.7	132,686,336.8	7,047,032.2	9,841,089.7	226,442,012.1	48	2.7
6	1-5 years	639,830,446.9	238,137,533.1	130,438,889.9	3,390,368.6	50,025,878.5	700,893,580.2	49.2	7
b	5 and more than	40,391,119.8	12,046,400.9	24,312,950.0	1,684,977.7	1,387,175.0	28,422,373.5	30	7
2	Past due in arrears	4,616,390.4		1,420,225.8	7,569,658.2	226,920.5	10,538,902.3		
3	Substandard	10,338,728.6		1,043,147.6	1,318,649.2	5,801,895.5	4,812,334.7		
4	Doubtful	567,911.6		70,442.0	4,987,744.9	33,139.9	5,452,074.5		
5	Loss	5,375,894.9		800,797.6	1,130,587.6	-	5,705,684.9		

9	<i>Accommodation and food services activities</i>	22,279.3	13,500.0	5,827.1	-	-	29,952.2	14	12
1	Standard	22,279.3	13,500.0	5,827.1	-	-	29,952.2	14	12
a	up to 1 year	-	-	-	-	-	-	0	0
6	1-5 years	4,333.3	13,500.0	5,300.3	-	-	12,533.0	14	12
B	5 and more than	17,946.0	-	526.8	-	-	17,419.2	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>	-	-	-	-	-	-	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>	560,836.5	-	10,792.9	10,570.8	6,976.6	553,637.8	0	0
1	Standard	560,836.5	-	10,792.9	10,570.8	6,976.6	553,637.8	0	0
a	up to 1 year	7,499.8	-	2,983.1	-	-	4,516.7	0	0
6	1-5 years	384,573.6	-	3,274.4	-	6,976.6	374,322.6	0	0
B	5 and more than	168,763.2	-	4,535.4	10,570.8	-	174,798.6	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>	10,119.9	-	10,119.9	-	-	-	0	0
1	Standard	10,119.9	-	10,119.9	-	-	-	0	0
a	up to 1 year	125.9	-	125.9	-	-	-	0	0
6	1-5 years	9,994.0	-	9,994.0	-	-	-	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>	6,745.1	-	-	-	-	6,745.1	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	6,745.1	-	-	-	-	6,745.1	-	-
16	<i>Education</i>	2,414,613.6	323,267.0	329,560.4	83,921.1	83,921.1	2,408,320.2	20.4	16.8
1	Standard	2,330,692.5	323,267.0	329,560.4	-	-	2,324,399.1	20.4	16.8
a	up to 1 year	59,900.0	23,267.0	36,767.0	-	-	46,400.0	16.8	16.8
6	1-5 years	70,793.0	-	32,793.0	-	-	38,000.0	0	0
B	5 and more than	2,199,999.5	300,000.0	260,000.4	-	-	2,239,999.0	20.4	20.4
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	83,921.1	-	-	-	83,921.1	-	-	-
5	Loss	6,745.1	-	-	83,921.1	-	83,921.1	-	-
17	<i>Human health and social work activities</i>	452,187.1	-	70,419.7	30,137.5	-	411,905.0	21.6	21.6
1	Standard	452,187.1	-	70,419.7	30,137.5	-	411,905.0	21.6	21.6
a	up to 1 year	109,684.0	-	59,897.3	-	-	49,786.8	21.6	21.6
6	1-5 years	342,503.1	-	10,522.4	30,137.5	-	362,118.2	0	0
B	5 and more than	-	-	-	-	-	-	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	-	-	-	-	-	-	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	-	-	-	-	-	-	-	-
18	<i>Other</i>	967,302.1	173,685.6	41,938.4	7,958.2	33,912.0	1,073,095.4	24	7
1	Standard	208,091.3	173,685.6	41,938.4	5,323.1	33,912.0	311,249.5	24	7
a	up to 1 year	50,869.6	17,685.6	27,453.7	-	33,912.0	7,189.5	24	22.8
6	1-5 years	150,355.4	156,000.0	13,099.3	5,323.1	-	298,579.1	19.2	7
B	5 and more than	6,866.3	-	1,385.4	-	-	5,480.9	0	0
2	Past due in arrears	-	-	-	-	-	-	-	-
3	Substandard	730,000.0	-	-	-	-	730,000.0	-	-
4	Doubtful	-	-	-	-	-	-	-	-
5	Loss	29,210.8	-	-	2,635.1	-	31,845.9	-	-