

Top 30 borrower groups form approximately 56% of total corporate loan portfolio and guarantees as 30 June 2009 (1 of 5)

As at 30 June 2009 the exposure to related and 'possibly related' for top 30 borrower groups totalled to EUR 120 million

Top 30 corporate borrowers groups *

EUR in thousand	30 Jun 09	% in total
MNSS	26,258	7.8%
Zeljezara	18,515	5.5%
Group 1	44,773	13.3%
San investments	14,265	4.2%
Futura monte	4,830	1.4%
Adriatic investments	494	0.1%
Group 2	19,589	5.8%
HP Fjord	5,208	1.6%
Broadband Montenegro	4,380	1.3%
Flash	1,616	0.5%
Veselin Barović	679	0.2%
Solana Bajo Sekulic ad u stecaju	525	0.2%
Haus inter tours	378	0.1%
Comersa	-	0.0%
Prodavnica mjesovite robe Mimoza	-	0.0%
Group 3	12,786	3.8%
Beppler Investments Montenegro	4,152	1.2%
New ski centar Bjelasica	3,967	1.2%
Beppler&Jacobson Montenegro	1,200	0.4%
Group 4	9,319	2.8%
Cijevna komerc	4,434	1.3%
Budva Investment	3,668	1.1%
Group 5	8,102	2.4%
Tehno put	6,826	2.0%
Group 6	6,826	2.0%
Sobsar&Cok	6,500	1.9%
Group 7	6,500	1.9%
Di Air	6,476	1.9%
Group 8	6,476	1.9%
Invest nova	5,932	1.8%
Group 9	5,932	1.8%
Imobilia	5,000	1.5%
Group 10	5,000	1.5%

EUR in thousand	30 Jun 09	% in total
Volvox	3,728	1.1%
Normal company	925	0.3%
Zeljko Miskovic	335	0.1%
Group 11	4,988	1.5%
Bemax	4,680	1.4%
Group 12	4,680	1.4%
Ave Maria Koljcevic	3,934	1.2%
Group 13	3,934	1.2%
Izomont DV	3,768	1.1%
Izomont	68	0.0%
Group 14	3,836	1.1%
Moninvest	2,585	0.8%
Sunny Hill	1,162	0.3%
Group 15	3,747	1.1%
Pantomarket	3,354	1.0%
Veleprodaja	44	0.0%
Group 16	3,398	1.0%
Mat company	3,367	1.0%
Group 17	3,367	1.0%
NiveHinvest	1,220	0.4%
BMS Oil Group	1,087	0.3%
Nivel	1,007	0.3%
Group 18	3,314	1.0%
Hemo metal-group	3,301	1.0%
Group 19	3,301	1.0%
Hotels group Montenegro Stars	2,980	0.9%
Radulovic Zarko	160	0.0%
Group 20	3,140	0.9%
Mehanizacija i programat	2,975	0.9%
Group 21	2,975	0.9%
Maprenat Tivat	2,452	0.7%
Arsic Rado	410	0.1%
Tea gallery - Montenegro	20	0.0%
Group 22	2,882	0.9%

EUR in thousand	30 Jun 09	% in total
Kapacity	1,844	0.5%
Radojic Radenko	324	0.1%
MR-inzenjering	298	0.1%
Vila Park	200	0.1%
Group 23	2,666	0.8%
Mir commerce	2,649	0.8%
Group 24	2,649	0.8%
Hectas	2,606	0.8%
Group 25	2,606	0.8%
Nokic Company	2,578	0.8%
Group 26	2,578	0.8%
Sublime developments	1,689	0.5%
14 Septembar	828	0.2%
Advokatska Kancelarija Ana Kolarevic	41	0.0%
Group 27	2,558	0.8%
P&G Agency	1,582	0.5%
Rajkovic Vuk	541	0.2%
S.T. invest	157	0.0%
Kia Montenegro	100	0.0%
Juventa	44	0.0%
PG Invest	23	0.0%
Group 28	2,447	0.7%
Sofranac	2,364	0.7%
Group 29	2,364	0.7%
Krisma Trade	1,928	0.6%
Boskovic Nebojsa	192	0.1%
Boskovic Biljana	138	0.0%
Krisma Motors	76	0.0%
Group 30	2,334	0.7%
Total 30 groups	189,067	56.3%
Less retail part	(2,779)	-0.8%
Total corporate groups (with out retail)	186,288	55.5%
Total corporate portfolio and guarantees	335,920	100.0%

Source: the Bank's Information

Note: *Including accrued interest and overdrafts

Included into top borrowers groups were also retail loans to borrowers' shareholders