

## Stress Test

|                                              | Actual        | Budgeted  |               |           |
|----------------------------------------------|---------------|-----------|---------------|-----------|
|                                              | December 2017 | June 2018 | December 2018 | June 2019 |
| Non-Performing Loans                         | 137 496       | 140 238   | 143 331       | 145 394   |
| Corporate Loans                              | 37 414        | 38 484    | 39 690        | 40 495    |
| Consumer Loans                               | 100 082       | 101 754   | 103 641       | 104 899   |
| Overdues more than 60 days                   | 102 368       | 104 040   | 105 927       | 107 185   |
| Non-Performing Loans/Total Loan portfolio, % | 40,0%         | 40,8%     | 41,7%         | 42,3%     |
| Corporate Loans                              | 27,9%         | 28,7%     | 29,6%         | 30,2%     |
| Consumer Loans                               | 47,7%         | 48,5%     | 49,4%         | 50,0%     |
| Overdues more than 60 days                   | 48,8%         | 49,6%     | 50,5%         | 51,1%     |