CREDIT RISK

Quality of Loan Portfolio

(K AZN)

Loan portfolio by sectors	Total	Principal outstanding amount													
		Current	Debt Days												
			1-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-180 days	181-210 days	211-240 days	241-270 days	271-300 days	301-330 days	331-365 (366) days	1 year and above
Loan portfolio, including	**2,510,754**	**2,279,734**	**122,924**	**36,484**	**39,022**	**7,314**	**2,289**	**1,449**	**1,525**	**534**	**1,604**	**1,204**	**697**	**546**	**15,429**
-Bussiness	2,224,763	2,021,135	101,040	35,632	37,912	6,542	1,632	1,413	1,139	470	1,593	1,175	479	367	14,234
-Retail	184,350	179,367	3,309	133	52	772	48	36	59	19	11	29	94	72	351
-Mortgage	101,641	79,232	18,575	719	1,058	0	609	0	327	44	0	0	125	107	844
-Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Breakdown by collaterals

(K AZN)

Loan portfolio by sectors	Total	Unsecured	Cash covered	Gold collateral	Immovable collateral	Movable collateral	Guarantee collateral	Other collateral
Loan portfolio, including	**2,510,754**	**394,145**	**525,784**	**0**	**681,018**	**791,918**	**73,635**	**44,254**
-Bussiness	2,224,763	330,074	447,487	0	588,008	781,803	73,267	4,125
-Retail	184,350	60,556	78,234	0	753	4,308	369	40,129
-Mortgage	101,641	3,515	62	0	92,257	5,807	0	0
-Other	0	0	0	0	0	0	0	0