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
Kredit portfeli, o cümlədən	**2,661,758**	**2,377,963**	**195,024**	**60,216**	**3,671**	**1,942**	**695**	**1,525**	**3,384**	**639**	**413**	**338**	**2,326**	**205**	**13,418**
-Biznes	2,381,165	2,165,914	132,150	58,803	2,245	1,179	644	1,518	3,311	504	315	265	2,215	124	11,979
-İstehlak	187,080	140,143	45,855	131	20	50	28	7	35	10	37	27	20	81	636
-Daşınmaz əmlak	93,513	71,906	17,020	1,281	1,405	713	23	0	38	125	61	46	92	0	803
-Digər kreditlər	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	**2,661,758**	**367,380**	**687,213**	**0**	**677,491**	**797,324**	**80,727**	**51,623**
-Bussiness	2,381,165	322,423	602,247	0	592,088	773,443	80,063	10,900
-Retail	187,080	41,788	84,903	0	1,210	17,793	664	40,722
-Mortgage	93,513	3,170	63	0	84,193	6,088	0	0
-Other	0	0	0	0	0	0	0	0