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	**3,303,277**	**3,161,732**	**66,416**	**2,608**	**8,847**	**1,560**	**2,876**	**2,423**	**1,263**	**1,503**	**773**	**1,172**	**1,918**	**5,537**	**44,651**
-Bussiness	3,002,987	2,892,127	40,869	1,460	8,451	1,291	2,587	2,394	1,136	1,197	767	1,148	1,325	5,501	42,732
-Retail	90,444	76,659	12,525	487	87	23	71	29	57	20	6	24	15	36	405
-Mortgage	209,846	192,945	13,022	660	308	246	219	0	69	285	0	0	578	0	1,514
-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	**3,303,277**	**346,605**	**976,761**	**0**	**935,532**	**1,012,013**	**32,367**	**0**
-Bussiness	3,002,987	275,039	943,807	0	752,194	999,581	32,367	0
-Retail	90,444	71,000	6,310	0	702	12,432	0	0
-Mortgage	209,846	566	26,644	0	182,636	0	0	0
-Other	0	0	0	0	0	0	0	0