



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	3,624,791	3,369,168	114,137	11,774	37,066	25,952	12,042	6,662	1,515	373	115	849	1,294	91	43,754
-Business	3,309,885	3,067,584	102,594	11,207	36,532	25,931	11,830	6,658	1,501	329	112	757	1,260	61	43,529
-Retail	60,358	49,410	9,971	16	482	21	94	4	14	44	3	11	34	30	225
-Mortgage	254,548	252,173	1,572	551	52	0	118	0	0	0	0	81	0	0	0
-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	3,624,791	309,248	1,247,558	0	1,015,738	759,874	292,372	0
-Business	3,309,885	269,699	1,206,577	0	790,631	750,605	292,372	0
-Retail	60,358	38,729	11,883	0	477	9,269	0	0
-Mortgage	254,548	819	29,098	0	224,630	0	0	0
-Other	0	0	0	0	0	0	0	0