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	**2,095,034**	**2,001,066**	**54,923**	**10,653**	**11,009**	**5,884**	**1,343**	**733**	**359**	**409**	**1,409**	**4,337**	**592**	**155**	**2,162**
-Bussiness	1,898,804	1,813,155	50,183	9,836	10,988	5,410	1,149	375	134	356	888	4,293	187	0	1,848
-Retail	138,965	137,442	760	62	20	64	67	47	83	53	38	44	74	35	177
-Mortgage	57,264	50,468	3,980	755	0	410	127	311	143	0	483	0	330	120	137
-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	**2,095,034**	**259,905**	**644,143**	**0**	**640,240**	**490,432**	**53,537**	**6,777**
-Bussiness	1,898,804	212,441	573,726	0	585,121	468,218	53,124	6,174
-Retail	138,965	44,376	70,199	0	4,730	18,644	413	603
-Mortgage	57,264	3,087	218	0	50,389	3,570	0	0
-Other	0	0	0	0	0	0	0	0