5.1. Credit risk

1.1 Quality of Loan portfolio

in thousand manats

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	2,335,020	2,168,222	117,186	12,925	13,681	857	3,177	457	3,260	254	245	1,050	6,836	1,738	5,131
-Bussiness	2,134,421	1,984,626	105,306	11,295	12,949	424	3,014	123	3,173	109	6	866	6,743	1,615	4,174
-Retail	119,455	116,613	795	370	621	71	58	70	46	97	239	6	21	70	378
-Mortgage	81,143	66,984	11,085	1,259	111	363	106	263	42	47	-	178	72	54	580
-Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Loan portfolio by sectors	Total	Unsecured	Cash covered	Gold collateral	Immovable collateral	Movable collateral	Guarantee collateral	Other collateral
Loan portfolio, including	2,335,020	355,809	623,044	-	614,734	593,966	89,619	57,848
-Bussiness	2,134,421	320,490	555,530	-	542,772	569,036	88,987	57,606
-Retail	119,455	31,683	67,125	-	1,472	18,303	631	242
-Mortgage	81,143	3,637	389	-	70,490	6,627	-	-
-Other	-	-	-	-	-	-	-	-