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	**2,667,872**	**2,489,978**	**82,390**	**32,969**	**20,415**	**7,354**	**4,042**	**1,255**	**6,527**	**2,423**	**1,326**	**950**	**385**	**2,703**	**15,153**
-Bussiness	2,281,964	2,127,450	64,874	32,142	19,470	6,874	3,754	1,220	5,767	2,015	1,184	607	326	2,678	13,603
-Retail	280,839	265,293	13,788	165	68	35	42	35	761	45	23	16	16	25	527
-Mortgage	105,069	97,235	3,728	661	877	445	246	0	0	363	119	327	44	0	1,023
-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	**2,667,872**	**481,154**	**493,341**	**0**	**797,886**	**695,478**	**70,987**	**129,025**
-Bussiness	2,281,964	400,219	434,159	0	699,659	672,600	70,568	4,759
-Retail	280,839	78,266	59,121	0	1,398	17,369	419	124,266
-Mortgage	105,069	2,669	62	0	96,830	5,508	0	0
-Other	0	0	0	0	0	0	0	0