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	**2,728,064**	**2,472,184**	**102,795**	**71,801**	**23,413**	**6,932**	**20,338**	**3,511**	**4,913**	**2,687**	**551**	**1,636**	**1,891**	**1,411**	**14,002**
-Bussiness	2,346,234	2,159,928	78,025	30,846	22,261	6,831	20,261	3,370	4,880	2,586	509	1,630	1,722	1,060	12,326
-Retail	270,549	212,302	17,190	40,209	105	47	77	108	33	39	42	6	21	17	352
-Mortgage	111,281	99,954	7,580	746	1,047	54	0	34	0	62	0	0	148	334	1,323
-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	**2,728,064**	**366,591**	**658,066**	**0**	**743,330**	**857,115**	**58,599**	**44,363**
-Bussiness	2,346,234	311,789	499,068	0	637,656	835,005	58,460	4,256
-Retail	270,549	52,377	158,937	0	2,079	16,910	139	40,107
-Mortgage	111,281	2,424	61	0	103,595	5,200	0	0
-Other	0	0	0	0	0	0	0	0