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	**2,753,791**	**2,339,934**	**251,520**	**46,034**	**38,500**	**9,548**	**4,570**	**15,467**	**5,716**	**16,673**	**3,323**	**4,664**	**2,221**	**1,005**	**14,617**
-Bussiness	2,368,794	2,157,847	53,931	44,084	38,284	9,182	4,308	15,377	5,681	16,573	3,246	4,638	2,124	961	12,558
-Retail	270,063	75,336	193,003	524	69	210	133	91	35	57	77	26	36	43	424
-Mortgage	114,935	106,751	4,586	1,426	147	156	128	0	0	43	0	0	62	0	1,635
-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	**2,753,791**	**293,885**	**690,380**	**0**	**760,545**	**924,093**	**41,070**	**43,819**
-Bussiness	2,368,794	279,641	490,432	0	649,269	904,636	41,070	3,746
-Retail	270,063	11,940	199,887	0	1,526	16,637	0	40,073
-Mortgage	114,935	2,304	61	0	109,749	2,820	0	0
-Other	0	0	0	0	0	0	0	0