PAŞA Bank

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	**2,835,443**	**2,684,005**	**40,209**	**21,527**	**5,278**	**9,769**	**1,705**	**3,574**	**625**	**11,847**	**2,837**	**3,557**	**2,272**	**8,177**	**40,061**
-Bussiness	2,594,324	2,459,384	29,745	20,876	4,974	9,567	1,551	3,053	609	11,212	2,536	2,963	2,139	8,097	37,618
-Retail	85,675	83,163	794	115	55	96	90	311	17	46	52	63	75	81	718
-Mortgage	155,445	141,458	9,670	536	249	106	64	210	0	588	249	532	58	0	1,725
-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	**2,835,443**	**281,462**	**640,196**	**0**	**816,611**	**1,063,280**	**33,515**	**378**
-Bussiness	2,594,324	270,440	581,219	0	661,492	1,047,278	33,515	378
-Retail	85,675	10,374	58,917	0	382	16,001	0	0
-Mortgage	155,445	648	60	0	154,737	0	0	0
-Other	0	0	0	0	0	0	0	0