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	**3,086,901**	**2,702,312**	**272,228**	**15,233**	**4,286**	**1,088**	**4,067**	**5,246**	**1,255**	**12,156**	**1,022**	**9,522**	**2,452**	**3,238**	**52,796**
-Bussiness	2,826,077	2,477,484	244,978	13,565	3,824	552	2,952	5,038	1,108	12,019	848	9,387	2,328	2,876	49,119
-Retail	88,745	72,090	14,740	156	93	76	56	42	55	51	52	29	123	169	1,010
-Mortgage	172,079	152,738	12,510	1,512	369	460	1,059	166	91	85	122	106	0	194	2,667
-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	**3,086,901**	**305,888**	**966,753**	**0**	**821,148**	**966,838**	**26,274**	**0**
-Bussiness	2,826,077	295,017	902,567	0	649,361	952,857	26,274	0
-Retail	88,745	9,760	64,127	0	877	13,981	0	0
-Mortgage	172,079	1,111	59	0	170,910	0	0	0
-Other	0	0	0	0	0	0	0	0