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	**3,248,971**	**2,945,605**	**151,836**	**23,915**	**31,745**	**9,143**	**1,658**	**2,974**	**1,381**	**2,156**	**5,892**	**1,245**	**8,110**	**2,450**	**60,862**
-Bussiness	2,943,845	2,675,866	123,567	22,626	31,583	8,927	1,291	2,945	1,336	1,347	5,686	1,083	7,989	2,290	57,308
-Retail	94,508	77,478	15,210	84	40	117	35	29	44	38	85	15	64	86	1,184
-Mortgage	210,618	192,261	13,060	1,205	122	99	331	0	0	772	121	147	57	74	2,370
-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	**3,248,971**	**337,676**	**1,328,446**	**0**	**939,307**	**612,583**	**30,959**	**0**
-Bussiness	2,943,845	279,413	1,267,451	0	766,683	599,339	30,959	0
-Retail	94,508	57,548	22,975	0	741	13,245	0	0
-Mortgage	210,618	715	38,020	0	171,883	0	0	0
-Other	0	0	0	0	0	0	0	0