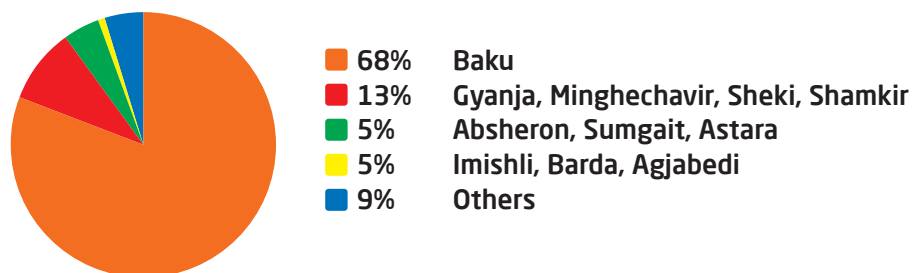


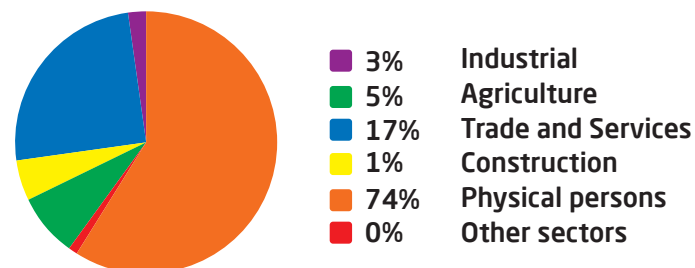
31.12.2014

LOAN PORTFOLIO

PER REGION



PER ECONOMIC SECTOR



Per region	Sum	NPLs
1. Baku	486,455	34,291
2. Gyanja, Minghechavir, Sheki, Shamkir	89,426	4,982
3. Absheron, Sumgait, Astara	34,223	1,380
4. Imishli, Barda, Agjabedi	34,691	1,481
5. Others	66,341	3,289
Total	711,136	45,424

Per Economic Sector	Sum	NPLs
1. Industries	22,796	998.59
2. Agriculture	38,313	1,488
3. Trade and Services	122,110	8,429
4. Construction	4,079	65
5. Physical persons	523,139	33,944
6. Other sectors	700	499
Total	711,136	45,424