

The distribution of total loan portfolio by economic sectors

12/31/2019

| | Economic sector | (thsd AZN) | Weight in LP |
|---|-------------------|----------------|--------------|
| 1 | Construction | 55,837 | 16% |
| 2 | Trade and service | 98,358 | 28% |
| 3 | Production | 33,061 | 10% |
| 4 | Agriculture | 48,580 | 14% |
| 5 | Transport | 2,366 | 1% |
| 6 | Consumer | 107,090 | 31% |
| 7 | Other | 835 | 0% |
| 8 | Total | 346,127 | 100% |

The distribution of overdue loan portfolio by economic sectors

12/31/2019

| | Economic sectors | (thsd AZN) | Weight in LP |
|---|-------------------|---------------|--------------|
| 1 | Construction | 20 | 0% |
| 2 | Trade and service | 8,245 | 67% |
| 3 | Production | 1,036 | 8% |
| 4 | Agriculture | 2,561 | 21% |
| 5 | Transport | 0 | 0% |
| 6 | Consumer | 456 | 4% |
| 7 | Other | 0 | 0% |
| 8 | Total | 12,318 | 100% |