

Breakdown of overdue loans by economic sectors

12/31/2014

AZN thousand

| Sector Breakdown | Overdue Loans |
|--|---------------|
| Total laons and leases | 47 840.8 |
| Loans to oil sector | - |
| Loans to energy and natural resources sector | - |
| Loans to other sectors of industry | - |
| Loans to retail and servise sector | 867.3 |
| Loans to agricultural sector | 4 984.5 |
| Loans to consumers | 41 610.4 |
| Financial lease | 378.8 |