

Breakdown of gross portfolio by economic sectors

03/31/2019

(AZN thousand)

| Sector Breakdown | Amount |
|--|-----------|
| Total laons and leases | 312 693,0 |
| Loans to oil sector | - |
| Loans to energy and natural resources sector | - |
| Loans to other sectors of industry | 2 391,1 |
| Loans to retail and servise sector | 71 215,9 |
| Loans to agricultural sector | 10 271,5 |
| Loans to consumers | 228 814,5 |