

# Stress Test

31/12/18

	Actual	Budgeted		
	December 2018	June 2019	December 2019	June 2020
Non-Performing Loans	134 881	89 036	97 018	104 999
Corporate Loans	35 691	23 189	25 336	27 482
Consumer Loans	99 190	65 203	71 038	76 873
<i>Overdues more than 60 days</i>	99 834	65 847	71 682	77 517
Non-Performing Loans/Total Loan portfolio, %	41,6%	27,0%	29,5%	32,0%
Corporate Loans	41,6%	27,0%	29,5%	32,0%
Consumer Loans	42,5%	27,9%	30,4%	32,9%
<i>Overdues more than 60 days</i>	42,8%	28,2%	30,7%	33,2%

Note\* Stress test report has been made by considering the 28 February 2019 dated Decree of the President of the Republic of Azerbaijan about additional measures for addressing the issue overdue consumer loans that individuals have.