

‘Approved’
Financial Markets Supervisory Authority of
the Republic of Azerbaijan
Resolution № 50/11/2
28 December 2017
Chairman of Board of Directors
_____ Rufat Aslanly

Regulations on regulation and supervision of credit bureaus

1. General provisions

These Regulations have been developed in accordance with Articles 5.2, 5.7, 7.2, 7.3, 16.2 and 23.4 of the Law of the Republic of Azerbaijan ‘on Credit Bureaus’ (hereinafter – the Law) and determine requirements for minimum authorized capital for the operation of credit bureaus and professional suitability of the head (members) of the executive body, a procedure for inspection of the activity and the order of imposing enforcement measures, the form of the report and the procedure for submission, amount of fees paid to the Financial Markets Supervisory Authority of the Republic of Azerbaijan (hereinafter – the FIMSA) and the order of their payment, as well as the volume of information required to identify the credit history subject in the credit history.

2. Definitions

2.1. Definitions used herein bear the following meanings:

2.1.1. civil impeccability – absence of criminal conviction for intentionally acted crimes, absence of conviction, criminal records on grave crimes against property or for economic activities in past, absence of restrictions by a court order on holding the position or engagement in professional activities, absence of the fact on insolvency announcement by court;

2.1.2. active borrower – credit history subject with information about outstanding debt liabilities, including credit lines at the credit bureau as of the date of the request.

2.2. The definitions ‘credit bureau’, ‘credit history’, ‘data provider’, ‘subject of credit history’, ‘positive data’ and ‘negative data’ used herein bear meanings specified in the Law.

3. Authorized capital

Authorized capital of a credit bureau should not fall below AZN2 (two) million.

4. Occupational fitness requirements for the head (members) of the executive body of the credit bureau

4.1. The following persons may not be the head (members) of the executive body of the credit bureau:

4.1.1. persons who have worked as a member of management bodies or chief accountant of a legal entity that underwent forced liquidation or was declared bankrupt for

not less than one year prior to the date of adoption of the decision on liquidation or bankruptcy. This requirement applies for a period of 2 (two) years from the date of adoption of the decision on forced liquidation or bankruptcy of that legal entity;

4.1.2. persons who were released from their positions in the management body of any legal entity due to gross violation of labor functions;

4.1.3. Heads of credit organizations that are the subject of control of the FIMSA.

4.2. The head (members) of the executive body of the credit bureau should:

4.2.1. have higher education and at least 3 (three) years of management experience;

4.2.2. be compatible with civil impeccability requirements.

4.3. When powers of the executive body of the credit bureau are given to a legal entity (external manager), the head of the executive body of that legal entity should meet the requirements of Items 4.1 and 4.2 herein.

5. Information required for identification of the credit history subject in the credit history

5.1. Data providers deliver at least the following information to credit bureaus for identification of the credit history subject:

5.1.1. if an individual:

5.1.1.1. 1st, last and middle names;

5.1.1.2. place and date of birth;

5.1.1.3. series and number of the ID card;

5.1.1.4. personal identification number (PIN) (foreigners and stateless persons, if any);

5.1.1.5. tax identification number of a private entrepreneur (TIN).

5.1.2. if a legal entity:

5.1.2.1. name;

5.1.2.2. TIN.

5.2. Information is delivered electronically in line with the requirements of the automated system of the credit bureau.

6. Amount of fees paid to the FIMSA by the credit bureau and the payment method

The amount of fees paid to the FIMSA by the credit bureau and a payment procedure are determined by the 'Regulations on regulation of fees paid to the Financial Markets Supervisory Authority of the Republic of Azerbaijan by supervised entities'.

7. Supervision of operations of credit bureaus

7.1. The FIMSA assesses compliance of operations of the credit bureau and the exchange of information constituting a credit history with the requirements of the Law, regulations adopted by the FIMSA based on the Law, as well as the Law of the Republic of Azerbaijan 'on Personal Data'.

7.2. The FIMSA supervises credit bureaus by offsite and onsite supervision measures. Onsite supervision assesses the following elements:

7.2.1. data providers of the credit bureau:

7.2.1.1. a data provision agreement between the credit bureau and data providers;

7.2.1.2. a list of organizations that signed an agreement on provision of information by classification groups that provide and do not (with reasons given) provide information

7.2.2. collection and delivery of information to the credit bureau:

7.2.2.1. a list of collected and delivered information;

7.2.2.2. data collection and delivery channels;

7.2.2.3. data accuracy and factors that affect them.

7.2.3. data processing in the credit bureau:

7.2.3.1. methods to confirm data accuracy;

7.2.3.2. methods to update information and enter to the database.

7.2.4. credit information users:

7.2.4.1. obtaining consent of the credit history subject;

7.2.4.2. a list of data users;

7.2.4.3. size and purpose of received information;

7.2.4.4. data security and accuracy.

7.2.5. products of the credit bureau:

7.2.5.1. a list and price of products;

7.2.5.2. product users;

7.2.5.3. the number of realized/sold products;

7.2.5.4. development plans on new products and their realization.

7.2.6. data security and protection systems in the credit bureau:

7.2.6.1. physical access policy to the territory of the credit bureau, in particular, server rooms;

7.2.6.2. credit bureau staff's access policy to credit bureau data;

7.2.6.3. an equipment and software update system;

7.2.6.4. a policy on prevention, detection and documentation of an unauthorized access to credit bureau data.

7.2.7. protection of interests of credit history subjects:

7.2.7.1. obtaining consent of the credit history subject for collection and delivery of information on him/her;

7.2.7.2. submission of credit histories to credit history subjects.

7.2.8. risk management systems in credit bureaus:

7.2.8.1. policy of detection and management of operational, legal and reputational risks;

7.2.8.2. availability and effectiveness of an internal control function in the credit bureau.

7.2.9. a corporate management system in the credit bureau:

7.2.9.1. skills, competence and experience of staff of credit bureau's structural units;

7.2.9.2. authority segregation among structural units;

7.2.9.3. decision-making policy and procedures of the credit bureau;

7.2.9.4. organization and fulfillment of the monitoring of implementation of decisions.

7.3. Offsite supervision of activities of the credit bureau includes evaluation of reports submitted by the credit bureau and ongoing monitoring of activities of the credit bureau.

7.4. The form, procedure and terms of reports to be submitted to the FIMSA by the credit bureau are defined in Section 9 herein. If reports are not submitted to the FIMSA by the credit bureau within the required period, the credit bureau is given a written instruction by the FIMSA to be executed within 3 (three) working days. The instruction requires an explanation of the reason for their non-submission together with reports within 10 (ten) working days in time and submission of reports in time from the next reporting date.

7.5. Reports submitted by the credit bureau are assessed based on the following procedures:

7.5.1. The FIMSA checks compliance of reports with the requirements herein, when deficiencies are found, the credit bureau is required to make appropriate corrections in the report and provide written information about the reasons for the deficiencies within 5 (five) working days from the date of their discovery. The credit bureau eliminates those deficiencies and submits the report(s) and the required written information to the FIMSA within 5 (five) working days after notification on deficiencies in reports.

7.5.2. Based on credit bureau reports the FIMSA analyzes main directions of its operational activities, identifies defects in the process of receiving, processing and transmitting data that make up the credit history, as well as potential risks.

7.5.3. the FIMSA takes one or both of the following measures according to findings of the assessment:

7.5.3.1. when violations of requirements of the legislation are detected, a written mandatory instruction is given to the credit bureau to eliminate them. The instruction includes deficiencies and measures to be taken for their elimination and deadlines;

7.5.3.2. when the following early warning indicators, that provide likelihood of problems in the credit bureau, are observed, a thematic inspection can be carried out if:

7.5.3.2.1. there are more than 2 (two) changes in the composition of the executive body of the credit bureau within 12 (twelve) consecutive months;

7.5.3.2.2. deficiencies are found in reports submitted to the FIMSA for two consecutive reporting dates;

7.5.3.2.3. increase in the number of complaints of credit history subjects during the reporting period exceeds 5 (five) percent;

7.5.3.2.4. the founder (participant) with qualifying holding leaves the establishment (participation);

7.5.3.2.5. decrease in the number of data providers or data users, as well as requests, exceeds 5 (five) percent during the reporting period.

7.6. Offsite supervision provides continuous monitoring of activities of the credit bureau. At that, the the following information is required from the credit bureau:

7.6.1. implementation status of measures specified in instructions issued by the FIMSA;

7.6.2. implementation of the credit bureau's business plan, including the long-term strategy for product development and deviations (if any);

7.6.3. creation of a technical base for reception, processing and transmission of credit bureau data and a plan of measures on prevention of illegal access and unauthorized dissemination of these data and its implementation;

7.6.4. appeals received by the FIMSA regarding activities of the credit bureau and supporting documents regarding their response by the credit bureau;

7.6.5. changes in the structure of the executive body and shareholders;

7.6.6. internal policies and procedures adopted for regulating activities of the credit bureau, as well as changes to them.

7.7 As part of offsite supervision, the FIMSA holds a joint meeting with the head of the executive body and the external auditor of the credit bureau to discuss annual financial statements and an assessment report of the external audit on the state of the information system. At the meeting, they discuss activities of the credit bureau during the previous

financial year, shortcomings identified and the action plan for their elimination. The FIMSA issues a written instruction to the credit bureau on implementation of the action plan.

7.8 The FIMSA conducts onsite supervision by means of comprehensive and thematic inspections in the credit bureau. A comprehensive inspection at the credit bureau is conducted at least once every 3 (three) years. In addition to the cases specified in sub-item 7.5.3.2 herein, the FIMSA conducts a thematic inspection to monitor implementation of its instructions, as well as investigate complaint(s) it has received.

7.9. An inspection is carried out based on a document approved by the decision of the FIMSA (signed inspection certificate). A full name of the credit bureau, the inspection team (head and members) and duration of the inspection are indicated in the inspection certificate. The inspection certificate is prepared in two copies. One copy of the inspection certificate is kept by the head of the executive body of the credit bureau, and the other one by the head of the inspection team.

7.10. A written notification is submitted to the credit bureau at least 10 (ten) working days prior to the comprehensive inspection, and at least 1 (one) working day prior to the thematic inspection. The notification indicates the date and period covered by the inspection.

7.11. Operations of the credit bureau are inspected within 15 (fifteen) working days.

7.12. The FIMSA conducts a comprehensive inspection in the credit bureau, covering the following:

7.12.1. minutes, decisions and other documents of meetings of the executive body;

7.12.2. credit bureau's strategic and business plans, as well as budget;

7.12.3. credit bureau's corporate management and staff policy, staff job descriptions;

7.12.4. credit bureau's organizational-administrative documentation, accounting documents and all internal documents related to its activities;

7.12.5. data provision agreements between the credit bureau and data providers and obtaining consent of the credit history subject;

7.12.6. data processing methods and quality, as well as update periodicity;

7.12.7. services offered by the credit bureau (credit reports, credit portfolio analysis, statistical analysis, etc.) and their fee setting policy;

7.12.8. financial, statistic and management reports;

7.12.9. bank account operations;

7.12.10. all systems and procedures, including policies and internal regulations governing credit information sharing, as well as data security, contingency planning and continuity of services;

7.12.11. documents and procedures related to internal control and risk management;

7.12.12. work plans and reports on internal audit;

7.12.13. status of consumer rights protection, including access of consumers to credit history data and consumer appeals handling;

7.12.14. accuracy of the data delivered to the FIMSA.

7.13. Inspection team members are entitled to:

7.13.1. access administrative building and other service areas of the inspected credit bureau, including the server room and information-computing centers, accompanied by employees of specially assigned credit bureau employees or employees of other organizations that control access regime or protect the territory of the credit bureau on a contractual basis, units that collect, process and store information resources;

7.13.2. use technical means, including computers to organize work of the inspection team and obtain information or documents required for the inspection, enter and remove FIMSA's organizational and technical means to/from service areas;

7.13.3. obtain all necessary information (documents) for the period covered by the inspection to fulfill inspection targets from officials and other employees of the inspected credit bureau;

7.13.4. request demonstration of functions and resources of the information processing system and familiarization with them, have access to check communication channels with data providers and users to determine the level of data security;

7.13.5. discuss inspected issues with the head of the credit bureau's executive body and other employees.

7.14. Duties of inspection team members include:

7.14.1. the head of the inspection team determines the inspection by the inspection team in the administrative building and other service areas of the credit bureau during the inspection taking into account the operation mode of the credit bureau;

7.14.2. maintain inspections in accordance with the activity plan of the inspection team;

7.14.3. deliver necessary documents to the head of the executive body of the credit bureau related to maintaining the inspection;

7.14.4. ensure non-disclosure of credit bureau documents and commercial secrets, including banking secrets, service and other information for which a special protection regime is established by law;

7.14.5. formalize findings of the inspection in writing;

7.14.6. allow credit bureau staff to explain reasons for their actions.

7.15. During inspection the credit bureau is entitled to:

7.15.1. request an inspection certificate from inspection team members for the inspection and get familiar with their ID cards;

7.15.2. not allow an inspection team member to the inspection in case of non-submission of the documents specified in sub-item 7.15.1 herein;

7.15.3. obtain information on inspection of its activities;

7.15.4. discuss and express opinions on inspection findings with the inspection team;

7.15.5. issue a complaint to the FIMSA from inspection findings.

7.16. The inspection report on the areas covered by the inspection, changes that occurred in these areas during the inspected period, detected defects and deficiencies is prepared by the FIMSA in two copies within 10 (ten) working days after the end of the inspection. The inspection report is submitted to the credit bureau for signature after being signed by the FIMSA's employees involved in the inspection

7.17. The credit bureau gets acquainted with the inspection report within 7 (seven) working days, and the head of the executive body of the credit bureau signs and submits it to the FIMSA. If the credit bureau disagrees with findings in the inspection report, the head (members) of the executive body adds an explanation to the inspection report

7.18. If a copy of the inspection report is not submitted to the FIMSA within this period, it makes a related note in the copy of the report it has.

7.19. If there is a disagreement between the inspection team and the credit bureau about inspection findings and the credit bureau's objection, inspection findings are discussed with the credit bureau in the FIMSA.

7.20. If the credit bureau's objection is justified, the FIMSA makes additions and changes to the inspection report within 5 (five) working days. After finalization of the inspection report, the FIMSA issues a mandatory written instruction on its results to the credit bureau to eliminate deficiencies found in the operation of the credit bureau within 30 (thirty) calendar days.

7.21. In case defects are found in activities of the credit bureau in connection with the formation of information resources of personal data and the creation of and maintaining information systems as a result of offsite and onsite inspection, the FIMSA informs the Ministry of Transport, Communications and High Technologies of the Republic of Azerbaijan about this.

8. Enforcement measures against the credit bureau

8.1. Depending on the nature of violation of the requirements of the Law, the Law of the Republic of Azerbaijan 'On Personal Data', this Regulation; the FIMSA has the right to apply the following measures against the credit bureau:

8.1.1. request a commitment letter from the credit bureau on elimination of violations or facts that may cause violations. In the commitment letter presented to the FIMSA, the credit bureau indicates measures to be taken to eliminate the violations committed or the facts that may cause violations and deadlines for their implementation;

8.1.2. give a mandatory written instruction to the credit bureau. The mandatory written instruction requires elimination of deficiencies by setting deadline;

8.1.3. Temporarily remove the head (members) of the executive body of the credit bureau from his/her/their position(s) for a period of up to 6 (six) months.

8.2. If the credit bureau fails to comply with instructions of the FIMSA to eliminate shortcomings in its activities related to formation of information resources of personal data and creation of and maintaining information systems, the FIMSA appeals to the Ministry of Transport, Communications and High Technologies of the Republic of Azerbaijan for revocation of the license related to the said activity.

9. Requirements for the form and submission of reports on credit bureau activities

9.1. The credit bureau prepares reports on its current activity as per Annex 1 and on the credit market as per Annex 2 and submits to the FIMSA no later than the tenth of the month following the reporting period on a quarterly basis to have credit bureau activities assessed by the FIMSA.

9.2. Reports are submitted in a hard copy signed by the head of the executive body of the credit bureau and certified with a seal or in a soft copy certified with an e-signature.

9.3. Indicators in foreign currency are reflected in manat equivalent at an official exchange rate of the Central Bank of the Republic of Azerbaijan as of the date of approval of the report.

9.4. The credit bureau delivers annual financial statements approved by the opinion of the external auditor together with the auditor's opinion and the assessment report on the state of the information system conducted by the external auditor to the FIMSA within 5 (five) months after the end of the financial year.

1. REPORT ON THE OPERATION OF THE CREDIT BUREAU

Credit bureau name: _____

Credit bureau address: _____

Reporting period: _____

Delivery date: _____

Compiling structural unit: _____

Who compiled:

1st, last, middle names: _____

Position: _____

E-mail address: _____

Telephone: _____

Fax: _____

1.1. General information on the operation of the credit bureau

1. Information on shareholders.
2. Information on the executive body.
3. Staff number, including information on the number of employees dismissed and hired during the period.
4. The information system and changes made.
5. Non-service periods and reasons.
6. Technical problems in the operation of the credit bureau.
7. Information on data transmission problems between data providers, users and the credit bureau and how to resolve them.
8. Problems and requests discussed with the FIMSA.
9. Information on types of products of the credit bureau, including products it has realized (separately per product).
10. Income statement and balance sheet.
11. Other information deemed important by the head of the executive body of the credit bureau.

1.2. Information on data providers

Data providers	Number of data providers as of the reporting date	Number of data transferred by data providers during the reporting period	Requests made by data providers during the reporting period	
			Total number	Rejected requests ¹
1. Banks				
2. NBCIs				
3. Insurers				
4. Reinsurers				
5. Lease companies				
6. Factoring companies				
7. Other				

¹ Rejected request means that the credit bureau can answer the request with a refusal if it does not have information about the credit history subject.

1.3. Information on credit history subjects

Credit history subjects	Number of active borrowers	Requests made on credit history subjects		Number of new credit history subjects whose data are transferred	Reports delivered to credit history subjects	
		Total number ²	Percentage of response ³		Total number	With negative data
1. Individuals						
2. State business companies						
3. Private business companies						
4. Unincorporated individuals						

² Repeated requests and information on them should be included in total number of requests and total number of answered requests, respectively.

³ Calculated as the ratio of the number of answered requests to the total number of received requests.

1.4. Breakdown of requests on purposes

	domestic	abroad
1. Requests made to the credit bureau to apply for a loan		
2. Requests made to the credit bureau for portfolio management		
3. Requests made to the credit bureau for debt collection (collector).		
4. Credit bureau inquiries for marketing purposes		
5. Requests made for other purposes		

1.5. Requests made by organizations outside the country

1. Requests made by banks	
2. Requests made by NBCIs	
3. Requests made by telecommunication companies	
4. Requests made by retail sellers	
5. Requests by lease companies	
6. Requests by other institutions	

1.6. Data sharing between the credit bureau and credit institutions

Credit institution	Date of conclusion of an agreement on data provision	Total number of delivered data ⁴	Total number of errors in delivered data ⁵	Error percentage ⁶	Data transfered on new credit history subjects		Received requests	
					Total number, including individuals		Total number, including	
					state business companies			
					private business companies		The number of responded requests	
					unincorporated individuals			

⁴ When several data are provided on one credit history subject, each data is considered as a cumulative number.

⁵ The number of credit history subjects where errors were detected.

⁶ The number of credit history subjects in whose data errors were detected to total number of credit history subjects

1.7. Information on disputes related to credit sharing

1. Total number of complaints received by the credit bureau, including	
1.1. complaints received over the quarter	
1.2. complaints resolved over the quarter, including	
1.2.1. complaints resolved by the credit bureau over the quarter	
1.2.2. complaints resolved by data providers over the quarter	
1.2.3. number of complaints resolved by other parties (court, FIMSA etc.)	
1.3. unsolved complaints	

1.8. Information on access of individuals to their credit reports

1. Information delivered by the credit bureau free of charge	
2. Information provided by the credit bureau on a paid basis	

I acknowledge that the information provided is correct:

1st, last, middle names of the head of the executive body of the credit bureau: _____(signature)_____ (stamp)

Date:

Credit bureau name: _____

Credit bureau address: _____

Reporting period: _____

Delivery date: _____

Compiling structural unit: _____

Who compiled:

1st, last, middle names: _____

Position: _____

E-mail address: _____

Telephone: _____

Fax: _____

2.1. Information on credit history subjects

	As of the end of the reporting period
1. Individuals	
1.1. Total number of individuals registered in the system of the credit bureau	
1.2. Total number of individuals with credit histories, including	
1.2.1. with positive data	
1.2.2. with negative data – delinquent 1-90 days	
1.2.3. with negative data – delinquent 91-180 days	
1.2.4. with negative data – delinquent 181-365 days	
with negative data – delinquent over 365 days	
2. State business companies	
2.1. Total number of state business companies registered with the system of the credit bureau	
2.2. State business companies with credit histories, including	
2.2.1. with positive data	
2.2.2. with negative data – delinquent 1-90	

days	
2.2.3. with negative data – delinquent 91-180 days	
2.2.4. with negative data – delinquent 181-365 days	
2.2.5. with negative data – delinquent over 365 days	
3. Private business companies	
3.1. Total number of private business companies registered with the system of the credit bureau	
3.2. Private business companies with credit histories, including	
3.2.1. with positive data	
3.2.2. with negative data – delinquent 1-90 days	
3.2.3. with negative data – delinquent 91-180 days	
3.2.4. with negative data – delinquent 181-365 days	
3.2.5. with negative data – delinquent 181-365 days	
4. Unincorporated individuals	
4.1. Total number of unincorporated individuals registered with the system of the credit bureau	
4.2. Total number of unincorporated individuals with credit histories	
4.2.1. with positive data	
4.2.2. with negative data – delinquent 1-90 days	
4.2.3. with negative data – delinquent 91-180 days	
4.2.4. with negative data – delinquent 181-365 days	
4.2.5. with negative data – delinquent 181-365 days	

2.2. Information on banks' credit products

Breakdown on credit products	As of the end-reporting period
	Individuals
1.1. Real estate loans, including	
1.1.1. active (with valid loan agreement) real estate loans, including	
1.1.1.1. non-delinquent loans	
1.1.1.2. delinquent 1-90 days	
1.1.1.3. delinquent 91-180 days	
1.1.1.4. delinquent 181-365 days	
1.1.1.5. delinquent over 365 days	
1.1.2. closed loans	
1.1.3. loan repayments over the period, total (in thousand AZN)	
1.1.4. outstanding loan amount, total (in thousand AZN)	
1.2. Secured consumer loans, including	
1.2.1. active secured consumer loans, including	
1.2.1.1. non-delinquent loans	
1.2.1.2. delinquent 1-90 days	
1.2.1.3. delinquent 91-180 days	
1.2.1.4. delinquent 181-365 days	
1.2.1.5. delinquent over 365 days	
1.2.2. closed loans	
1.2.3. loan repayments over the period, total (in thousand AZN)	
1.2.4. outstanding loan amount, total (in thousand AZN)	
1.3. Unsecured consumer loans, including	
1.3.1. active unsecured consumer loans, including	
1.3.1.1. non-delinquent loans	
1.3.1.2. delinquent 1-90 days	
1.3.1.3. delinquent 91-180 days	

1.3.1.4. delinquent 181-365 days			
1.3.1.5. delinquent over 365 days			
1.3.2. closed loans			
1.3.3. loan repayments over the period, total (in thousand AZN)			
1.3.4. outstanding loan amount, total (in thousand AZN)			
	State business companies	Private business companies	Unincorporated individuals
1.4. Secured business loans, including			
1.4.1. active secured business loans, including			
1.4.1.1. non-delinquent loans			
1.4.1.2. delinquent 1-90 days			
1.4.1.3. delinquent 91-180 days			
1.4.1.4. delinquent 181-365 days			
1.4.1.5. delinquent over 365 days			
1.4.2. closed loans			
1.4.3. loan repayments over the period, total (in thousand AZN)			
1.4.4. outstanding loan amount, total (in thousand AZN)			
1.5. Unsecured business loans, including			
1.5.1. Active unsecured business loans, including			
1.5.1.1. non-delinquent loans			
1.5.1.2. delinquent 1-90 days			
1.5.1.3. delinquent 91-180 days			
1.5.1.4. delinquent 181-365 days			

1.5.1.5. delinquent over 365 days			
1.5.2. closed loans			
1.5.3. loan repayments over the period, total (in thousand AZN)			
1.5.4. outstanding loan amount, total (in thousand AZN)			
	Individuals		
1.6. Car loans, including			
1.6.1. active car loans, including			
1.6.1.1. non-delinquent loans			
1.6.1.2. delinquent 1-90 days			
1.6.1.3. delinquent 91-180 days			
1.6.1.4. delinquent 181-365 days			
1.6.1.5. delinquent over 365 days			
1.6.2. closed loans			
1.6.3. loan repayments over the period, total (in thousand AZN)			
1.6.4. outstanding loan amount, total (in thousand AZN)			

2.3. Information on credit products of NBCIs

Breakdown on credit products	As of the end-reporting period
	Individuals
1.1. Real estate loans, including	
1.1.1. active (with valid loan agreements) real estate loans, including	
1.1.1.1. non-delinquent loans	
1.1.1.2. delinquent 1-90 days	
1.1.1.3. delinquent 91-180 days	
1.1.1.4. delinquent 181-365 days	
1.1.1.5. delinquent over 365 days	

1.1.2. closed loans	
1.1.3. loan repayments over the period, total (in thousand AZN)	
1.1.4. outstanding loan amount, total (in thousand AZN)	
1.2. Secured consumer loans, including	
1.2.1. active secured consumer loans, including	
1.2.1.1. non-delinquent loans	
1.2.1.2. delinquent 1-90 days	
1.2.1.3. delinquent 91-180 days	
1.2.1.4. delinquent 181-365 days	
1.2.1.5. delinquent over 365 days	
1.2.1.6. closed loans	
1.2.2. loan repayments over the period, total (in thousand AZN)	
1.2.3. outstanding loan amount, total (in thousand AZN)	
1.3. Unsecured consumer loans, including	
1.3.1. active unsecured consumer loans, including	
1.3.1.1. non-delinquent loans	
1.3.1.2. delinquent 1-90 days	
1.3.1.3. delinquent 91-180 days	
1.3.1.4. delinquent 181-365 days	
1.3.1.5. delinquent over 365 days	
1.3.2. closed loans	
1.3.3. loan repayments over the period, total (in thousand AZN)	
1.3.4. outstanding loan amount, total (in thousand AZN)	

	State business companies	Private business companies	Unincorporated individuals
1.4. Secured business loans, including			
1.4.1. active secured business loans, including			
1.4.1.1. non-delinquent loans			
1.4.1.2. delinquent 1-90 days			
1.4.1.3. delinquent 91-180 days			
1.4.1.4. delinquent 181-365 days			
1.4.1.5. delinquent over 365 days			
1.4.2. closed loans			
1.4.3. loan repayments over the period, total (in thousand AZN)			
1.4.4. outstanding loan amount, total (in thousand AZN)			
1.5. Unsecured business loans, including			
1.5.1. active unsecured business loans, including			
1.5.1.1. non-delinquent loans			
1.5.1.2. delinquent 1-90 days			
1.5.1.3. delinquent 91-180 days			
1.5.1.4. delinquent 181-365 days			
1.5.1.5. delinquent over 365 days			
1.5.2. closed loans			
1.5.3. loan repayments over the period, total (in thousand AZN)			
1.5.4. outstanding loan amount, total (in thousand AZN)			
	Individuals		

1.6. Car loans, including	
1.6.1. active car loans, including	
1.6.1.1. non-delinquent loans	
1.6.1.2. delinquent 1-90 days	
1.6.1.3. delinquent 91-180 days	
1.6.1.4. delinquent 181-365 days	
1.6.1.5. delinquent over 365 days	
1.6.2. closed loans	
1.6.3. loan repayments over the period, total (in thousand AZN)	
1.6.4. outstanding loan amount, total (in thousand AZN)	

2.4. General information on borrowers and loans on credit institutions

National currency denominated loans:

№	Credit institution	Outstanding loan amount (in thousand AZN)	Number of loans	Active borrowers
1	2	3	4	5

Foreign currency denominated loans:

№	Credit institution	Outstanding loan amount (in thousand AZN)	Number of loans	Active borrowers
1	2	3	4	5

2.5. Information on active borrowers

National currency denominated loans:

№	Information	Q-ty
1	2	3
	Age groups:	
	<20	
	20-24	
	25-29	
	30-34	
	35-39	
	40-49	
	50-64	
	>64	
	Gender:	
	Female	
	Male	
	Breakdown of loans to individuals on purposes:	
	Purchase of residential area	
	Construction and repair	
	Car	
	Purchase of home appliances	
	Credit cards	
	Other	
	Sectorial breakdown of loans to state business companies :	
	Industry	
	Agriculture	
	Construction area	
	Transport	
	Informaiton and communication	
	Trade entities	
	Other non-production and service areas	
	Central administrative authorities and municipalities	
	Sectorial breakdown of loans to private business companies:	
	Industry	

	Agriculture	
	Construction area	
	Transport	
	Informaiton and communication	
	Trade entities	
	Other non-production and service areas	
	Sectorial breakdown of loans to unincorporated individuals:	
	Industry	
	Agriculture	
	Construction area	
	Transport	
	Informaiton and communication	
	Trade entities	
	Other non-production and service areas	

Foreign currency denominated loans:

№	Information	Q-ty
1	2	3
	Age group:	
	<20	
	20-24	
	25-29	
	30-34	
	35-39	
	40-49	
	50-64	
	>64	
	Gender:	
	Female	
	Male	
	Breakdown of loans to individuals on purposes:	
	Purchase of residential area	
	Construction and repair	
	Car	
	Purchase of home appliances	
	Credit cards	
	Other	
	Sectorial breakdown of loans to state business companies :	
	Industry	

	Agriculture	
	Construction area	
	Transport	
	Informaiton and communication	
	Trade entities	
	Other non-production and service areas	
	Central management authorities and municipalities	
	Sectorial breakdown of loans to private business companies:	
	Industry	
	Agriculture	
	Construction area	
	Transport	
	Informaiton and communication	
	Trade entities	
	Other non-production and service areas	
	Sectorial breakdown of loans to unincorporated individuals:	
	Industry	
	Agriculture	
	Construction area	
	Transport	
	Informaiton and communication	
	Trade entities	
	Other non-production and service areas	

I acknowledge that the information provided is correct:

1st, last, middle names of the head of the executive body of the credit bureau: _____(signature) _____(stamp)

Date: