



## LIQUIDITY RISK

(K AZN)

Duration	Current	1-7	8-30	1-6 m	6-9 m	9 m -1 y	1 -2 y	2 -5 y	up to 5 years	Total
<b>Assets</b>	<b>465,619</b>	<b>1,316,123</b>	<b>243,065</b>	<b>1,200,584</b>	<b>703,701</b>	<b>459,270</b>	<b>973,972</b>	<b>1,025,490</b>	<b>2,359,541</b>	<b>8,747,364</b>
Cash and Cash equivalents	464,337	0	0	0	0	0	0	0	1,300,849	1,765,187
Investment securities	0	100,252	109,530	562,055	333,201	211,769	361,782	128,415	437,670	2,244,675
Loans to Customers (net)	286	18,231	78,698	588,874	296,367	223,519	572,388	889,632	396,118	3,064,114
Loans to Banks and other Financial Institutions (net)	0	357	1,521	13,299	57,133	15,481	31,303	7,442	14,216	140,751
Short-term financial instruments	0	1,162,662	0	0	0	0	0	0	0	1,162,662
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	8,500	51,000	36,356	17,000	8,500	8,500	0	0	129,856
Other financial instruments	996	26,120	2,317	0	0	0	0	0	97,322	126,755

<b>Liabilities</b>	<b>5,025,033</b>	<b>60,318</b>	<b>40,919</b>	<b>1,047,624</b>	<b>224,288</b>	<b>51,931</b>	<b>323,658</b>	<b>783,192</b>	<b>1,190,400</b>	<b>8,747,364</b>
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	22,301	42,723	4,194	19,082	62,138	12,723	214,707	81,335	140,932	600,135
Customer Deposits	4,968,556	807	35,175	1,028,541	162,150	39,208	108,951	615,576	1	6,958,965
demand deposits	4,967,868	0	0	0	0	0	0	0	0	4,967,868
term deposits	688	807	35,175	1,028,541	162,150	39,208	108,951	615,576	1	1,991,097
Subordinated debt	0	0	0	0	0	0	0	86,282	0	86,282
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	34,176	16,788	1,550	0	0	0	0	0	167,016	219,530
Equity	0	0	0	0	0	0	0	0	882,452	882,452
<b>Liquidity "gap"</b>	<b>(4,559,415)</b>	<b>1,255,805</b>	<b>202,146</b>	<b>152,960</b>	<b>479,413</b>	<b>407,339</b>	<b>650,314</b>	<b>242,298</b>	<b>1,169,140</b>	<b>0</b>