



## 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>1,171,595</b>	<b>683,705</b>	<b>163,713</b>	<b>1,769,034</b>	<b>355,252</b>	<b>725,169</b>	<b>504,582</b>	<b>812,864</b>	<b>1,420,101</b>	<b>7,606,015</b>
Cash and Cash equivalents	1,142,398	0	0	0	0	0	0	0	331,164	1,473,562
Investment securities	0	24,479	56,500	878,074	43,898	49,389	155,876	259,611	505,528	1,973,354
Loans to Customers (net)	112	24,996	98,556	659,890	275,799	435,434	321,601	526,619	324,866	2,667,872
Loans to Banks and other Financial Institutions (net)	13,981	832	2,705	36,598	16,567	30,347	19,710	1,135	7,047	128,922
Short-term financial instruments	0	619,713	0	0	0	0	0	0	0	619,713
Derivatives	0	0	0	0	0	0	0	0	165,365	165,365
Deposits to Banks	0	0	4,250	194,472	18,988	210,000	7,395	25,500	0	460,605
Other financial instruments	15,104	13,685	1,702	0	0	0	0	0	86,131	116,622

<b>Liabilities</b>	<b>4,606,044</b>	<b>9,245</b>	<b>103,307</b>	<b>172,649</b>	<b>700,991</b>	<b>350,483</b>	<b>195,089</b>	<b>417,956</b>	<b>1,050,250</b>	<b>7,606,015</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	35,314	0	0	19,698	10,000	22,030	13,830	190,047	313,787	604,707
Customer Deposits	4,540,836	763	99,922	152,951	690,991	328,453	181,259	122,658	0	6,117,833
demand deposits	4,540,836	0	0	0	0	0	0	0	0	4,540,836
term deposits	0	763	99,922	152,951	690,991	328,453	181,259	122,658	0	1,576,998
Subordinated debt	0	0	0	0	0	0	0	105,251	0	105,251
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	29,894	8,482	3,385	0	0	0	0	0	115,210	156,971
Equity	0	0	0	0	0	0	0	0	621,253	621,253
<b>Liquidity "gap"</b>	<b>-3,434,450</b>	<b>674,460</b>	<b>60,406</b>	<b>1,596,385</b>	<b>-345,739</b>	<b>374,687</b>	<b>309,493</b>	<b>394,908</b>	<b>369,850</b>	<b>0</b>