



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
Assets	2,658,737	574,614	160,635	777,511	444,009	590,286	608,512	1,041,264	1,664,246	8,519,814
Cash and Cash equivalents	2,639,287	0	0	0	0	0	0	0	381,621	3,020,907
Investment securities	1,719	15,964	112,317	285,615	120,631	273,343	209,998	222,313	516,231	1,758,131
Loans to Customers (net)	773	4,178	45,648	453,092	278,362	267,081	358,663	802,647	517,620	2,728,064
Loans to Banks and other Financial Institutions (net)	13,981	441	423	18,510	35,015	26,994	22,851	7,804	6,637	132,656
Short-term financial instruments	0	514,943	0	0	0	0	0	0	0	514,943
Derivatives	0	0	0	0	0	0	0	0	165,365	165,365
Deposits to Banks	0	0	0	20,294	10,000	22,869	17,000	8,500	0	78,662
Other financial instruments	2,978	39,089	2,247	0	0	0	0	0	76,773	121,086

Liabilities	5,444,385	13,313	94,399	744,480	347,639	161,547	224,807	399,125	1,090,118	8,519,814
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	35,749	0	0	15,938	12,030	2,000	51,830	168,909	316,803	603,259
Customer Deposits	5,388,847	511	93,277	728,542	335,609	159,547	172,977	125,007	0	7,004,319
demand deposits	5,388,028	0	0	0	0	0	0	0	0	5,388,028
term deposits	820	511	93,277	728,542	335,609	159,547	172,977	125,007	0	1,616,291
Subordinated debt	0	0	0	0	0	0	0	105,209	0	105,209
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	19,789	12,802	1,122	0	0	0	0	0	110,318	144,030
Equity	0	0	0	0	0	0	0	0	662,997	662,997
Liquidity "gap"	-2,785,647	561,301	66,236	33,030	96,370	428,738	383,705	642,139	574,128	0