



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	989,457	1,752,815	394,021	1,363,152	639,559	417,381	620,864	707,014	1,808,772	8,693,036
Cash and Cash equivalents	972,733	0	0	0	0	0	0	0	622,372	1,595,105
Investment securities	-0	127,530	295,187	586,344	287,855	130,532	210,639	147,132	477,710	2,262,930
Loans to Customers (net)	236	8,304	70,678	691,022	307,781	266,295	385,818	548,722	474,936	2,753,791
Loans to Banks and other Financial Institutions (net)	13,981	1,281	6,364	67,385	20,955	20,553	7,407	2,661	5,858	146,445
Short-term financial instruments	0	1,596,625	0	0	0	0	0	0	0	1,596,625
Derivatives	0	0	0	0	0	0	0	0	165,365	165,365
Deposits to Banks	0	0	17,379	18,400	22,968	0	17,000	8,500	0	84,248
Other financial instruments	2,508	19,075	4,413	0	0	0	0	0	62,531	88,527

Liabilities	5,599,298	12,886	31,723	1,093,207	160,313	126,325	192,201	350,400	1,126,683	8,693,036
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	18,160	0	0	32,030	42,000	18,273	40,000	171,033	300,191	621,687
Customer Deposits	5,560,428	449	30,422	1,061,177	118,313	108,051	152,201	74,242	0	7,105,283
demand deposits	5,560,428	0	0	0	0	0	0	0	0	5,560,428
term deposits	0	449	30,422	1,061,177	118,313	108,051	152,201	74,242	0	1,544,855
Subordinated debt	0	0	0	0	0	0	0	105,126	0	105,126
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	20,710	12,437	1,301	0	0	0	0	0	106,143	140,590
Equity	0	0	0	0	0	0	0	0	720,349	720,349
Liquidity "gap"	-4,609,841	1,739,929	362,298	269,945	479,247	291,056	428,663	356,614	682,089	0