

## 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>562,198</b>    | <b>1,166,337</b> | <b>344,292</b> | <b>1,385,809</b> | <b>431,612</b> | <b>589,889</b> | <b>946,649</b> | <b>917,862</b> | <b>2,306,723</b> | <b>8,651,371</b> |
| Cash and Cash equivalents                             | 561,088           | 0                | 7,709          | 33,953           | 2,049          | 9,352          | 1,278          | 30,834         | 1,264,556        | 1,910,820        |
| Investment securities                                 | 0                 | 35,552           | 122,891        | 538,565          | 150,669        | 205,853        | 378,930        | 134,517        | 448,745          | 2,015,722        |
| Loans to Customers (net)                              | 143               | 4,163            | 56,640         | 573,479          | 264,753        | 294,184        | 528,790        | 743,664        | 369,628          | 2,835,443        |
| Loans to Banks and other Financial Institutions (net) | 0                 | 79               | 1,535          | 36,917           | 14,141         | 63,500         | 29,151         | 8,847          | 14,275           | 168,446          |
| Short-term financial instruments                      | 0                 | 1,073,418        | 0              | 0                | 0              | 0              | 0              | 0              | 0                | 1,073,418        |
| Derivatives   | 0                 | 0                | 0              | 0                | 0              | 0              | 0              | 0              | 113,365          | 113,365          |
| Deposits to Banks                                     | 0                 | 0                | 153,000        | 202,895          | 0              | 17,000         | 8,500          | 0              | 0                | 381,395          |
| Other financial instruments                           | 966               | 53,125           | 2,516          | 0                | 0              | 0              | 0              | 0              | 96,155           | 152,762          |
| <b>Liabilities</b>                                    | <b>5,185,807</b>  | <b>17,772</b>    | <b>33,835</b>  | <b>879,662</b>   | <b>325,012</b> | <b>244,867</b> | <b>281,331</b> | <b>569,216</b> | <b>1,113,869</b> | <b>8,651,371</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    | 43,623            | 642              | 5,563          | 64,810           | 12,474         | 61,840         | 216,377        | 85,814         | 139,983          | 631,126          |
| Customer Deposits                                     | 5,125,689         | 15               | 26,621         | 814,853          | 312,538        | 183,027        | 64,954         | 397,158        | 10,320           | 6,935,175        |
| demand deposits                                       | 5,125,592         | 15               | 7,017          | 18,653           | 6,772          | 16,864         | 2,433          | 3,302          | 10,320           | 5,190,967        |
| term deposits   | 97                | 0                | 19,605         | 796,200          | 305,766        | 166,164        | 62,521         | 393,856        | 0                | 1,744,208        |
| Subordinated debt                                     | 0                 | 0                | 0              | 0                | 0              | 0              | 0              | 86,244         | 0                | 86,244           |
| Securities issued by bank                             | 0                 | 0                | 0              | 0                | 0              | 0              | 0              | 0              | 0                | 0                |
| Other borrowed funds                                  | 16,495            | 17,114           | 1,650          | 0                | 0              | 0              | 0              | 0              | 126,374          | 161,633          |
| Equity  | 0                 | 0                | 0              | 0                | 0              | 0              | 0              | 0              | 837,192          | 837,192          |
| <b>Liquidity "gap"</b>                                | <b>-4,623,609</b> | <b>1,148,565</b> | <b>310,457</b> | <b>506,147</b>   | <b>106,600</b> | <b>345,022</b> | <b>665,318</b> | <b>348,646</b> | <b>1,192,854</b> | <b>0</b>         |