



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		1,232,335	83,514	127,976	645,604	507,528	410,579	844,318	1,167,057	1,389,470	6,408,381
Cash and Cash equivalents	A1	1,213,982	0	0	0	-	0	-	0	145,486	1,359,467
Investment securities	A2	0	0	44,855	130,714	74,613	71,834	307,166	541,376	593,695	1,764,253
Loans to Customers (net)	A3	1	3,409	41,106	377,270	284,091	291,088	488,390	609,661	450,562	2,545,578
Loans to Banks and other Financial Institutions (net)	A3a	13,981	414	855	32,278	23,024	24,630	16,448	7,520	-	119,150
Short-term financial instruments	A3b	0	4,523	0	0	-	0	-	0	-	4,523
Derivatives	A4	0	0	0	0	-	0	-	0	151,305	151,305
Deposits to Banks	A5	0	51,000	39,950	105,343	125,800	23,027	32,313	8,500	-	385,933
Other financial instruments	A17	4,372	24,167	1,211	0	-	0	-	0	48,423	78,172
Liabilities		3,600,826	18,195	23,868	367,154	197,654	213,233	674,676	253,133	1,059,641	6,408,381
CBAR and other Governments' claims to bank	B1	0	0	0	0	-	0	-	0	-	0
Deposits of banks and other financial institutions	B1a	13,051	0	1,280	103,973	129,739	13,760	14,030	46,301	316,308	638,441
Customer Deposits	B1b	3,555,498	303	21,406	263,181	67,914	199,473	660,646	170,306	90,699	5,029,427
demand deposits	B1c	3,553,384	0	0	0	-	57,795	-	0	0	3,611,179
term deposits	B1d	2,114	303	21,406	263,181	67,914	141,678	660,646	170,306	90,699	1,418,248
Subordinated debt	B1e	0	0	0	0	-	0	-	0	-	0
Securities issued by bank	B1f	0	0	0	0	-	0	-	0	-	0
Other borrowed funds	B2	32,277	17,892	1,182	0	-	0	-	36,526	75,359	163,237
Equity		0	0	0	0	-	0	-	0	577,276	577,276
Liquidity "gap"	B16	(2,368,491)	65,318	104,108	278,450	309,875	197,346	169,641	913,924	329,829	0