



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	1,890,112	265,180	214,517	1,092,433	447,920	335,938	729,335	819,237	1,330,779	7,125,450
Cash and Cash equivalents	1,862,194	0	0	0	0	0	0	0	148,441	2,010,634
Investment securities	0	11,159	115,964	148,930	63,369	90,627	185,441	351,093	539,420	1,506,004
Loans to Customers (net)	234	8,182	73,805	686,531	337,755	235,899	478,694	441,583	399,075	2,661,758
Loans to Banks and other Financial Institutions (net)	13,981	1,069	9,699	30,871	19,675	9,412	26,009	1,063	796	112,576
Short-term financial instruments	0	238,000	0	0	0	0	0	0	0	238,000
Derivatives	0	0	0	0	0	0	0	0	165,365	165,365
Deposits to Banks	0	0	13,441	226,100	27,121	0	39,190	25,497	0	331,349
Other financial instruments	13,703	6,770	1,607	0	0	0	0	0	77,683	99,763
Liabilities	4,395,406	13,761	32,149	376,665	152,975	121,047	624,712	352,202	1,056,532	7,125,450
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	57,978	0	27,831	179,064	13,760	6,448	30,860	45,321	312,447	673,708
Customer Deposits	4,277,056	3,942	2,430	197,602	139,215	114,599	593,852	249,065	90,861	5,668,622
demand deposits	4,277,056	0	0	0	0	0	0	0	161	4,277,218
term deposits	0	3,942	2,430	197,602	139,215	114,599	593,852	249,065	90,699	1,391,404
Subordinated debt	0	0	0	0	0	0	0	57,816	0	57,816
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	60,371	9,820	1,888	0	0	0	0	0	82,003	154,082
Equity	0	0	0	0	0	0	0	0	571,222	571,222
Liquidity "gap"	-2,505,294	251,419	182,368	715,768	294,945	214,891	104,623	467,034	274,246	0