

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	1,644,808	891,723	212,110	1,325,615	418,377	354,689	629,867	696,599	1,248,274	7,422,062
Cash and Cash equivalents	1,620,344	0	0	0	0	0	0	0	141,264	1,761,608
Investment securities	0	31,217	29,677	436,265	156,466	41,916	193,183	279,780	531,158	1,699,661
Loans to Customers (net)	6	13,053	145,476	701,385	252,947	281,606	394,050	390,513	331,717	2,510,753
Loans to Banks and other Financial Institutions (net)	13,983	1,444	3,071	33,992	8,963	10,753	25,240	807	718	98,971
Short-term financial instruments	0	822,008	0	0	0	0	0	0	0	822,008
Derivatives	0	0	0	0	0	0	0	0	165,365	165,365
Deposits to Banks	0	0	32,300	153,973	0	20,414	17,395	25,500	0	249,582
Other financial instruments	10,476	24,002	1,586	0	0	0	0	0	78,051	114,114
Liabilities	4,451,904	17,999	48,781	286,255	118,381	734,894	406,863	370,676	986,308	7,422,062
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	29,438	0	44,339	84,318	5,938	5,000	25,860	83,880	310,297	589,071
Customer Deposits	4,339,809	1,645	3,281	201,938	112,443	729,894	381,003	181,491	15	5,951,519
demand deposits	4,339,809	0	0	0	0	0	0	0	15	4,339,824
term deposits	0	1,645	3,281	201,938	112,443	729,894	381,003	181,491	0	1,611,695
Subordinated debt	0	0	0	0	0	0	0	105,305	0	105,305
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	82,656	16,354	1,161	0	0	0	0	0	93,880	194,051
Equity	0	0	0	0	0	0	0	0	582,116	582,116
Liquidity "gap"	-2,807,096	873,724	163,328	1,039,359	299,996	-380,205	223,004	325,923	261,966	0