



## 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>651,120</b>	<b>1,409,575</b>	<b>478,362</b>	<b>1,347,462</b>	<b>474,159</b>	<b>363,340</b>	<b>695,224</b>	<b>915,360</b>	<b>2,043,053</b>	<b>8,377,653</b>
Cash and Cash equivalents	649,253	0	0	0	0	0	0	0	684,862	1,334,115
Investment securities	0	61,195	381,561	702,446	220,439	132,199	288,007	80,571	570,158	2,436,577
Loans to Customers (net)	644	8,145	58,812	558,265	225,411	208,682	335,132	817,463	531,741	2,744,294
Loans to Banks and other Financial Institutions (net)	0	594	8,942	48,786	28,308	22,458	55,084	8,826	14,506	187,504
Short-term financial instruments	0	1,304,283	0	0	0	0	0	0	0	1,304,283
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	0	25,500	37,965	0	0	17,000	8,500	0	88,965
Other financial instruments	1,224	35,358	3,547	0	0	0	0	0	128,421	168,549

<b>Liabilities</b>	<b>4,996,886</b>	<b>12,555</b>	<b>197,751</b>	<b>367,774</b>	<b>123,830</b>	<b>715,945</b>	<b>191,725</b>	<b>552,331</b>	<b>1,218,857</b>	<b>8,377,653</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	27,038	0	19,261	54,030	18,273	0	37,605	134,818	320,153	611,179
Customer Deposits	4,945,303	1,532	176,840	313,744	105,557	715,945	154,120	312,447	58	6,725,547
demand deposits	4,944,609	0	0	0	0	0	0	0	0	4,944,609
term deposits	695	1,532	176,840	313,744	105,557	715,945	154,120	312,447	58	1,780,938
Subordinated debt	0	0	0	0	0	0	0	105,065	0	105,065
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	24,545	11,022	1,650	0	0	0	0	0	147,969	185,186
Equity	0	0	0	0	0	0	0	0	750,676	750,676
<b>Liquidity "gap"</b>	<b>-4,345,766</b>	<b>1,397,020</b>	<b>280,611</b>	<b>979,688</b>	<b>350,329</b>	<b>-352,606</b>	<b>503,498</b>	<b>363,029</b>	<b>824,196</b>	<b>0</b>