



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	263,605	1,126,024	311,414	1,421,060	672,714	460,802	945,087	898,200	2,121,271	8,220,178
Cash and Cash equivalents	262,448	0	0	0	0	0	0	0	1,159,489	1,421,937
Investment securities	0	15,008	166,961	506,688	224,984	143,766	281,137	100,118	410,922	1,849,584
Loans to Customers (net)	181	12,003	114,314	742,245	428,640	284,899	621,369	789,786	309,841	3,303,277
Loans to Banks and other Financial Institutions (net)	0	544	814	14,903	19,090	32,138	40,465	8,296	8,606	124,855
Short-term financial instruments	0	474,764	0	0	0	0	0	0	0	474,764
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	592,158	26,545	157,225	0	0	2,116	0	-0	778,044
Other financial instruments	976	31,547	2,781	0	0	0	0	0	119,048	154,353
Liabilities	4,052,962	174,182	53,471	825,627	416,345	388,378	596,962	520,134	1,192,118	8,220,178
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	18,257	121,600	4,934	58,567	130,849	26,087	47,269	79,227	162,854	649,645
Customer Deposits	4,000,519	44,000	46,088	767,060	285,496	362,291	549,693	354,906	4	6,410,056
demand deposits	3,999,715	0	0	0	0	0	0	0	0	3,999,715
term deposits	804	44,000	46,088	767,060	285,496	362,291	549,693	354,906	4	2,410,341
Subordinated debt	0	0	0	0	0	0	0	86,001	0	86,001
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	34,186	8,582	2,449	0	0	0	0	0	122,385	167,602
Equity	0	0	0	0	0	0	0	0	906,875	906,875
Liquidity "gap"	-3,789,357	951,842	257,943	595,434	256,369	72,425	348,126	378,066	929,153	0