

MATURITY BREAKDOWN TABLE

(K AZN)

A. Assets	Number of Days					Cəmi
	0-30	31-90	91-180	181-365	365-dən artıq	
1. Cash (cash in transit, safe boxes, teller machines, exchange offices)	67,189					67,189
2. Claims on NBA (required reserve fund or correspondent accounts)	39,014				1,382	40,396
3. "Nostro" accounts (accounts at correspondent banks)	203,737	-	-	-	-	203,737
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	7,320				-	7,320
5. Deposits at financial institutions, including banks, <i>total</i>	140,265	37,928	25,497	5,764	-	209,453
a) deposits that have not reached maturity	140,265	37,928	25,497	5,764	-	209,453
b) matured deposits					-	-
6. Investments in high-liquidity securities, including pledged securities	-	-	-	-	-	-
7. Investments in trade securities, including pledged securities	-	4,884	4,966	7,629	41,582	59,061
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, <i>total</i>	2,000	2,000	9,227	5,243	-	18,469
a) current loans	2,000	2,000	9,227	5,243	-	18,469
b) overdue loans					-	-
9. Loans and leasing to clients, including overdrafts, <i>total</i>	52,556	58,008	48,418	114,445	340,903	614,330
a) current loans	52,556	58,008	48,418	114,445	256,610	530,037
b) overdue loans					84,293	84,293
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)					15,775	15,775
11. Investments and financial participation in unconsolidated companies					128,130	128,130
12. Other assets	39,433	525	928	964	5,962	47,811
13. (less) specific reserves to cover possible losses on assets					30,007	30,007
14. Total assets	551,513	103,345	89,035	134,045	503,727	1,381,665

MATURITY BREAKDOWN TABLE (cont'd)

(K AZN)

B. Liabilities and Capital	Number of Days					Cəmi
	0-30	31-90	91-180	181-365	365-dən çox	
1. Deposits of clients, except for deposits of banks and other financial institutions	582,713	13,307	34,573	40,542	23,282	694,416
a) call deposits (legal entities and individuals)	582,713					582,713
b) time deposits which have not reached maturity (legal entities and individuals)	-	13,307	34,573	40,542	23,282	111,704
c) matured time deposits (legal entities and individuals)	-					-
2. Loans of the NBA	-	-	-	-	-	-
3. "Loro" accounts (correspondent accounts of banks)	199					199
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	-					-
5. Deposits of banks and financial institutions	-	26,669	7,000	157,578	15,477	206,725
6. Loans borrowed from banks (for a period of more than 7 days)	30,348	22,431	8,483	10,974	-	72,236
7. Loans borrowed from other financial institutions, including international organizations	1,214	2,427	3,641	6,981	32,459	46,721
8. Loans and deposits of central and municipal government bodies	-	-	-	-	-	-
9. Mortgage loans borrowed by bank for its own purposes	-	-	-	-	-	-
10. Subordinated debts and other debt instruments of this type that are issued by bank, including preferred time stocks	-	-	-	-	-	-
11. Other liabilities	17,619	431	6,683	356	532	25,620
12. Capital					335,748	335,748
13. Total liabilities (liabilities plus capital)	632,091	65,265	60,380	216,431	407,498	1,381,665
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	(80,578)	38,081	28,655	(82,387)	96,229	-

MATURITY BREAKDOWN TABLE (cont'd)

(K AZN)

C. Off-Balance-Sheet Liabilities	Number of Days					Cəmi
	0-30	31-90	91-180	181-365	365-dən artıq	
1. Guarantees and liabilities of this type, total	1,034	5,117	7,430	41,096	44,212	98,890
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	45,055	-	-	-	-	45,055
3. Letters of credit, total	1,555	4,697	4,040	7,453	6,109	23,855
4. Forward and futures contracts, and other liabilities of this type, total	56,509	-	-	-	-	56,509
5. Other off-balance-sheet liabilities	-	-	-	-	63,830	63,830
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	104,153	9,815	11,470	48,550	114,151	288,139
7. Net amount of financial assets (liabilities) for each period: row 14, Table IV-B less off-balance-sheet liabilities (row 6, Table IV-V)	(184,731)	28,266	17,185	(130,937)	(17,922)	(288,139)
7.1. (less) blocked accounts, total	1,382	-	-	-	-	1,382
7.1.1. Reserve accounts at NBA within required norm (row 2, column 6, Table IV-A)	1,382	-	-	-	-	1,382
7.1.2. Correspondent accounts (row 3, Table IV-A)	-	-	-	-	-	-
7.2. (less) Pledged securities (rows 6 and 7, Table IV-A)	-	-	-	-	-	-
8. Cumulative total (rows 7 – (7.1 + 7.2))	(186,114)	28,266	17,185	(130,937)	(17,922)	(289,521)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	439,912	-	-	-	-	439,912
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	621,149	-	-	-	-	621,149
11. Quick liquidity ratio	71	-	-	-	-	71