



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	719,486	1,316,073	258,761	1,763,648	1,110,384	499,920	1,193,258	1,383,568	1,741,966	9,987,063
Cash and Cash equivalents	613,846	0	0	0	0	0	0	0	653,470	1,267,316
Investment securities	0	22,399	96,285	864,542	155,506	37,835	515,491	597,916	603,753	2,893,726
Loans to Customers (net)	105,166	23,380	101,352	845,066	858,835	436,100	604,955	752,355	274,719	4,001,929
Loans to Banks and other Financial Institutions (net)	0	2,086	1,325	31,274	41,880	25,985	72,812	33,297	0	208,657
Short-term financial instruments	0	135,818	0	0	0	0	0	0	0	135,818
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	1,117,706	57,800	22,766	54,163	0	0	0	0	1,252,434
Other financial instruments	473	14,685	1,999	0	0	0	0	0	96,660	113,816

Liabilities	4,763,706	317,812	221,924	688,183	790,194	633,898	575,146	592,902	1,403,297	9,987,063
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	13,509	28,211	5,958	99,607	16,921	144,679	265,541	159,247	199,748	933,421
Customer Deposits	4,735,178	25,340	154,380	588,576	773,273	473,069	309,605	390,830	36,788	7,487,038
demand deposits	4,653,578	0	0	0	0	0	0	0	36,788	4,690,366
term deposits	81,600	25,340	154,380	588,576	773,273	473,069	309,605	390,830	0	2,796,673
Subordinated debt	0	0	0	0	0	16,150	0	42,825	0	58,975
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	15,020	264,261	61,587	0	0	0	0	0	182,047	522,914
Equity	0	0	0	0	0	0	0	0	984,715	984,715
Liquidity "gap"	(4,044,221)	998,261	36,836	1,075,464	320,190	(133,978)	618,113	790,665	338,669	0