

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	570,510	2,770,218	170,602	1,536,027	344,229	939,994	778,222	846,577	1,565,976	9,522,354
Cash and Cash equivalents	547,165	0	0	0	0	0	0	0	581,030	1,128,195
Investment securities	201	0	6,932	481,696	41,993	12,678	196,372	342,246	484,894	1,567,013
Loans to Customers (net)	19,194	48,235	138,313	913,024	275,997	847,471	534,561	491,654	356,343	3,624,791
Loans to Banks and other Financial Institutions (net)	3,741	2,293	12,896	74,641	26,239	35,678	47,288	12,677	13	215,466
Short-term financial instruments	0	635,445	0	0	0	0	0	0	0	635,445
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	2,069,799	8,500	66,666	0	44,167	0	0	0	2,189,132
Other financial instruments	209	14,446	3,962	0	0	0	0	0	30,332	48,948

Liabilities	4,340,760	125,181	513,450	818,307	248,564	832,837	576,527	694,666	1,372,062	9,522,354
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	21,767	36,949	11,445	103,640	29,478	17,496	218,335	236,199	191,637	866,946
Customer Deposits	4,292,724	11,376	427,219	647,422	219,086	815,341	342,042	415,642	45,309	7,216,161
demand deposits	4,290,616	0	0	0	0	0	0	0	45,309	4,335,924
term deposits	2,108	11,376	427,219	647,422	219,086	815,341	342,042	415,642	0	2,880,236
Subordinated debt	0	0	0	39,989	0	0	16,150	42,825	0	98,964
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	26,269	76,856	74,786	27,256	0	0	0	0	213,470	418,638
Equity	0	0	0	0	0	0	0	0	921,646	921,646
Liquidity "gap"	-3,770,250	2,645,037	-342,848	717,720	95,665	107,157	201,694	151,911	193,914	0