

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)	38,888					38,888
2. Claims on NBA (required reserve fund or correspondent accounts)	25,506				1,382	26,889
3. "Nostro" accounts (accounts at correspondent banks)	199,398	-	-	-	-	199,398
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	205				-	205
5. Deposits at financial institutions, including banks, <i>total</i>	201,775	15,603	14,483	7,252	8,648	247,760
a) deposits that have not reached maturity	201,775	15,603	14,483	7,252	8,648	247,760
b) matured deposits					-	-
6. Investments in high-liquidity securities, including pledged securities	-	-	-	-	-	-
7. Investments in trade securities, including pledged securities	-	7,820	2,602	55,738	239,319	305,479
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, <i>total</i>	6,290	7,628	5,242	7,242	1,415	27,816
a) current loans	6,290	7,628	5,242	7,242	1,415	27,816
b) overdue loans					-	-
9. Loans and leasing to clients, including overdrafts, <i>total</i>	31,011	48,231	106,918	94,779	360,549	641,489
a) current loans	31,011	48,231	106,918	94,779	221,442	502,382
b) overdue loans					139,107	139,107
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)					13,615	13,615
11. Investments and financial participation in unconsolidated companies					128,130	128,130
12. Other assets	12,866	3,541	7,054	19,945	9,178	52,585
13. (less) specific reserves to cover possible losses on assets					37,784	37,784
14. Total assets	515,939	82,823	136,299	184,956	724,453	1,644,469

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	736,692	19,928	7,031	143,114	45,276	952,040
a) call deposits (legal entities and individuals)	708,146					708,146
b) time deposits which have not reached maturity (legal entities and individuals)	28,546	19,928	7,031	143,114	45,276	243,895
c) matured time deposits (legal entities and individuals)	-					-
2. Loans of the NBA	-	-	-	-	-	-
3. "Loro" accounts (correspondent accounts of banks)	1,151					1,151
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	-	20,500	74,298	96,735	13,652	205,184
6. Loans borrowed from banks (for a period of more than 7 days)	10,727	16,807	27,521	13,083	-	68,138
7. Loans borrowed from other financial institutions, including international organizations	110	1,060	1,456	3,489	43,976	50,091
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	867	9,814	474	502	639	12,295
12. Capital					355,569	355,569
13. Total liabilities (liabilities plus capital)	749,547	68,109	110,780	256,922	459,111	1,644,469
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	(233,608)	14,713	25,519	(71,966)	265,342	-

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	3,327	4,668	10,471	49,741	59,970	128,176
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	40,205	-	-	-	-	40,205
3. Letters of credit, total	4,075	1,683	8,200	2,111	4,105	20,173
4. Forward and futures contracts, and other liabilities of this type, total	44,623	-	-	-	-	44,623
5. Other off-balance-sheet liabilities	-	-	-	-	64,080	64,080
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	92,230	6,351	18,670	51,851	128,155	297,257
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)	(325,838)	8,362	6,849	(123,817)	137,187	(297,257)
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))	(327,220)	8,362	6,849	(123,817)	137,187	(298,640)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	544,540	-	-	-	-	544,540
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	660,450	-	-	-	-	660,450
11. Quick liquidity ratio	82	-	-	-	-	82

