



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	722,255	1,392,114	368,855	1,373,215	477,550	369,433	969,287	840,893	1,720,462	8,234,064
Cash and Cash equivalents	720,934	0	0	0	0	0	0	0	639,607	1,360,540
Investment securities	0	147,455	293,776	622,384	184,778	99,899	397,097	77,465	456,028	2,278,883
Loans to Customers (net)	290	20,991	59,073	499,114	266,437	252,932	495,751	743,318	382,861	2,720,769
Loans to Banks and other Financial Institutions (net)	0	2,741	9,556	34,878	17,835	16,602	59,439	11,610	14,438	167,099
Short-term financial instruments	0	1,193,387	0	0	0	0	0	0	0	1,193,387
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	7,000	3,000	216,838	8,500	0	17,000	8,500	0	260,838
Other financial instruments	1,030	20,540	3,450	0	0	0	0	0	114,162	139,182

Liabilities	4,888,406	57,416	56,416	187,300	715,937	316,318	248,937	504,849	1,258,486	8,234,064
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	13,739	0	8,993	60,273	0	0	151,681	16,293	317,157	568,136
Customer Deposits	4,857,889	49,683	45,363	127,026	715,937	316,318	97,256	383,552	0	6,593,023
demand deposits	4,857,622	0	0	0	0	0	0	0	0	4,857,622
term deposits	267	49,683	45,363	127,026	715,937	316,318	97,256	383,552	0	1,735,401
Subordinated debt	0	0	0	0	0	0	0	105,005	0	105,005
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	16,778	7,733	2,061	0	0	0	0	0	169,023	195,595
Equity	0	0	0	0	0	0	0	0	772,306	772,306
Liquidity "gap"	-4,166,151	1,334,698	312,440	1,185,915	-238,387	53,115	720,350	336,044	461,975	0