

PAYMENT PERIOD DISTRIBUTION TABLE

(thousand manats)

Assets	Days to start of payment period					Total
	0-30	31-90	91-180	181-365	> 365	
Cash	8,691				-	8,691
CBA requirements	7,017	-	-	-	9,928	16,945
NOSTRO accounts	9,059	-	-	-	-	9,059
Short-term financial tools of interbank market (up to and including the 7 th day)	3,867	-	-	-	-	3,867
Deposits in financial institutions including banks	8,931	23,428	5,333	8	-	37,700
Investments on marketable instruments including pledged securities	8,694	12,031	7,122	18,583	143,403	189,834
Trading securities including pledged securities	-	-	808	-	56,833	57,641
Loans to financial institutions, including banks, total	2,000	2,000	-	1,300	-	5,300
<i>a) current loans</i>	2,000	2,000	-	1,300	-	5,300
<i>b) overdue loans</i>					-	-
Loans and leasing to customers including overdrafts, total	46,155	18,616	32,215	43,385	156,844	297,215
<i>a) current loans</i>	46,155	18,616	32,215	43,385	137,767	278,138
<i>b) overdue loans</i>					19,077	19,077
Capital assets excluding depreciation (including capital assets not used in the banking activities)					11,315	11,315
Other assets	3,172	2,264	2,485	1,362	3,316	12,599
(minus) Appropriated reserves for payment of possible losses on assets					16,100	16,100
Total assets	97,586	58,339	47,964	64,638	365,538	634,065

PAYMENT PERIOD DISTRIBUTION TABLE (continued)

(thousand manats)

Liabilities and equity	Days to start of payment period					Total
	0-30	31-90	91-180	181-365	> 365	
Customer deposits	188,645	57,860	5,637	49,581	23,618	325,342
<i>a) deposits repayable on demand (physical and legal entities)</i>	<i>169,165</i>					<i>169,165</i>
<i>b) time deposits with undefined maturity</i>	<i>19,480</i>	<i>57,860</i>	<i>5,637</i>	<i>49,581</i>	<i>23,618</i>	<i>156,177</i>
CBA credits	-	-	7,000	3,000	-	10,000
“LORO” accounts (correspondent accounts of banks)	4					4
Short-term financial tools of interbank market (up to and including the 7 th day)	-					-
Deposits of banks and other financial institutions	3,928	37,426	11,000	5,100	1,000	58,454
Loans received from banks (for the period above 7 days)	7,457	6,333	11,961	710	-	26,460
Loans received from other financial institutions including international institutions	321	439	1,076	2,412	22,714	26,962
Other liabilities	1,566	721	457	472	318	3,534
Equities					183,310	183,310
Total liabilities (liabilities plus equities)	201,920	102,779	37,130	61,275	230,960	634,065
Net amount of financial assets (liabilities) for each period (Row 14, Table IV-A minus Row 13, Table IV-B)	(104,335)	(44,440)	10,834	3,363	134,578	0.00

PAYMENT PERIOD DISTRIBUTION TABLE (continued)

(thousand manats)

C. Off-balance liabilities	Days to start of payment period					Total
	0-30	31-90	91-180	181-365	> 365	
Guarantees issued and similar commitments, total	337	1,212	25,147	9,436	20,096	56,228
Lending instruments excluding securities and liabilities for FX purchase, including liabilities for assets	38,372					38,372
Letters of credit, total	925	268	5,148	3,927	-	8,172
6. Total off-balance liabilities (rows 1+2+3+4+5)	66,331	1,479	30,295	13,363	20,096	131,564
7. Net amount of financial assets (liabilities) for each period (Row 14) Table IV-B minus off-balance liabilities (Row 6, Table IV-V)	(170,666)	(45,919)	(19,461)	(10,000)	114,482	(131,564)
(minus) Blocked accounts, total	9,928	-	-	-	-	2,069
<i>Reserve accounts in CBA within the norm (Row 2, column 6, Table IV-A)</i>	9,928	-	-	-	-	1,127
<i>Correspondent accounts (Row 3, Table IV-A)</i>	-	-	-	-	-	942
8. Cumulative total (Rows 7 – (7.1+7.2))	(180,593)	(45,919)	(19,461)	(10,000)	114,482	(141,492)
9. Average daily balance of liquid assets at the last months of the reporting period (Annex No. 3, Regulations on Bank Liquidity management)	196,604	-	-	-	-	196,604
10. Average daily balance of liabilities at the last months of the reporting period (Annex No. 4, Regulations on Bank Liquidity management)	151,335	-	-	-	-	151,335
11. Instant liquidity ratio	130	-	-	-	-	130