

## Schedule of Payment Term

(thousand AZN)

Assets	Days to commencement of payment term					Total
	0-30	31-90	91-180	181-365	Over 365	
Cash assets	6,660				-	6,660
Claims against Central Bank of Azerbaijan	7,816	-	-	-	1,442	9,257
“Nostro” accounts	6,532	-	-	-	-	6,532
Short-term financial instruments of inter-bank market (up to 7 days including the 7th)	-	-	-	-	-	-
Deposits in financial institutions, including banks	4,918	14,580	16,456	8	-	35,962
Investment in sound liquidity securities, including pledged securities	35,073	22,349	39,678	9,972	90,629	197,702
Securities for trading, including pledged securities	1,893	2,136	-	5,035	6,394	15,458
Loans to financial institutions, including banks; total	-	7,500	-	1,500	-	9,000
<i>Operating credits</i>	-	7,500	-	1,500	-	9,000
<i>Defaulted loans</i>					-	-
Loans and leasing to customers, including overdraft; total	7,862	15,593	25,857	53,292	112,646	215,250
<i>Operating credits</i>	7,862	15,593	25,857	53,292	80,994	183,598
<i>Defaulted loans</i>					31,652	31,652
Fixed assets excluding amortization (including fixed assets not used in bank business)					5,798	5,798
Other assets	1,800	1,113	1,199	2,740	783	7,635
Fixed reserves for payment of possible losses on assets					13,046	13,046
<b>Total of assets</b>	<b>72,553</b>	<b>63,271</b>	<b>83,190</b>	<b>72,547</b>	<b>204,646</b>	<b>496,208</b>

## Schedule of Payment term (continuation)

(thousand AZN)

Liabilities and capital	Days to commencement of payment term					Total
	0-30	31-90	91-180	181-365	Over 365	
Deposits of customers	197,291	771	8,431	59,580	19,047	285,119
<i>a) Demand deposits (of physical persons and legal entities)</i>	169,863					169,863
<i>b) Time deposits prior to maturity</i>	27,428	771	8,431	59,580	19,047	115,256
Loans of Central Bank of Azerbaijan	-	-	7,000	3,000	-	10,000
"Loro" Accounts (correspondent accounts of banks)	3					3
Earned short-term financial instruments of inter-bank market (up to 7 days including the 7th)	-					-
Deposits of banks and other financial institutions	110	5,000	10,000	10,100	1,000	26,210
Loans obtained from banks (over 7 days period)	4,766	3,330	3,899	2,857	-	14,851
Loans obtained from other financial institutions, including international organizations	1	91	288	986	14,135	15,501
Other liabilities	472	238	1,215	1,336	252	3,513
Capital					141,011	141,011
<b>Total liabilities (liabilities plus capital)</b>	<b>202,643</b>	<b>9,429</b>	<b>30,832</b>	<b>77,860</b>	<b>175,445</b>	<b>496,208</b>
<b>Net amount of financial assets (liabilities) (item 14, table IV-A minus item 13, table IV-B)</b>	<b>(130,090)</b>	53,842	52,358	(5,312)	29,201	(0.00)

## Schedule of Payment term (continuation)

(thousand AZN)

C. Off-balance sheet liabilities	Days prior to maturity					Total
	0-30	31-90	91-180	181-365	Over 365	
Collaterals and the like, total	1,153	1,827	8,089	5,392	4,516	20,978
Financial instruments, excluding liabilities for purchase of securities and foreign currency, and including liabilities for acquisition of assets; total	14,563					14,563
Letter of credits, total	2,772	868	2,108	3,472	-	8,172
Forward and futures contracts and other the like liabilities, total	5,707	-	-	-	-	
<b>Total off-balance sheet liabilities</b>	<b>24,195</b>	<b>2,695</b>	<b>10,197</b>	<b>8,864</b>	<b>4,516</b>	<b>50,468</b>
<b>Net amount of financial assets (liabilities) for each period item 14, Table IV –B, inter-bank liabilities (item 6, Table IY –V)</b>	<b>(154,285)</b>	<b>51,147</b>	<b>42,161</b>	<b>(14,177)</b>	<b>24,685</b>	<b>(50,468)</b>
Blocked accounts; total	1,444	-	-	-	-	2,069
<i>Reserve accounts within set limits in National Bank of Azerbaijan (item 2, column 6, Table IY-A)</i>	1,442	-	-	-	-	1,127
<i>Correspondent accounts (item 3, Table IY-A)</i>	2	-	-	-	-	942
<b>Cumulative total (item 7- (7.1+7.2))</b>	<b>(155,728)</b>	<b>51,147</b>	<b>42,161</b>	<b>(14,177)</b>	<b>24,685</b>	<b>(51,912)</b>
9. Average daily balance of liquid assets for the last month of the report period (appendix 13, rules on management of banks liquidity)	233,650	-	-	-	-	233,650
10. Average daily balance of liabilities for the last month of the report period (appendix 14, rules on management of banks liquidity)	171,606	-	-	-	-	171,606
11. Instant liquidity ratio	136	-	-	-	-	136