

MATURITY BREAKDOWN TABLE

(min AZN)

A. Assets	Ödəniş müddətinin başlanmasına qalmış günlər					Cəmi
	0-30	31-90	91-180	181-365	365-dən artıq	
1. Cash (cash in transit, safe boxes, teller machines, exchange offices)	45,705					45,705
2. Claims on NBA (required reserve fund or correspondent accounts)	2,707				14,059	16,766
3. "Nostro" accounts (accounts at correspondent banks)	84,648	-	-	-	-	84,648
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,256				-	1,256
5. Deposits at financial institutions, including banks, <i>total</i>	19,226	6,176	17,286	15,861	-	58,549
a) deposits that have not reached maturity	19,226	6,176	17,286	15,861	-	58,549
b) matured deposits					-	-
6. Investments in high-liquidity securities, including pledged securities	-	-	-	-	-	-
7. Investments in trade securities, including pledged securities	300	6,812	46,807	19,556	227,149	300,623
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, <i>total</i>	-	3,000	-	2,000	-	5,000
a) current loans	-	3,000	-	2,000	-	5,000
b) overdue loans					-	-
9. Loans and leasing to clients, including overdrafts, <i>total</i>	15,865	29,323	42,300	73,002	204,692	365,181
a) current loans	15,865	29,323	42,300	73,002	177,969	338,457
b) overdue loans					26,724	26,724
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)					14,344	14,344
11. Investments and financial participation in unconsolidated companies					47,481	47,481
12. Other assets	3,911	8,898	42,891	1,163	7,601	64,466
13. (less) specific reserves to cover possible losses on assets					10,084	10,084
14. Total assets	173,617	54,209	149,284	111,582	505,242	993,934

MATURITY BREAKDOWN TABLE (cont'd)

(min AZN)

B. Liabilities and Capital	Ödəniş müddətinin başlanmasına qalmış günlər					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	302,707	38,603	3,294	53,532	12,928	411,064
a) call deposits (legal entities and individuals)	280,269					280,269
b) time deposits which have not reached maturity (legal entities and individuals)	22,438	38,603	3,294	53,532	12,928	130,794
c) matured time deposits (legal entities and individuals)	-					-
2. Loans of the NBA	-	-	-	-	-	-
3. "Loro" accounts (correspondent accounts of banks)	43					43
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	-	14,000	79,558	48,800	12,400	154,758
6. Loans borrowed from banks (for a period of more than 7 days)	2,779	3,706	25,987	9,531	-	42,004
7. Loans borrowed from other financial institutions, including international organizations	836	1,672	2,330	4,543	27,051	36,431
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	440	2,398	278	931	340	4,387
12. Capital					345,247	345,247
13. Total liabilities (liabilities plus capital)	306,805	60,379	111,447	117,337	397,965	993,934
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	(133,188)	(6,170)	37,837	(5,755)	107,277	-

MATURITY BREAKDOWN TABLE (cont'd)
(min AZN)

C. Off-Balance-Sheet Liabilities	Ödəniş müddətinin başlanmasına qalmış günlər					Cəmi
	0-30	31-90	91-180	181-365	365-dən artıq	
1. Guarantees and liabilities of this type, total	695	2,785	7,264	18,215	16,631	45,590
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	29,628	-	-	-	-	29,628
3. Letters of credit, total	877	330	4,139	9,634	4,137	19,117
4. Forward and futures contracts, and other liabilities of this type, total	34,540	-	-	-	-	34,540
5. Other off-balance-sheet liabilities	-	-	-	-	50,750	50,750
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	65,740	3,115	11,403	27,849	71,518	179,624
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)	(198,929)	(9,285)	26,434	(33,604)	35,759	(179,624)
7.1. (less) blocked accounts, total	14,059	-	-	-	-	14,059
7.1.1. Reserve accounts at NBA within required norm (row 2, column 6, Table IV-A)	14,059	-	-	-	-	14,059
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))	(212,988)	(9,285)	26,434	(33,604)	35,759	(193,683)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	432,989	-	-	-	-	432,989
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	284,924	-	-	-	-	284,924
11. Quick liquidity ratio	152	-	-	-	-	152