

MATURITY BREAKDOWN TABLE

(K AZN)

A. Assets		Number of days left to maturity					Total
		0-30	31-90	91-180	181-365	Above 365	
1		2	3	4	5	6	7
1. Cash (cash in transit, safe boxes, teller machines, exchange offices)	A1	14,535.67		-	-	-	14,535.67
2. Claims on NBA (required reserve fund or correspondent accounts)	A2	6,435.62		-	-	9,153.06	15,588.68
3. "Nostro" accounts (accounts at correspondent banks)	A3	18,429.31	-	-	-	-	18,429.31
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	A4	-		-	-	-	-
5. Deposits at financial institutions, including banks, total	A5	1,350.00	1,339.69	2,007.85	-	-	4,697.54
a) deposits that have not reached maturity	A5a	1,350.00	1,339.69	2,007.85	-	-	4,697.54
b) matured deposits	A5b	-		-	-	-	-
6. Investments in high-liquidity securities, including pledged securities	A6	-	36,190.08	-	-	116,466.23	152,656.31
7. Investments in trade securities, including pledged securities	A7	-	-	-	2,261.16	54,587.58	56,848.74
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, total	A8	3,569.00	-	-	1,700.00	627.60	5,896.60
a) current loans	A8a	3,569.00	-	-	1,700.00	627.60	5,896.60
b) overdue loans	A8b	-		-	-	-	-
9. Loans and leasing to clients, including overdrafts, total	A9	19,917.66	39,205.95	35,092.42	50,972.72	205,079.18	350,267.93
a) current loans	A9a	19,917.66	39,205.95	35,092.42	50,972.72	156,013.83	301,202.58
b) overdue loans	A9b	-		-	-	49,065.35	49,065.35
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)	A10	-		-	-	10,450.98	10,450.98
11. Investments and financial participation in unconsolidated companies	A11	-		-	-	16,615.49	16,615.49
12. Other assets	A12	577.12	50,246.65	5,377.37	2,646.29	9,571.23	68,418.66
13. (less) specific reserves to cover possible losses on assets	A13	-		-	-	28,353.65	28,353.65
14. Total assets	A14	64,814.38	126,982.37	42,477.64	57,580.17	394,197.70	686,052.26

MATURITY BREAKDOWN TABLE (cont'd)

(K AZN)

B. Liabilities and Capital		Number of days left to maturity					Total
		0-30	31-90	91-180	181-365	Above 365	
1		2	3	4	5	6	7
1. Deposits of clients, except for deposits of banks and other financial institutions	B1	182,118.59	21,334.69	21,807.28	38,714.58	12,048.60	276,023.74
a) call deposits (legal entities and individuals)	B1a	181,960.24	-	-	-	-	181,960.24
b) time deposits which have not reached maturity (legal entities and individuals)	B1b	158.35	21,334.69	21,807.28	38,714.58	12,048.60	94,063.50
c) matured time deposits (legal entities and individuals)	B1c	-	-	-	-	-	-
2. Loans of the NBA	B2	-	-	-	-	-	-
3. "Loro" accounts (correspondent accounts of banks)	B3	302.71	-	-	-	-	302.71
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	B4	-	-	-	-	-	-
5. Deposits of banks and financial institutions	B5	-	10,000.00	10,000.00	31,629.50	7,400.00	59,029.50
6. Loans borrowed from banks (for a period of more than 7 days)	B6	27,735.07	23,474.29	3,925.14	7,923.63	-	63,058.13
7. Loans borrowed from other financial institutions, including international organizations	B7	877.15	1,754.35	2,631.45	5,171.16	26,993.99	37,428.10
8. Loans and deposits of central and municipal government bodies	B8	-	-	-	-	-	-
9. Mortgage loans borrowed by bank for its own purposes	B9	-	-	-	-	-	-
10. Subordinated debts and other debt instruments of this type that are issued by bank, including preferred time stocks	B10	-	-	-	-	-	-
11. Other liabilities	B11	547.70	3,244.15	324.19	593.95	1,606.77	6,316.76
12. Capital	B12	-	-	-	-	243,893.31	243,893.31
13. Total liabilities (liabilities plus capital)	B13	211,581.22	59,807.48	38,688.06	84,032.82	291,942.67	686,052.26
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	B14	(146,766.84)	67,174.89	3,789.58	(26,452.65)	102,255.02	-

MATURITY BREAKDOWN TABLE (cont'd)

(K AZN)

C. Off-Balance-Sheet Liabilities		Number of days left to maturity					Total
		0-30	31-90	91-180	181-365	Above 365	
1		2	3	4	5	6	7
1. Guarantees and liabilities of this type, total	C1	2,537.23	2,999.50	5,752.55	8,738.34	19,822.58	39,850.20
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	C2	28,600.81	-	-	-	-	28,600.81
3. Letters of credit, total	C3	-	2,629.64	2,023.48	4,719.32	3,366.55	12,738.99
4. Forward and futures contracts, and other liabilities of this type, total	C4	27,756.30	-	-	-	-	27,756.30
5. Other off-balance-sheet liabilities	C5	-	-	-	-	50,375.00	50,375.00
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	C6	58,894.34	5,629.14	7,776.03	13,457.66	73,564.13	159,321.30
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)	C7	(205,661.18)	61,545.75	(3,986.45)	(39,910.31)	28,690.89	(159,321.30)
7.1. (less) blocked accounts, total	C7_1	9,153.06	-	-	-	-	9,153.06
7.1.1. Reserve accounts at NBA within required norm (row 2, column 6, Table IV-A)	C7_1_1	9,153.06	-	-	-	-	9,153.06
7.1.2. Correspondent accounts (row 3, Table IV-A)	C7_1_2	-	-	-	-	-	-
7.2. (less) Pledged securities (rows 6 and 7, Table IV-A)	C7_2	-	-	-	-	-	-
8. Cumulative total (rows 7 – (7.1 + 7.2))	C8	(214,814.24)	61,545.75	(3,986.45)	(39,910.31)	28,690.89	(168,474.36)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	C9	248,983.68	-	-	-	-	248,983.68
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	C10	201,315.01	-	-	-	-	201,315.01
11. Quick liquidity ratio	C11	123.68	-	-	-	-	123.68