

MATURITY BREAKDOWN TABLE

(*min AZN*)

A. Assets	Number of Days					Cəmi
	0-30	31-90	91-180	181-365	365-dən artıq	
1. Cash (cash in transit, safe boxes, teller machines, exchange offices)	50,018					50,018
2. Claims on NBA (required reserve fund or correspondent accounts)	26,672				10,591	37,263
3. "Nostro" accounts (accounts at correspondent banks)	90,647	-	-	-	-	90,647
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	1,428				-	1,428
5. Deposits at financial institutions, including banks, <i>total</i>	21,084	21,709	8,008	15,896	-	66,698
a) deposits that have not reached maturity	21,084	21,709	8,008	15,896	-	66,698
b) matured deposits					-	-
6. Investments in high-liquidity securities, including pledged securities	-	-	-	-	-	-
7. Investments in trade securities, including pledged securities	300	46,099	400	20,137	173,520	240,456
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, <i>total</i>	-	-	8,000	600	-	8,600
a) current loans	-	-	8,000	600	-	8,600
b) overdue loans					-	-
9. Loans and leasing to clients, including overdrafts, <i>total</i>	51,398	25,115	34,926	84,516	229,893	425,847
a) current loans	51,398	25,115	34,926	84,516	191,760	387,715
b) overdue loans					38,133	38,133
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)					18,122	18,122
11. Investments and financial participation in unconsolidated companies					47,481	47,481
12. Other assets	7,821	6,504	42,718	1,342	7,275	65,660
13. (less) specific reserves to cover possible losses on assets					13,234	13,234
14. Total assets	249,368	99,428	94,051	122,491	473,647	1,038,985

MATURITY BREAKDOWN TABLE (cont'd)

(min AZN)

B. Liabilities and Capital	Number of Days					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	310,679	10,185	36,075	64,295	15,619	436,853
a) call deposits (legal entities and individuals)	310,470					310,470
b) time deposits which have not reached maturity (legal entities and individuals)	209	10,185	36,075	64,295	15,619	126,383
c) matured time deposits (legal entities and individuals)	-					-
2. Loans of the NBA	-	-	-	-	-	-
3. "Loro" accounts (correspondent accounts of banks)	144					144
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	29,844	58,720	5,000	48,800	15,265	157,629
6. Loans borrowed from banks (for a period of more than 7 days)	15,610	6,103	7,408	9,515	-	38,636
7. Loans borrowed from other financial institutions, including international organizations	1,199	2,288	3,431	6,574	36,463	49,956
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	3,063	385	771	610	493	5,322
12. Capital					350,446	350,446
13. Total liabilities (liabilities plus capital)	360,539	77,681	52,685	129,794	418,286	1,038,985
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	(111,171)	21,747	41,366	(7,302)	55,361	-

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

C. Off-Balance-Sheet Liabilities	Number of Days					Cəmi
	0-30	31-90	91-180	181-365	365-dən artıq	
1. Guarantees and liabilities of this type, total	6,426	1,620	16,035	5,160	16,133	45,375
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	40,248	-	-	-	-	40,248
3. Letters of credit, total	963	3,268	4,466	9,554	18,530	36,781
4. Forward and futures contracts, and other liabilities of this type, total	34,541	-	-	-	-	34,541
5. Other off-balance-sheet liabilities	-	-	-	-	50,000	50,000
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	82,178	4,889	20,501	14,714	84,663	206,945
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)	(193,349)	16,858	20,864	(22,016)	(29,302)	(206,945)
7.1. (less) blocked accounts, total	10,591	-	-	-	-	10,591
7.1.1. Reserve accounts at NBA within required norm (row 2, column 6, Table IV-A)	10,591	-	-	-	-	10,591
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))	(203,940)	16,858	20,864	(22,016)	(29,302)	(217,535)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	397,324	-	-	-	-	397,324
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	281,743	-	-	-	-	281,743
11. Quick liquidity ratio	141	-	-	-	-	141

