

MATURITY BREAKDOWN TABLE

(KAZN)

A. Assets	Number of days left to maturity					Total
	0-30	31-90	91-180	181-365	Above 365	
1. Cash (cash in transit, safe boxes, teller machines, exchange offices)	26,420					26,420
2. Claims on NBA (required reserve fund or correspondent accounts)	7,196				12,212	19,408
3. "Nostro" accounts (accounts at correspondent banks)	25,223	-	-	-	-	25,223
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	9,198				-	9,198
5. Deposits at financial institutions, including banks, <i>total</i>	39,554	16,362	5,294	349	-	61,559
a) deposits that have not reached maturity	39,554	16,362	5,294	349	-	61,559
b) matured deposits					-	-
6. Investments in high-liquidity securities, including pledged securities	-	-	-	-	-	-
7. Investments in trade securities, including pledged securities	73,850	-	1,334	23,900	226,791	325,875
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, <i>total</i>	-	13,108	3,000	-	-	16,108
a) current loans	-	13,108	3,000	-	-	16,108
b) overdue loans					-	-
9. Loans and leasing to clients, including overdrafts, <i>total</i>	14,639	38,906	29,505	49,468	232,749	365,266
a) current loans	14,639	38,906	29,505	49,468	162,154	294,671
b) overdue loans					70,595	70,595
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)					13,981	13,981
11. Investments and financial participation in unconsolidated companies					47,481	47,481
12. Other assets	7,658	46,485	4,432	1,093	7,787	67,455
13. (less) specific reserves to cover possible losses on assets					24,730	24,730
14. Total assets	203,739	114,860	43,566	74,809	516,271	953,245

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. Deposits of clients, except for deposits of banks and other financial institutions	308,904	16,158	24,040	40,401	13,067	402,571
a) call deposits (legal entities and individuals)	308,904					308,904
b) time deposits which have not reached maturity (legal entities and individuals)	-	16,158	24,040	40,401	13,067	93,667
c) matured time deposits (legal entities and individuals)	-					-
2. Loans of the NBA	-	-	-	-	-	-
3. "Loro" accounts (correspondent accounts of banks)	13					13
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	392	12,392	10,000	69,058	12,400	104,242
6. Loans borrowed from banks (for a period of more than 7 days)	3,145	23,911	6,358	7,598	-	41,012
7. Loans borrowed from other financial institutions, including international organizations	854	1,703	2,468	4,592	28,620	38,238
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	122,475	1,571	291	298	910	125,546
12. Capital					241,623	241,623
13. Total liabilities (liabilities plus capital)	435,783	55,736	43,158	121,948	296,620	953,245
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	(232,044)	59,124	408	(47,138)	219,650	-

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. Guarantees and liabilities of this type, total	792	2,694	2,082	19,459	17,255	42,282
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	15,705	-	-	-	-	15,705
3. Letters of credit, total	4,880	291	1,211	6,420	1,619	14,420
4. Forward and futures contracts, and other liabilities of this type, total	26,697	-	-	-	-	26,697
5. Other off-balance-sheet liabilities	-	-	-	-	50,375	50,375
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	48,074	2,985	3,293	25,879	69,249	149,480
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)	(280,118)	56,139	(2,884)	(73,018)	150,402	(149,480)
7.1. (less) blocked accounts, total	12,212	-	-	-	-	12,212
7.1.1. Reserve accounts at NBA within required norm (row 2, column 6, Table IV-A)	12,212	-	-	-	-	12,212
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))	(292,331)	56,139	(2,884)	(73,018)	150,402	(161,692)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	436,672	-	-	-	-	436,672
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	367,843	-	-	-	-	367,843
11. Quick liquidity ratio	119	-	-	-	-	119