



LIQUIDITY RISK

(K AZN)

Duration	Current	1-7	8-30	1-6 m	6-9 m	9 m -1 y	1 -2 y	2 -5 y	up to 5 years	Total
Assets	308,639	1,080,854	268,507	1,540,631	559,882	586,290	912,060	993,450	2,222,619	8,472,931
Cash and Cash equivalents	307,443	0	0	0	0	0	0	0	1,217,515	1,524,958
Investment securities	0	57,612	147,155	782,662	285,497	226,232	284,252	139,768	429,450	2,352,627
Loans to Customers (net)	111	7,011	81,000	592,357	253,398	337,207	598,400	842,525	374,892	3,086,901
Loans to Banks and other Financial Institutions (net)	0	786	1,071	72,112	12,487	18,127	29,407	7,341	22,679	164,009
Short-term financial instruments	0	993,647	0	0	0	0	0	0	0	993,647
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	0	34,000	93,500	8,500	4,725	0	3,816	0	144,541
Other financial instruments	1,085	21,799	5,281	0	0	0	0	0	64,718	92,884
Liabilities	4,670,329	73,730	16,064	505,194	51,949	689,435	563,565	564,852	1,337,814	8,472,931
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	47,115	29,384	3,334	69,274	13,484	49,289	177,982	78,031	156,521	624,413
Customer Deposits	4,594,693	31,885	10,987	435,920	38,465	640,146	385,582	400,699	0	6,538,377
demand deposits	4,594,596	0	0	0	0	0	0	0	0	4,594,596
term deposits	97	31,885	10,987	435,920	38,465	640,146	385,582	400,699	0	1,943,781
Subordinated debt	0	0	0	0	0	0	0	86,122	0	86,122
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	28,522	12,460	1,743	0	0	0	0	0	328,491	371,216
Equity	0	0	0	0	0	0	0	0	852,802	852,802
Liquidity "gap"	-4,361,690	1,007,124	252,443	1,035,437	507,933	-103,145	348,495	428,598	884,805	0