

MATURITY BREAKDOWN TABLE

(K 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)	116,493					116,493
2. Claims on NBA (required reserve fund or correspondent accounts)	198,636				4,679	203,315
3. "Nostro" accounts (accounts at correspondent banks)	338,224	-	-	-	-	338,224
4. Short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	4,163				-	4,163
5. Deposits at financial institutions, including banks, <i>total</i>	322,102	60,865	18,751	70,766	34,697	507,180
a) deposits that have not reached maturity	322,102	60,865	18,751	70,766	34,697	507,180
b) matured deposits					-	-
6. Investments in high-liquidity securities, including pledged securities	-	-	-	-	-	-
7. Investments in trade securities, including pledged securities	-	-	7,954	23,345	22,376	53,674
8. Loans to financial institutions, including banks, except for short-term financial instruments specified in row 4, <i>total</i>	-	780	7,797	9,146	5,418	23,141
a) current loans	-	780	7,797	9,146	-	17,723
b) overdue loans					5,418	5,418
9. Loans and leasing to clients, including overdrafts, <i>total</i>	18,230	41,993	85,987	138,766	451,878	736,854
a) current loans	18,230	41,993	85,987	138,766	367,742	652,719
b) overdue loans					84,135	84,135
10. Fixed assets less depreciation (including fixed assets that are not used in banking operations)					17,366	17,366
11. Investments and financial participation in unconsolidated companies					148,987	148,987
12. Other assets	13,680	326	1,428	6,272	10,395	32,102
13. (less) specific reserves to cover possible losses on assets					45,337	45,337
14. Total assets	1,011,530	103,964	121,917	248,296	650,458	2,136,164

MATURITY BREAKDOWN TABLE (cont'd)

(K 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	927,252	79,240	103,556	145,427	66,075	1,321,550
a) call deposits (legal entities and individuals)	895,629					895,629
b) time deposits which have not reached maturity (legal entities and individuals)	31,623	79,240	103,556	145,427	66,075	425,921
c) matured time deposits (legal entities and individuals)	-					-
2. Loans of the NBA	-	-	-	-	3,000	3,000
3. "Loro" accounts (correspondent accounts of banks)	6,080					6,080
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	1,000	142,227	14,696	98,149	14,310	270,381
6. Loans borrowed from banks (for a period of more than 7 days)	15,820	48,373	25,775	3,015	-	92,982
7. Loans borrowed from other financial institutions, including international organizations	271	543	815	1,542	70,288	73,459
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	4,218	490	888	1,301	1,776	8,673
12. Capital					360,038	360,038
13. Total liabilities (liabilities plus capital)	954,640	270,873	145,729	249,434	515,487	2,136,164
14. Net amount of financial assets (liabilities) for each period (row 14 in Table IV-A less row 13 in Table IV-B)	56,890	(166,909)	(23,813)	(1,138)	134,970	-

MATURITY BREAKDOWN TABLE (cont'd)

(K 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	10,543	13,356	23,478	20,331	94,390	162,098
2. Loan instruments, including liabilities on purchase of assets, except for liabilities on purchase of foreign currency and securities, total	43,896	-	-	-	-	43,896
3. Letters of credit, total	1,118	727	5,388	502	941	8,677
4. Forward and futures contracts, and other liabilities of this type, total	-	-	-	-	-	-
5. Other off-balance-sheet liabilities	-	-	-	-	529,983	529,983
6. Total off-balance-sheet liabilities (rows 1 + 2 + 3 + 4 + 5)	55,558	14,083	28,866	20,833	625,314	744,654
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)	1,332	(180,992)	(52,679)	(21,972)	(490,344)	(744,654)
7.1. (less) blocked accounts, total	4,679	-	-	-	-	4,679
7.1.1. Reserve accounts at NBA within required norm (row 2, column 6, Table IV-A)	4,679	-	-	-	-	4,679
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))	(3,346)	(180,992)	(52,679)	(21,972)	(490,344)	(749,333)
9. Average daily balance of liquid assets as of the last month of reporting period (Annex 3, Liquidity Management Guidelines)	431,772	-	-	-	-	431,772
10. Average daily balance of liabilities as of the last month of reporting period (Annex 4, Liquidity Management Guidelines)	412,460	-	-	-	-	412,460
11. Quick liquidity ratio	105	-	-	-	-	105