



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	545,189	1,391,073	330,989	1,325,664	680,536	720,483	836,325	602,561	2,143,000	8,575,821
Cash and Cash equivalents	529,507	0	0	0	0	0	0	0	1,203,911	1,733,418
Investment securities	0	116,146	200,562	453,541	239,764	181,325	234,513	103,055	417,321	1,946,225
Loans to Customers (net)	548	49,119	99,844	748,875	417,930	525,373	580,157	497,906	329,218	3,248,971
Loans to Banks and other Financial Institutions (net)	13,981	3,877	5,756	96,248	18,117	13,785	19,539	1,601	8,670	181,574
Short-term financial instruments	0	1,186,678	0	0	0	0	0	0	0	1,186,678
Derivatives	0	0	0	0	0	0	0	0	113,365	113,365
Deposits to Banks	0	8,500	18,500	27,000	4,725	0	2,116	0	0	60,841
Other financial instruments	1,153	26,753	6,327	0	0	0	0	0	70,516	104,750

Liabilities	4,655,876	77,680	179,559	276,338	691,364	424,174	622,866	507,745	1,140,218	8,575,821
CBAR and other Governments' claims to bank	0	0	0	0	0	0	0	0	0	0
Deposits of banks and other financial institutions	19,866	41,978	3,325	71,452	51,383	136,138	62,174	70,069	159,497	615,882
Customer Deposits	4,610,189	30,978	173,792	204,885	639,981	288,036	560,692	351,614	0	6,860,168
demand deposits	4,610,145	0	0	0	0	0	0	0	0	4,610,145
term deposits	44	30,978	173,792	204,885	639,981	288,036	560,692	351,614	0	2,250,023
Subordinated debt	0	0	0	0	0	0	0	86,062	0	86,062
Securities issued by bank	0	0	0	0	0	0	0	0	0	0
Other borrowed funds	25,821	4,725	2,442	0	0	0	0	0	141,970	174,958
Equity	0	0	0	0	0	0	0	0	838,752	838,752
Liquidity "gap"	(4,110,687)	1,313,393	151,430	1,049,327	(10,828)	296,308	213,459	94,816	1,002,782	0