

**‘Approved ‘**

The Central Bank of the  
Republic of Azerbaijan  
Resolution #16/1  
10 July 2012

Governor

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**Elman Rustamov**

## **Regulations on the rate, calculation and maintenance of required reserves**

### **1. General provisions**

1.1. These Regulations have been developed in accordance with Articles 29 and 32 of the Law of Azerbaijan Republic on the Central Bank of the Republic of Azerbaijan and determine the reserve requirement rate, calculation and maintenance for all banks and local branch offices of foreign banks operating in the Republic of Azerbaijan (hereinafter referred to as banks).

1.2. The definitions used herein shall bear the following meanings:

1.2.1. required reserves – the monetary policy tool used by the Central Bank of the Republic of Azerbaijan (hereinafter the Central Bank) to regulate money supply in the country and liquidity of the banking system;

1.2.2. reserve requirement rate– the interest rate used in calculation of bank’s required reserves, which embodies a certain portion of the calculation base;

1.2.3. calculation base – deposits that the bank attracted in the national and foreign currency, and precious metals used in calculation of reserve requirements;

1.2.4. calculation period – the period, that covers the days, reserve requirements are calculated, and the calculation base relates to;

1.2.5. maintenance period – the period that covers the days, reserve requirements, that are calculated on the basis of the calculation base of the recent calculation period, are maintained.

1.3. The required reserve rate is set on the same level across all deposits or may vary by the type, term, currency of deposits or the size of the calculation base.

## **2. The required reserve rate and its calculation**

2.1. The reserve requirement rate is set as the percentage of deposits.

2.2. *The reserve requirement rate is 0.5% (zero point five) on deposits attracted in the national currency, as well as in precious metals, and all volumes of the calculation base, 1% (one) on deposits attracted in a foreign currency and all volumes of the calculation base and 0% (zero) on liabilities before the non-resident financial sector and settlements with international financial institutions.*

2.3. Banks are officially notified at least a month prior to the introduction of the rate, if a reserve requirement rate is set or increased.

2.4. The resolution on the termination or decrease of the reserve requirement rate takes effect from the day specified by the Management Board of the Central Bank and banks are accordingly notified.

2.5. The reserve requirement is calculated on the basis of the average daily balance of the calculation base (Annex 1) on the calculation period.

2.6. The reserve requirement for foreign exchange and precious metals is calculated at an official exchange rate set by the Central Bank for the last business day of the calculation period.

2.7. The calculation period starts on the first and ends on the last calendar day of each month.

2.8. If a bank is reorganized, the reserve requirement for the reorganized bank(s) is recalculated on the basis of the calculation base of the bank in question in line with the reorganization type.

2.9. The bank should deliver to the Central Bank the reserve requirement report (Annex 2) no later than 5 (five) business days upon the calculation period.

2.10. Required reserves of the next maintenance period are determined with that report.

2.11. Deposits in the balance of branches of the bank located outside the Republic of Azerbaijan are not incorporated to the calculation base.

## ***3. Maintenance of required reserves***

3.1. Reserve requirements are held in the bank's correspondent account with the Central Bank.

3.2. The maintenance period starts on the 15th calendar day after the completion of the calculation period and lasts until the 14th calendar day of the next month.

3.3. Average daily balance of the correspondent account on the maintenance period shall not fall below the required reserves calculated on the basis of the calculation base covering the last calculation period.

3.4. Balance of correspondent accounts for non-business days over the maintenance period are recorded in the balance amount of the previous business day.

3.5. *Banks must hold required reserves on deposits in the national currency and precious metals incorporated to the calculation base in correspondent accounts held with the Central Bank in manat, whereas on foreign currency denominated deposits in correspondent accounts with the Central Bank in a foreign currency.*

3.6. If over the maintenance period the calculation base decreases by up to 50% (fifty) and over of the calculation base on the recent calculation period, the reserve requirement calculated for the next maintenance period is included to this maintenance period.

3.7. If over the maintenance period the average daily balance of the bank's correspondent account lags by AZN 2000 (two thousand) or equivalent of required reserves calculated for the maintenance period in question, average daily balance of the bank's correspondent account in the next maintenance period shall be maintained as much as that amount. Such a case may not reiterate within one calendar year.

3.8. Each bank shall appoint an administrator responsible for maintaining required reserves and submit written information on the person in question (his/her first, middle and last names, position with the bank and contact requisites). If the administrator responsible for maintaining required reserves is replaced, the bank shall deliver the above written information on a new administrator to the Central Bank no later than 3 (three) business days.

**Annex № 1 to the Regulations on the rate,  
calculation and maintenance of required  
reserves**

	<i>Liabilities</i>	<i>Balance accounts</i>					
<b>1</b>	<i>Liabilities to the non-resident financial sector</i>  <i>in manat</i>	35215,	35218,	35265,	35268,	35295,	35298,
		35325,	35328,	35375,	35378,	35405,	35408,
		35435,	35438,	35485,	35488,	35515,	35518,
		35545,	35548,	35595,	35598,	35625,	35628,
		35715,	35718,	35755,	35758,	35775,	35778,
		35931,	35933,	35939			
	<i>in foreign currency</i>	35225,	35228,	35240,	35243,	35275,	35278,
		35305,	35308,	35335,	35338,	35350,	35353,
		35385,	35388,	35415,	35418,	35445,	35448,
		35460,	35463,	35495,	35498,	35525,	35528,
		35555,	35558,	35570,	35573,	35605,	35608,
		35635,	35638,	35725,	35728,	35740,	35743,
		35765,	35768,	35785,	35788,	35941,	35943,
		35949					
	<i>in precious metals</i>	35235,	35238,	35250,	35253,	35285,	35288,
		35315,	35318,	35345,	35348,	35360,	35363,
		35395,	35398,	35425,	35428,	35455,	35458,
		35470,	35473,	35505,	35508,	35535,	35538,
		35565,	35568,	35580,	35583,	35615,	35618,
		35645,	35648,	35951,	35953,	35959	
<b>2</b>	<i>Liabilities to budgetary organizations and state funds</i>  <i>in manat</i>	36010,	36015,	36040,	36045,	36110,	36113,
		36115,	36140,	36143,	36145,	36148,	36310,
		36313,	36315,	36318,	36340,	36343,	36345,
		36348,	36930,	36931,	36932,	36933	
	<i>in foreign currency</i>	36020,	36025,	36050,	36055,	36120,	36123,
		36125,	36150,	36153,	36155,	36158,	36320,
		36323,	36325,	36328,	36350,	36353,	36355,
		36358,	36940,	36941,	36942,	36943	
	<i>in precious metals</i>	36030,	36035,	36060,	36065,	36130,	36133,
		36135,	36138,	36160,	36163,	36165,	36168,
		36330,	36333,	36335,	36338,	36360,	36363,
		36365,	36368,	36950,	36951,	36952,	36953

3	<b>Settlements with international financial institutions</b> <i>in manat</i>	37042
	<i>in foreign currency</i>	37053, 37054
	<i>in precious metals</i>	37063, 37064
4	<b>Liabilities to state owned legal entites</b>  <i>in manat</i>	38010, 38020, 38030, 38040, 38050, 38060, 38070, 38080, 38090, 38310, 38320, 38330, 38340, 38350, 38360, 38363, 38370, 38373, 38380, 38383, 38390, 38393, 38610, 38613, 38620, 38623, 38630, 38633, 38640, 38643, 38650, 38653, 38660, 38663, 38670, 38673, 38680, 38683, 38690, 38693, 38931, 38932, 38933, 38934, 38935, 38936, 38937, 38938, 38939
	<i>in foreign currency</i>	38110, 38120, 38130, 38140, 38150, 38160, 38170, 38180, 38190, 38410, 38413, 38420, 38423, 38430, 38433, 38440, 38443, 38450, 38453, 38460, 38463, 38470, 38473, 38480, 38483, 38490, 38493, 38710, 38713, 38720, 38723, 38730, 38733, 38740, 38743, 38750, 38753, 38760, 38763, 38770, 38773, 38780, 38783, 38790, 38793, 38941, 38942, 38943, 38944, 38945, 38946, 38947, 38948, 38949
	<i>in precious metals</i>	38210, 38220, 38230, 38240, 38250, 38260, 38270, 38280, 38290, 38510, 35813, 38520, 35823, 38530, 35833, 38540, 35843, 38550, 35853, 38560, 35863, 38570, 35873, 38580, 35883, 38590, 35893, 38810, 38813, 38820, 38823, 38830, 38833, 38840, 38843, 38850, 38853, 38860, 38863, 38870, 38873, 38880, 38883, 38890, 38893, 38951, 38952, 38953, 38954, 38955, 38956, 38957, 38958, 38959
5	<b>Liabilities to official institutions of foreign countries</b>  <i>in manat</i>	39010, 39040, 39070, 39100, 39103, 39130, 39133, 39160, 39163, 39190, 39220, 39250, 39930, 39931, 39939
	<i>in foreign currency</i>	39020, 39050, 39080, 39110, 39113, 39140, 39143, 39170, 39200, 39230, 39260, 39940, 39941, 39949

	<i>in precious metals</i>	39030, 39060, 39090, 39120, 39123, 39150, 39153, 39180, 39210, 39240, 39270, 39950, 39951, 39959
6	<b><i>Liabilities to non-state owned legal entities</i></b>	40010, 40015, 40020, 40025, 40030, 40035, 40040, 40045, 40050, 40055, 40060, 40065, 40070, 40075, 40080, 40085, 40090, 40095, 40310, 40315, 40318, 40320, 40323, 40325, 40328, 40330, 40333, 40335, 40338, 40340, 40343, 40345, 40448, 40350, 40353, 40355, 40358, 40360, 40363, 40365, 40368, 40370, 40373, 40375, 40378, 40380, 40383, 40385, 40388, 40390, 40393, 40395, 40398, 40610, 40613, 40615, 40618, 40620, 40623, 40625, 40628, 40630, 40633, 40635, 40638, 40640, 40643, 40645, 40648, 40650, 40653, 40655, 40658, 40660, 40663, 40665, 40668, 40670, 40673, 40675, 40678, 40680, 40683, 40685, 40688, 40690, 40693, 40695, 40698, 40930, 40931, 40932, 40933, 40934, 40935, 40936, 40937, 40939
	<i>in manat</i>	
	<i>in foreign currency</i>	40110, 40115, 40120, 40125, 40130, 40135, 40140, 40145, 40150, 40155, 40160, 40165, 40170, 40175, 40180, 40185, 40190, 40195, 40410, 40415, 40420, 40423, 40425, 40428, 40430, 40433, 40435, 40438, 40440, 40443, 40445, 40448, 40450, 40453, 40455, 40458, 40460, 40463, 40465, 40468, 40470, 40473, 40475, 40478, 40480, 40483, 40485, 40488, 40490, 40493, 40495, 40498, 40710, 40713, 40715, 40718, 40720, 40723, 40725, 40728, 40730, 40733, 40735, 40738, 40740, 40743, 40745, 40748, 40750, 40753, 40755, 40758, 40760, 40763, 40765, 40768, 40770, 40773, 40775, 40778, 40780, 40783, 40785, 40788, 40790, 40793, 40795, 40798, 40940, 40941, 40942, 40943, 40944, 40945, 40946, 40947, 40949

	<i>in precious metals</i>	40210, 40215, 40220, 40225, 40230, 40235, 40240, 40245, 40250, 40255, 40260, 40265, 40270, 40275, 40280, 40285, 40290, 40295, 40510, 40513, 40515, 40518, 40520, 40523, 40525, 40528, 40530, 40533, 40535, 40538, 40540, 40543, 40545, 40588, 40550, 40553, 40555, 40558, 40560, 40563, 40565, 40568, 40570, 40573, 40575, 40578, 40580, 40583, 40585, 40588, 40590, 40593, 40595, 40598, 40810, 40813, 40815, 40818, 40820, 40823, 40825, 40828, 40830, 40833, 40835, 40838, 40840, 40843, 40845, 40848, 40850, 40853, 40855, 40858, 40860, 40863, 40865, 40868, 40870, 40873, 40875, 40878, 40880, 40883, 40885, 40888, 40890, 40893, 40895, 40898, 40950, 40951, 40952, 40953, 40954, 40955, 40956, 40957, 40959
7	<b>Liabilities to individuals and private entrepreneurs</b>	41010, 41015, 41040, 41045, 41110, 41113, 41115, 41118, 41210, 41213, 41215, 41218, 41930, 41931, 41932, 41933
	<i>in manat</i>	
	<i>in foreign currency</i>	
	<i>in precious metals</i>	41030, 41035, 41060, 41065, 41130, 41133, 41135, 41138, 41230, 41233, 41235, 41238, 41950, 41951, 41952, 41953
8	<b>Debt securities in issue</b>	42010, 42013, 42030, 42033, 42050, 42053, 42070, 42073, 42110, 42113
	<i>in manat</i>	
	<i>in foreign currency</i>	
		42020, 42023, 42040, 42043, 42060, 42063, 42080, 42083, 42120, 42123
9	<b>Other liabilities</b>	45011, 45012, 45079, 45270
	<i>in manat</i>	
	<i>in foreign currency</i>	
	<i>in precious metals</i>	45021, 45022, 45089, 45280
		45290

**Annex № 2 to the Regulations  
on the rate, calculation and  
maintenance of required reserves**

Bank name:  
Reporting date:

**Table 1**

*(manat)*

<i>Liabilities</i>	<i>Balance accounts</i>	<i>Remaining balance</i>				<i>Total</i>
		Day 1	Day 2	...	The last calendar day of the month	
<i>1. Liabilities to budgetary organizations and state funds</i>	36010	0	0	0	0	0
	36015	0	0	0	0	0
	36040	0	0	0	0	0
	36045	0	0	0	0	0
	36110	0	0	0	0	0
	36113	0	0	0	0	0
	36115	0	0	0	0	0
	36140	0	0	0	0	0
	36143	0	0	0	0	0
	36145	0	0	0	0	0
	36148	0	0	0	0	0
	36310	0	0	0	0	0
	36313	0	0	0	0	0
	36315	0	0	0	0	0
	36318	0	0	0	0	0
	36340	0	0	0	0	0
	36343	0	0	0	0	0
	36345	0	0	0	0	0
	36348	0	0	0	0	0
	36930	0	0	0	0	0
36931	0	0	0	0	0	
36932	0	0	0	0	0	
36933	0	0	0	0	0	
in manat, total		0	0	0	0	0
<i>2. Liabilities to budgetary</i>	36020	0	0	0	0	0
	36025	0	0	0	0	0

<i>organizations and state funds</i>	36050	0	0	0	0	0
	36055	0	0	0	0	0
	36120	0	0	0	0	0
	36123	0	0	0	0	0
	36125	0	0	0	0	0
	36150	0	0	0	0	0
	36153	0	0	0	0	0
	36155	0	0	0	0	0
	36158	0	0	0	0	0
	36320	0	0	0	0	0
	36323	0	0	0	0	0
	36325	0	0	0	0	0
	36328	0	0	0	0	0
	36350	0	0	0	0	0
	36353	0	0	0	0	0
	36355	0	0	0	0	0
	36358	0	0	0	0	0
	36940	0	0	0	0	0
	36941	0	0	0	0	0
	36942	0	0	0	0	0
36943	0	0	0	0	0	
in foreign currency, total		0	0	0	0	0
<i>3. Liabilities to budgetary organizations and state funds</i>	36030	0	0	0	0	0
	36035	0	0	0	0	0
	36060	0	0	0	0	0
	36065	0	0	0	0	0
	36130	0	0	0	0	0
	36133	0	0	0	0	0
	36135	0	0	0	0	0
	36138	0	0	0	0	0
	36160	0	0	0	0	0
	36163	0	0	0	0	0
	36165	0	0	0	0	0
	36168	0	0	0	0	0
	36330	0	0	0	0	0
	36333	0	0	0	0	0
	36335	0	0	0	0	0
	36338	0	0	0	0	0
36360	0	0	0	0	0	
36363	0	0	0	0	0	

	36365	0	0	0	0	0
	36368	0	0	0	0	0
	36950	0	0	0	0	0
	36951	0	0	0	0	0
	36952	0	0	0	0	0
	36953	0	0	0	0	0
in precious metals, total		0	0	0	0	0
<b>4. Liabilities to state owned legal entities</b>	38010	0	0	0	0	0
	38020	0	0	0	0	0
	38030	0	0	0	0	0
	38040	0	0	0	0	0
	38050	0	0	0	0	0
	38060	0	0	0	0	0
	38070	0	0	0	0	0
	38080	0	0	0	0	0
	38090	0	0	0	0	0
	38310	0	0	0	0	0
	38320	0	0	0	0	0
	38330	0	0	0	0	0
	38340	0	0	0	0	0
	38350	0	0	0	0	0
	38360	0	0	0	0	0
	38363	0	0	0	0	0
	38370	0	0	0	0	0
	38373	0	0	0	0	0
	38380	0	0	0	0	0
	38383	0	0	0	0	0
	38390	0	0	0	0	0
	38393	0	0	0	0	0
	38610	0	0	0	0	0
	38613	0	0	0	0	0
	38620	0	0	0	0	0
	38623	0	0	0	0	0
	38630	0	0	0	0	0
	38633	0	0	0	0	0
	38640	0	0	0	0	0
	38643	0	0	0	0	0
38650	0	0	0	0	0	
38653	0	0	0	0	0	
38660	0	0	0	0	0	

	38663	0	0	0	0	0
	38670	0	0	0	0	0
	38673	0	0	0	0	0
	38680	0	0	0	0	0
	38683	0	0	0	0	0
	38690	0	0	0	0	0
	38693	0	0	0	0	0
	38931	0	0	0	0	0
	38932	0	0	0	0	0
	38933	0	0	0	0	0
	38934	0	0	0	0	0
	38935	0	0	0	0	0
	38936	0	0	0	0	0
	38937	0	0	0	0	0
	38938	0	0	0	0	0
	38939	0	0	0	0	0
	in manat, total	0	0	0	0	0
<b>5. Liabilities to state owned legal entities</b>	38110	0	0	0	0	0
	38120	0	0	0	0	0
	38130	0	0	0	0	0
	38140	0	0	0	0	0
	38150	0	0	0	0	0
	38160	0	0	0	0	0
	38170	0	0	0	0	0
	38180	0	0	0	0	0
	38190	0	0	0	0	0
	38410	0	0	0	0	0
	38413	0	0	0	0	0
	38420	0	0	0	0	0
	38423	0	0	0	0	0
	38430	0	0	0	0	0
	38433	0	0	0	0	0
	38440	0	0	0	0	0
	38443	0	0	0	0	0
	38450	0	0	0	0	0
38453	0	0	0	0	0	
38460	0	0	0	0	0	
38463	0	0	0	0	0	
38470	0	0	0	0	0	
38473	0	0	0	0	0	

	38480	0	0	0	0	0
	38483	0	0	0	0	0
	38490	0	0	0	0	0
	38493	0	0	0	0	0
	38710	0	0	0	0	0
	38713	0	0	0	0	0
	38720	0	0	0	0	0
	38723	0	0	0	0	0
	38730	0	0	0	0	0
	38733	0	0	0	0	0
	38740	0	0	0	0	0
	38743	0	0	0	0	0
	38750	0	0	0	0	0
	38753	0	0	0	0	0
	38760	0	0	0	0	0
	38763	0	0	0	0	0
	38770	0	0	0	0	0
	38773	0	0	0	0	0
	38780	0	0	0	0	0
	38783	0	0	0	0	0
	38790	0	0	0	0	0
	38793	0	0	0	0	0
	38941	0	0	0	0	0
	38942	0	0	0	0	0
	38943	0	0	0	0	0
	38944	0	0	0	0	0
	38945	0	0	0	0	0
	38946	0	0	0	0	0
	38947	0	0	0	0	0
	38948	0	0	0	0	0
	38949	0	0	0	0	0
	in foreign currency, total	0	0	0	0	0
<b>6. Liabilities to state owned legal entities</b>	38210	0	0	0	0	0
	38220	0	0	0	0	0
	38230	0	0	0	0	0
	38240	0	0	0	0	0
	38250	0	0	0	0	0
	38260	0	0	0	0	0
	38270	0	0	0	0	0
	38280	0	0	0	0	0

38290	0	0	0	0	0
38510	0	0	0	0	0
38513	0	0	0	0	0
38520	0	0	0	0	0
38523	0	0	0	0	0
38530	0	0	0	0	0
38533	0	0	0	0	0
38540	0	0	0	0	0
38543	0	0	0	0	0
38550	0	0	0	0	0
38553	0	0	0	0	0
38560	0	0	0	0	0
38563	0	0	0	0	0
38570	0	0	0	0	0
38573	0	0	0	0	0
38580	0	0	0	0	0
38583	0	0	0	0	0
38590	0	0	0	0	0
38593	0	0	0	0	0
38810	0	0	0	0	0
38813	0	0	0	0	0
38820	0	0	0	0	0
38823	0	0	0	0	0
38830	0	0	0	0	0
38833	0	0	0	0	0
38840	0	0	0	0	0
38843	0	0	0	0	0
38850	0	0	0	0	0
38853	0	0	0	0	0
38860	0	0	0	0	0
38863	0	0	0	0	0
38870	0	0	0	0	0
38873	0	0	0	0	0
38880	0	0	0	0	0
38883	0	0	0	0	0
38890	0	0	0	0	0
38893	0	0	0	0	0
38951	0	0	0	0	0
38952	0	0	0	0	0
38953	0	0	0	0	0

	38954	0	0	0	0	0
	38955	0	0	0	0	0
	38956	0	0	0	0	0
	38957	0	0	0	0	0
	38958	0	0	0	0	0
	38959	0	0	0	0	0
in precious metals, total		0	0	0	0	0
<b>7. Liabilities to official institutions of foreign countries</b>	39010	0	0	0	0	0
	39040	0	0	0	0	0
	39070	0	0	0	0	0
	39100	0	0	0	0	0
	39103	0	0	0	0	0
	39130	0	0	0	0	0
	39133	0	0	0	0	0
	39160	0	0	0	0	0
	39163	0	0	0	0	0
	39190	0	0	0	0	0
	39220	0	0	0	0	0
	39250	0	0	0	0	0
	39930	0	0	0	0	0
	39931	0	0	0	0	0
39939	0	0	0	0	0	
in manat, total		0	0	0	0	0
<b>8. Liabilities to official institutions of foreign countries</b>	39020	0	0	0	0	0
	39050	0	0	0	0	0
	39080	0	0	0	0	0
	39110	0	0	0	0	0
	39113	0	0	0	0	0
	39140	0	0	0	0	0
	39143	0	0	0	0	0
	39170	0	0	0	0	0
	39200	0	0	0	0	0
	39230	0	0	0	0	0
	39260	0	0	0	0	0
	39940	0	0	0	0	0
	39941	0	0	0	0	0
39949	0	0	0	0	0	
in foreign currency, total		0	0	0	0	0
<b>9. Liabilities to official</b>	39030	0	0	0	0	0
	39060	0	0	0	0	0

<i>institutions of foreign countries</i>	39090	0	0	0	0	0
	39120	0	0	0	0	0
	39123	0	0	0	0	0
	39150	0	0	0	0	0
	39153	0	0	0	0	0
	39180	0	0	0	0	0
	39210	0	0	0	0	0
	39240	0	0	0	0	0
	39270	0	0	0	0	0
	39950	0	0	0	0	0
	39951	0	0	0	0	0
	39959	0	0	0	0	0
in precious metals, total		0	0	0	0	0
<b>10. Liabilities to non-state owned legal entities</b>	40010	0	0	0	0	0
	40015	0	0	0	0	0
	40020	0	0	0	0	0
	40025	0	0	0	0	0
	40030	0	0	0	0	0
	40035	0	0	0	0	0
	40040	0	0	0	0	0
	40045	0	0	0	0	0
	40050	0	0	0	0	0
	40055	0	0	0	0	0
	40060	0	0	0	0	0
	40065	0	0	0	0	0
	40070	0	0	0	0	0
	40075	0	0	0	0	0
	40080	0	0	0	0	0
	40085	0	0	0	0	0
	40090	0	0	0	0	0
	40095	0	0	0	0	0
	40310	0	0	0	0	0
	40315	0	0	0	0	0
	40318	0	0	0	0	0
	40320	0	0	0	0	0
	40323	0	0	0	0	0
	40325	0	0	0	0	0
40328	0	0	0	0	0	
40330	0	0	0	0	0	
40333	0	0	0	0	0	

40335	0	0	0	0	0
40338	0	0	0	0	0
40340	0	0	0	0	0
40343	0	0	0	0	0
40345	0	0	0	0	0
40348	0	0	0	0	0
40350	0	0	0	0	0
40353	0	0	0	0	0
40355	0	0	0	0	0
40358	0	0	0	0	0
40360	0	0	0	0	0
40363	0	0	0	0	0
40365	0	0	0	0	0
40368	0	0	0	0	0
40370	0	0	0	0	0
40373	0	0	0	0	0
40375	0	0	0	0	0
40378	0	0	0	0	0
40380	0	0	0	0	0
40383	0	0	0	0	0
40385	0	0	0	0	0
40388	0	0	0	0	0
40390	0	0	0	0	0
40393	0	0	0	0	0
40395	0	0	0	0	0
40398	0	0	0	0	0
40610	0	0	0	0	0
40613	0	0	0	0	0
40615	0	0	0	0	0
40618	0	0	0	0	0
40620	0	0	0	0	0
40623	0	0	0	0	0
40625	0	0	0	0	0
40628	0	0	0	0	0
40630	0	0	0	0	0
40633	0	0	0	0	0
40635	0	0	0	0	0
40638	0	0	0	0	0
40640	0	0	0	0	0
40643	0	0	0	0	0

	40645	0	0	0	0	0
	40648	0	0	0	0	0
	40650	0	0	0	0	0
	40653	0	0	0	0	0
	40655	0	0	0	0	0
	40658	0	0	0	0	0
	40660	0	0	0	0	0
	40663	0	0	0	0	0
	40665	0	0	0	0	0
	40668	0	0	0	0	0
	40670	0	0	0	0	0
	40673	0	0	0	0	0
	40675	0	0	0	0	0
	40678	0	0	0	0	0
	40680	0	0	0	0	0
	40683	0	0	0	0	0
	40685	0	0	0	0	0
	40688	0	0	0	0	0
	40690	0	0	0	0	0
	40693	0	0	0	0	0
	40695	0	0	0	0	0
	40698	0	0	0	0	0
	40930	0	0	0	0	0
	40931	0	0	0	0	0
	40932	0	0	0	0	0
	40933	0	0	0	0	0
	40934	0	0	0	0	0
	40935	0	0	0	0	0
	40936	0	0	0	0	0
	40937	0	0	0	0	0
	40939	0	0	0	0	0
in manat, total		0	0	0	0	0
<b>11. Liabilities to non-state owned legal entities</b>	40110	0	0	0	0	0
	40115	0	0	0	0	0
	40120	0	0	0	0	0
	40125	0	0	0	0	0
	40130	0	0	0	0	0
	40135	0	0	0	0	0
	40140	0	0	0	0	0
	40145	0	0	0	0	0

40150	0	0	0	0	0
40155	0	0	0	0	0
40160	0	0	0	0	0
40165	0	0	0	0	0
40170	0	0	0	0	0
40175	0	0	0	0	0
40180	0	0	0	0	0
40185	0	0	0	0	0
40190	0	0	0	0	0
40195	0	0	0	0	0
40410	0	0	0	0	0
40415	0	0	0	0	0
40420	0	0	0	0	0
40423	0	0	0	0	0
40425	0	0	0	0	0
40428	0	0	0	0	0
40430	0	0	0	0	0
40433	0	0	0	0	0
40435	0	0	0	0	0
40438	0	0	0	0	0
40440	0	0	0	0	0
40443	0	0	0	0	0
40445	0	0	0	0	0
40448	0	0	0	0	0
40450	0	0	0	0	0
40453	0	0	0	0	0
40455	0	0	0	0	0
40458	0	0	0	0	0
40460	0	0	0	0	0
40463	0	0	0	0	0
40465	0	0	0	0	0
40468	0	0	0	0	0
40470	0	0	0	0	0
40473	0	0	0	0	0
40475	0	0	0	0	0
40478	0	0	0	0	0
40480	0	0	0	0	0
40483	0	0	0	0	0
40485	0	0	0	0	0
40488	0	0	0	0	0

40490	0	0	0	0	0
40493	0	0	0	0	0
40495	0	0	0	0	0
40498	0	0	0	0	0
40710	0	0	0	0	0
40713	0	0	0	0	0
40715	0	0	0	0	0
40718	0	0	0	0	0
40720	0	0	0	0	0
40723	0	0	0	0	0
40725	0	0	0	0	0
40728	0	0	0	0	0
40730	0	0	0	0	0
40733	0	0	0	0	0
40735	0	0	0	0	0
40738	0	0	0	0	0
40740	0	0	0	0	0
40743	0	0	0	0	0
40745	0	0	0	0	0
40748	0	0	0	0	0
40750	0	0	0	0	0
40753	0	0	0	0	0
40755	0	0	0	0	0
40758	0	0	0	0	0
40760	0	0	0	0	0
40763	0	0	0	0	0
40765	0	0	0	0	0
40768	0	0	0	0	0
40770	0	0	0	0	0
40773	0	0	0	0	0
40775	0	0	0	0	0
40778	0	0	0	0	0
40780	0	0	0	0	0
40783	0	0	0	0	0
40785	0	0	0	0	0
40788	0	0	0	0	0
40790	0	0	0	0	0
40793	0	0	0	0	0
40795	0	0	0	0	0
40798	0	0	0	0	0

	40940	0	0	0	0	0
	40941	0	0	0	0	0
	40942	0	0	0	0	0
	40943	0	0	0	0	0
	40944	0	0	0	0	0
	40945	0	0	0	0	0
	40946	0	0	0	0	0
	40947	0	0	0	0	0
	40949	0	0	0	0	0
	in foreign currency, total	0	0	0	0	0
<b>12. Liabilities to non-state owned legal entities</b>	40210	0	0	0	0	0
	40215	0	0	0	0	0
	40220	0	0	0	0	0
	40225	0	0	0	0	0
	40230	0	0	0	0	0
	40235	0	0	0	0	0
	40240	0	0	0	0	0
	40245	0	0	0	0	0
	40250	0	0	0	0	0
	40255	0	0	0	0	0
	40260	0	0	0	0	0
	40265	0	0	0	0	0
	40270	0	0	0	0	0
	40275	0	0	0	0	0
	40280	0	0	0	0	0
	40285	0	0	0	0	0
	40290	0	0	0	0	0
	40295	0	0	0	0	0
	40510	0	0	0	0	0
	40513	0	0	0	0	0
	40515	0	0	0	0	0
	40518	0	0	0	0	0
	40520	0	0	0	0	0
	40523	0	0	0	0	0
	40525	0	0	0	0	0
	40528	0	0	0	0	0
40530	0	0	0	0	0	
40533	0	0	0	0	0	
40535	0	0	0	0	0	
40538	0	0	0	0	0	

40540	0	0	0	0	0
40543	0	0	0	0	0
40545	0	0	0	0	0
40548	0	0	0	0	0
40550	0	0	0	0	0
40553	0	0	0	0	0
40555	0	0	0	0	0
40558	0	0	0	0	0
40560	0	0	0	0	0
40563	0	0	0	0	0
40565	0	0	0	0	0
40568	0	0	0	0	0
40570	0	0	0	0	0
40573	0	0	0	0	0
40575	0	0	0	0	0
40578	0	0	0	0	0
40580	0	0	0	0	0
40583	0	0	0	0	0
40585	0	0	0	0	0
40588	0	0	0	0	0
40590	0	0	0	0	0
40593	0	0	0	0	0
40595	0	0	0	0	0
40598	0	0	0	0	0
40810	0	0	0	0	0
40813	0	0	0	0	0
40815	0	0	0	0	0
40818	0	0	0	0	0
40820	0	0	0	0	0
40823	0	0	0	0	0
40825	0	0	0	0	0
40828	0	0	0	0	0
40830	0	0	0	0	0
40833	0	0	0	0	0
40835	0	0	0	0	0
40838	0	0	0	0	0
40840	0	0	0	0	0
40843	0	0	0	0	0
40845	0	0	0	0	0
40848	0	0	0	0	0

	40850	0	0	0	0	0
	40853	0	0	0	0	0
	40855	0	0	0	0	0
	40858	0	0	0	0	0
	40860	0	0	0	0	0
	40863	0	0	0	0	0
	40865	0	0	0	0	0
	40868	0	0	0	0	0
	40870	0	0	0	0	0
	40873	0	0	0	0	0
	40875	0	0	0	0	0
	40878	0	0	0	0	0
	40880	0	0	0	0	0
	40883	0	0	0	0	0
	40885	0	0	0	0	0
	40888	0	0	0	0	0
	40890	0	0	0	0	0
	40893	0	0	0	0	0
	40895	0	0	0	0	0
	40898	0	0	0	0	0
	40950	0	0	0	0	0
	40951	0	0	0	0	0
	40952	0	0	0	0	0
	40953	0	0	0	0	0
	40954	0	0	0	0	0
	40955	0	0	0	0	0
	40956	0	0	0	0	0
	40957	0	0	0	0	0
	40959	0	0	0	0	0
	in precious metals, total	0	0	0	0	0
<b>13. Liabilities to individuals and private entrepreneurs</b>	41010	0	0	0	0	0
	41015	0	0	0	0	0
	41040	0	0	0	0	0
	41045	0	0	0	0	0
	41110	0	0	0	0	0
	41113	0	0	0	0	0
	41115	0	0	0	0	0
	41118	0	0	0	0	0
	41210	0	0	0	0	0
41213	0	0	0	0	0	

	41215	0	0	0	0	0
	41218	0	0	0	0	0
	41930	0	0	0	0	0
	41931	0	0	0	0	0
	41932	0	0	0	0	0
	41933	0	0	0	0	0
in manat, total		0	0	0	0	0
<b>14. Liabilities to individuals and private entrepreneurs</b>	41020	0	0	0	0	0
	41025	0	0	0	0	0
	41050	0	0	0	0	0
	41055	0	0	0	0	0
	41120	0	0	0	0	0
	41123	0	0	0	0	0
	41125	0	0	0	0	0
	41128	0	0	0	0	0
	41220	0	0	0	0	0
	41223	0	0	0	0	0
	41225	0	0	0	0	0
	41228	0	0	0	0	0
	41940	0	0	0	0	0
	41941	0	0	0	0	0
	41942	0	0	0	0	0
41943	0	0	0	0	0	
in foreign currency, total		0	0	0	0	0
<b>15. Liabilities to individuals and private entrepreneurs</b>	41030	0	0	0	0	0
	41035	0	0	0	0	0
	41060	0	0	0	0	0
	41065	0	0	0	0	0
	41130	0	0	0	0	0
	41133	0	0	0	0	0
	41135	0	0	0	0	0
	41138	0	0	0	0	0
	41230	0	0	0	0	0
	41233	0	0	0	0	0
	41235	0	0	0	0	0
	41238	0	0	0	0	0
	41950	0	0	0	0	0
	41951	0	0	0	0	0
	41952	0	0	0	0	0
41953	0	0	0	0	0	

in precious metals, total		0	0	0	0	0
<b>16. Debt securities in issue</b>	42010	0	0	0	0	0
	42013	0	0	0	0	0
	42030	0	0	0	0	0
	42033	0	0	0	0	0
	42050	0	0	0	0	0
	42053	0	0	0	0	0
	42070	0	0	0	0	0
	42073	0	0	0	0	0
	42110	0	0	0	0	0
	42113	0	0	0	0	0
in manat, total		0	0	0	0	0
<b>17. Debt securities in issue</b>	42020	0	0	0	0	0
	42023	0	0	0	0	0
	42040	0	0	0	0	0
	42043	0	0	0	0	0
	42060	0	0	0	0	0
	42063	0	0	0	0	0
	42080	0	0	0	0	0
	42083	0	0	0	0	0
	42120	0	0	0	0	0
	42123	0	0	0	0	0
in foreign currency, total		0	0	0	0	0
<b>18. Other liabilities</b>	45011	0	0	0	0	0
	45012	0	0	0	0	0
	45079	0	0	0	0	0
	45270	0	0	0	0	0
in manat, total		0	0	0	0	0
<b>19. Other liabilities</b>	45021	0	0	0	0	0
	45022	0	0	0	0	0
	45089	0	0	0	0	0
	45280	0	0	0	0	0
in foreign currency, total		0	0	0	0	0
<b>20. Other liabilities</b>	45290	0	0	0	0	0
in precious metals, total		0	0	0	0	0
<b>21. Total (in manat)</b>						
<b>22. Total (in foreign currency)</b>		0	0	0	0	0
<b>23. Total (in precious metals)</b>		0	0	0	0	0

24. Reserve requirement (in manat)	0
25. Reserve requirement (in foreign currency)	0
26. Reserve requirement (in precious metals)	0

Table 2

<i>Liabilities</i>	<i>Balance accounts</i>	Day 1	<i>Remaining balances</i>			<i>Total</i>
			Day 2	...	The last calendar day of the month	
<i>1. Liabilities to the non-resident financial sector</i>	35215	0	0	0	0	0
	35218	0	0	0	0	0
	35265	0	0	0	0	0
	35268	0	0	0	0	0
	35295	0	0	0	0	0
	35298	0	0	0	0	0
	35325	0	0	0	0	0
	35328	0	0	0	0	0
	35375	0	0	0	0	0
	35378	0	0	0	0	0
	35405	0	0	0	0	0
	35408	0	0	0	0	0
	35435	0	0	0	0	0
	35438	0	0	0	0	0
	35485	0	0	0	0	0
	35488	0	0	0	0	0
	35515	0	0	0	0	0
	35518	0	0	0	0	0
	35545	0	0	0	0	0
	35548	0	0	0	0	0
	35595	0	0	0	0	0
	35598	0	0	0	0	0
	35625	0	0	0	0	0
35628	0	0	0	0	0	

	35715	0	0	0	0	0
	35718	0	0	0	0	0
	35755	0	0	0	0	0
	35758	0	0	0	0	0
	35775	0	0	0	0	0
	35778	0	0	0	0	0
	35931	0	0	0	0	0
	35933	0	0	0	0	0
	35939	0	0	0	0	0
in manat, total		0	0	0	0	0
	35225	0	0	0	0	0
	35228	0	0	0	0	0
	35240	0	0	0	0	0
	35243	0	0	0	0	0
	35275	0	0	0	0	0
	35278	0	0	0	0	0
	35305	0	0	0	0	0
	35308	0	0	0	0	0
	35335	0	0	0	0	0
	35338	0	0	0	0	0
	35350	0	0	0	0	0
	35353	0	0	0	0	0
	35385	0	0	0	0	0
	35388	0	0	0	0	0
	35415	0	0	0	0	0
	35418	0	0	0	0	0
	35445	0	0	0	0	0
	35448	0	0	0	0	0
	35460	0	0	0	0	0
	35463	0	0	0	0	0
	35495	0	0	0	0	0
	35498	0	0	0	0	0
	35525	0	0	0	0	0
	35528	0	0	0	0	0
	35555	0	0	0	0	0
	35558	0	0	0	0	0
	35570	0	0	0	0	0
	35573	0	0	0	0	0
	35605	0	0	0	0	0
	35608	0	0	0	0	0
	35635	0	0	0	0	0
	35638	0	0	0	0	0
	35725	0	0	0	0	0
	35728	0	0	0	0	0

	35740	0	0	0	0	0
	35743	0	0	0	0	0
	35765	0	0	0	0	0
	35768	0	0	0	0	0
	35785	0	0	0	0	0
	35788	0	0	0	0	0
	35941	0	0	0	0	0
	35943	0	0	0	0	0
	35949	0	0	0	0	0
in foreign currency, total		0	0	0	0	0
	35235	0	0	0	0	0
	35238	0	0	0	0	0
	35250	0	0	0	0	0
	35253	0	0	0	0	0
	35285	0	0	0	0	0
	35288	0	0	0	0	0
	35315	0	0	0	0	0
	35318	0	0	0	0	0
	35345	0	0	0	0	0
	35348	0	0	0	0	0
	35360	0	0	0	0	0
	35363	0	0	0	0	0
	35395	0	0	0	0	0
	35398	0	0	0	0	0
	35425	0	0	0	0	0
	35428	0	0	0	0	0
	35455	0	0	0	0	0
	35458	0	0	0	0	0
	35470	0	0	0	0	0
	35473	0	0	0	0	0
	35505	0	0	0	0	0
	35508	0	0	0	0	0
	35535	0	0	0	0	0
	35538	0	0	0	0	0
	35565	0	0	0	0	0
	35568	0	0	0	0	0
	35580	0	0	0	0	0
	35583	0	0	0	0	0
	35615	0	0	0	0	0
	35618	0	0	0	0	0
	35645	0	0	0	0	0
	35648	0	0	0	0	0
	35951	0	0	0	0	0
	35953	0	0	0	0	0

	35959	0	0	0	0	0
in precious metals, total		0	0	0	0	0
<b>4. Settlements with international financial institutions</b>	37042	0	0	0	0	0
in manat, total		0	0	0	0	0
<b>5. Settlements with international financial institutions</b>	37053	0	0	0	0	0
	37054	0	0	0	0	0
in foreign currency, total		0	0	0	0	0
<b>6. Settlements with international financial institutions</b>	37063	0	0	0	0	0
	37064	0	0	0	0	0
in precious metals, total		0	0	0	0	0
<b>7. Total (in manat)</b>						
<b>8. Total (in foreign currency)</b>		0	0	0	0	0
<b>9. Total (in precious metals)</b>		0	0	0	0	0

<b>10. Reserve requirement(in manat)</b>	0
<b>11. Reserve requirement(in foreign currency)</b>	0
<b>12. Reserve requirement(in precious metals)</b>	0

Table 3

<b>Total Reserve requirement(in manat)</b>	0
<b>Total Reserve requirement(in foreign currency)</b>	0
<b>Total Reserve requirement(in precious metals)</b>	0

Head:  
Chief accountant:  
Date:

Stamp

**Notes to tables in Annex № 2:**

**Notes to Table 1:**

1. Each remaining balance is inserted to the relevant day column.
2. The below remaining balances are calculated as follows:

in manat:

The remaining balance 25011 to be deducted from remaining balance 45011.  
The remaining balance 25012 to be deducted from remaining balance 45012.  
The remaining balance 25079 to be deducted from remaining balance 45079.  
The remaining balance 25270 to be deducted from remaining balance 45270.

in foreign currency:

The remaining balance 25021 to be deducted from remaining balance 45021.  
The remaining balance 25022 to be deducted from remaining balance 45022.  
The remaining balance 25089 to be deducted from remaining balance 45089.  
The remaining balance 25280 to be deducted from remaining balance 45280.

in precious metals:

The remaining balance 25290 to be deducted from remaining balance 45290.

3. The amount of required reserves to be held at the CBA is calculated with the following formula:

in manat:

$$RR = \frac{\text{Total attracted funds (end of row 24)}}{\text{Number of days in the reporting period}} * RRR$$

in foreign currency:

$$RR = \frac{\text{Total attracted funds (end of row 25)}}{\text{Number of days in the reporting period}} * RRR$$

in precious metals:

$$RR = \frac{\text{Total attracted funds (end of row 26)}}{\text{Number of days in the reporting period}} * RRR$$

where, RR – the amount of required reserves  
RRR – the reserve requirement rate set by the CBA

4. Balances of attracted funds for non-working days equal to the amount of the previous working day.

**Notes to Table 2:**

1. The residual of each balance account group is inserted to the column of the relevant day.
2. The amount of required reserves to be held with the CBA is calculated with the following formula:

in manat

$$RR = \frac{\text{Total attracted funds (end of row 10)}}{\text{Number of days in the reporting period}} * RRR$$

in foreign currency:

$$RR = \frac{\text{Total attracted funds (end of row 11)}}{\text{Number of days in the reporting period}} * MEN$$

in precious metals:

$$RR = \frac{\text{Total attracted funds (end of row 12)}}{\text{Number of days in the reporting period}} * RRR$$

where, RR – the amount of required reserves  
RRR – the reserve requirement rate set by the CBA

3. Balances of attracted funds for non-working days equal to the amount of the previous working day.

**Notes to Table 3:**

Final amount of required reserves to be held with the CBA is calculated with the following formula:

Total in manat :

Total in manat reserve requirement = row 24 (Table 1) + row10 (Table 2)

Total in foreign currency:

Total in foreign currency Reserve requirement = row 25 (Table 1) + row 11 (Table 2)

Total in precious metals:

Total in precious metals reserve requirement = row 26 (Table 1) + row 12 (Table 2)