

INTEREST RATE SENSIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	710,386
3-6 mnths	313,472
6-12 mnths	1,139,911
12-24 mnths	594,413
24-36 mnths	619,873
more than 36 mnths	1,298,775
Total	4,676,830

Total liabilities sensitive to interest rate	
0-3 mnths	367,025
3-6 mnths	722,204
6-12 mnths	509,186
12-24 mnths	224,807
24-36 mnths	226,944
more than 36 mnths	383,748
Total	2,433,916

Gap	
0-3 mnths	343,360
3-6 mnths	-408,732
6-12 mnths	630,725
12-24 mnths	369,606
24-36 mnths	392,929
more than 36 mnths	915,027

Cumulative gap	
0-3 mnths	343,360
3-6 mnths	-65,372
6-12 mnths	565,353
12-24 mnths	934,959
24-36 mnths	1,327,888
more than 36 mnths	2,242,915

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	-200	200
Impact on net interest income	-11,307	11,307
Impact on equity		
Total equity	539,403	559,756
Tier I capital	456,310	456,310
Tier II capital	248,458	268,811
Capital adequacy ratio, %	13.8%	14.5%

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS

Tier I capital	456,310
Tier II capital	259,765
Total equity	716,075
Deductions from total equity:	165,365
Total equity after deductions	550,710
Risk weighted assets	3,263,502
Capital adequacy ratio, %	16.87%
Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)	101,506