

Interest rate sensitivity report		
Tarix	6/30/2018	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	1,461,098	
3-6 mnths	362,687	
6-12 mnths	397,421	
12-24 mnths	191,615	
24-36 mnths	138,481	
more than 36 mnths	309,213	
		2,860,515
Total liabilities sensitive to interest rate		
0-3 mnths	552,544	
3-6 mnths	499,543	
6-12 mnths	146,437	
12-24 mnths	176,520	
24-36 mnths	164,083	
more than 36 mnths	268,142	
		1,807,269
Gap		
0-3 mnths	908,555	
3-6 mnths	(136,856)	
6-12 mnths	250,984	
12-24 mnths	15,096	
24-36 mnths	(25,602)	
more than 36 mnths	41,071	
Cumulative gap		
0-3 mnths	908,555	
3-6 mnths	771,699	
6-12 mnths	1,022,682	
12-24 mnths	1,037,778	
24-36 mnths	1,012,175	
more than 36 mnths	1,053,246	
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Interest rate shock (basis points)	(200)	200
Impact on net interest income	(20,454)	20,454
Impact on equity		
Total equity	199,119	235,936
<i>Tier I capital</i>	326,251	326,251
<i>Tier II capital</i>	22,169	58,986
Capital adequacy ratio, %	10.17%	12.34%

6/30/2018

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	326,251
Tier II capital	42,623
Total equity	368,874
<i>Deductions from total equity:</i>	<i>149,301</i>
Total equity after deductions	219,573
Risk weighted assets	1,720,993
Capital adequacy ratio, %	11.4%
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	<i>26,869</i>