

<b>Interest rate sensitivity report</b>		
<b>Tarix</b>	<b>31/12/2018</b>	<i>(k AZN)</i>
<b>Total assets sensitive to interest rate</b>		
0-3 mnths	1,659,894	
3-6 mnths	687,044	
6-12 mnths	533,034	
12-24 mnths	410,812	
24-36 mnths	202,946	
more than 36 mnths	386,915	
		<i>3,880,645</i>
<b>Total liabilities sensitive to interest rate</b>		
0-3 mnths	830,084	
3-6 mnths	101,998	
6-12 mnths	406,354	
12-24 mnths	166,659	
24-36 mnths	120,086	
more than 36 mnths	257,139	
		<i>1,882,319</i>
<b>Gap</b>		
0-3 mnths	829,810	
3-6 mnths	585,047	
6-12 mnths	126,680	
12-24 mnths	244,154	
24-36 mnths	82,860	
more than 36 mnths	129,775	
<b>Cumulative gap</b>		
0-3 mnths	829,810	
3-6 mnths	1,414,857	
6-12 mnths	1,541,537	
12-24 mnths	1,785,691	
24-36 mnths	1,868,551	
more than 36 mnths	1,998,326	
	<b>Ssenari 1</b>	<b>Ssenari 2</b>
<b>Interest rate shock (basis points)</b>	<b>(200)</b>	<b>200</b>
<b>Impact on net interest income</b>	<b>(30,831)</b>	<b>30,831</b>
<b>Impact on equity</b>		
<b>Total equity</b>	<b>254,909</b>	<b>310,404</b>
<i>Tier I capital</i>	<b>313,559</b>	<b>313,559</b>
<i>Tier II capital</i>	<b>90,651</b>	<b>146,146</b>
<b>Capital adequacy ratio, %</b>	<b>10.3%</b>	<b>13.0%</b>

*31/12/2018*

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	313,559
Tier II capital	121,482
Total equity	435,041
<i>Deductions from total equity:</i>	<i>149,301</i>
<b>Total equity after deductions</b>	<b>285,740</b>
<b>Risk weighted assets</b>	<b>2,099,493</b>
<b>Capital adequacy ratio, %</b>	<b>11.8%</b>
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	<i>42,489</i>