PAŞA Bank

(K AZN)

INTEREST RATE SENSITIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	1,531,037
3-6 mnths	565,141
6-12 mnths	1,326,151
12-24 mnths	674,633
24-36 mnths	507,863
more than 36 mnths	1,154,985
Total	**5,759,809**

Total liabilities sensitive to interest rate	**0**
0-3 mnths	1,078,892
3-6 mnths	327,969
6-12 mnths	276,219
12-24 mnths	323,658
24-36 mnths	413,211
more than 36 mnths	424,605
Total	**2,844,555**

Gap	
0-3 mnths	452,144
3-6 mnths	237,171
6-12 mnths	1,049,932
12-24 mnths	350,975
24-36 mnths	94,652
more than 36 mnths	730,379

Cumulative gap	
0-3 mnths	452,144
3-6 mnths	689,316
6-12 mnths	1,739,248
12-24 mnths	2,090,222
24-36 mnths	2,184,875
more than 36 mnths	2,915,254

	Ssenari 1	**Ssenari 2**
Interest rate shock (basis points)	-200	200
Impact on net interest income	-34,785	34,785
Impact on equity		
Total equity	756,315	818,928
Tier I capital	744,568	744,568
Tier II capital	125,111	187,724
Capital adequacy ratio, %	**19.0%**	**20.7%**