

Interest rate sensitivity report		
Tarix	3/31/2017	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	1,023,913	
3-6 mnths	670,584	
6-12 mnths	256,523	
12-24 mnths	151,924	
24-36 mnths	122,018	
more than 36 mnths	205,133	
		2,430,096
Total liabilities sensitive to interest rate		
0-3 mnths	388,460	
3-6 mnths	596,926	
6-12 mnths	262,442	
12-24 mnths	265,107	
24-36 mnths	110,487	
more than 36 mnths	232,170	
		1,855,592
Gap		
0-3 mnths	635,454	
3-6 mnths	73,658	
6-12 mnths	(5,919)	
12-24 mnths	(113,183)	
24-36 mnths	11,531	
more than 36 mnths	(27,037)	
Cumulative gap		
0-3 mnths	635,454	
3-6 mnths	709,112	
6-12 mnths	703,192	
12-24 mnths	590,009	
24-36 mnths	601,540	
more than 36 mnths	574,504	
	Scenario 1	Scenario 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	(14,064)	14,064
Impact on equity		
Total equity	267,108	292,423
<i>Tier I capital</i>	391,158	391,158
<i>Tier II capital</i>	24,936	50,251
Capital adequacy ratio, %	19.43%	21.59%

3/31/2017

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGTED ASSETS	
Tier I capital	391,158
Tier II capital	39,000
Total equity	430,158
<i>Deductions from total equity:</i>	<i>148,987</i>
Total equity after deductions	281,172
Risk weighted assets	1,210,668
	0
Capital adequacy ratio, %	20.63%
	0
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)</i>	<i>39,514</i>

Profit tax

20%