

Interest rate sensitivity report		
Tarix	6/30/2017	(k AZN)
<b>Total assets sensitive to interest rate</b>		
0-3 mnths	1,427,533	
3-6 mnths	168,668	
6-12 mnths	121,832	
12-24 mnths	158,220	
24-36 mnths	117,198	
more than 36 mnths	259,556	
		2,253,006
<b>Total liabilities sensitive to interest rate</b>		
0-3 mnths	720,761	
3-6 mnths	124,250	
6-12 mnths	172,681	
12-24 mnths	311,555	
24-36 mnths	111,989	
more than 36 mnths	267,762	
		1,708,998
<b>Gap</b>		
0-3 mnths	706,771	
3-6 mnths	44,417	
6-12 mnths	(50,849)	
12-24 mnths	(153,335)	
24-36 mnths	5,209	
more than 36 mnths	(8,206)	
<b>Cumulative gap</b>		
0-3 mnths	706,771	
3-6 mnths	751,189	
6-12 mnths	700,339	
12-24 mnths	547,005	
24-36 mnths	552,214	
more than 36 mnths	544,008	
	<b>Scenario 1</b>	<b>Scenario 2</b>
<b>Interest rate shock (basis points)</b>	(200)	200
<b>Impact on net interest income</b>	(14,007)	14,007
<b>Impact on equity</b>		
<b>Total equity</b>	<b>196,475</b>	<b>221,687</b>
Tier I capital	329,710	329,710
Tier II capital	15,752	40,964
<b>Capital adequacy ratio, %</b>	14.03%	16.20%

6/30/2017

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	329,710
Tier II capital	29,758
Total equity	359,468
<i>Deductions from total equity:</i>	<i>148,987</i>
<b>Total equity after deductions</b>	<b>210,482</b>
<b>Risk weighted assets</b>	<b>1,195,131</b>
	0
<b>Capital adequacy ratio, %</b>	<b>15.24%</b>
	0
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	<i>33,436</i>

Profit tax

20%