

Interest rate sensitivity report		
Date	31/03/2018	(k AZN)
<b>Total assets sensitive to interest rate</b>		
0-3 mnths	1,377,163	
3-6 mnths	155,572	
6-12 mnths	325,744	
12-24 mnths	140,765	
24-36 mnths	94,632	
more than 36 mnths	286,596	
		2,380,471
<b>Total liabilities sensitive to interest rate</b>		
0-3 mnths	608,503	
3-6 mnths	41,539	
6-12 mnths	547,420	
12-24 mnths	207,971	
24-36 mnths	129,007	
more than 36 mnths	288,601	
		1,823,041
<b>Gap</b>		
0-3 mnths	768,660	
3-6 mnths	114,032	
6-12 mnths	(221,676)	
12-24 mnths	(67,206)	
24-36 mnths	(34,375)	
more than 36 mnths	(2,005)	
<b>Cumulative gap</b>		
0-3 mnths	768,660	
3-6 mnths	882,692	
6-12 mnths	661,016	
12-24 mnths	593,810	
24-36 mnths	559,435	
more than 36 mnths	557,430	
	<b>Ssenari 1</b>	<b>Ssenari 2</b>
<b>Interest rate shock (basis points)</b>	(200)	200
<b>Impact on net interest income</b>	<b>-13,220</b>	<b>13,220</b>
<b>Impact on equity</b>		
<b>Total equity</b>	<b>251,800</b>	<b>275,597</b>
<i>Tier I capital</i>	<b>387,491</b>	<b>387,491</b>
<i>Tier II capital</i>	<b>13,546</b>	<b>37,342</b>
<b>Capital adequacy ratio, %</b>	12.86%	14.35%

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CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	387,491
Tier II capital	26,766
Total equity	414,257
<i>Deductions from total equity:</i>	<i>149,237</i>
<b>Total equity after deductions</b>	<b>265,021</b>
<b>Risk weighted assets</b>	<b>1,637,693</b>
	0
<b>Capital adequacy ratio, %</b>	<b>13.7%</b>
	0
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	<i>47,321</i>