

INTEREST RATE SENSIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	846,124
3-6 mnths	1,274,287
6-12 mnths	1,575,168
12-24 mnths	504,582
24-36 mnths	610,857
more than 36 mnths	943,944
Total	5,754,962

Total liabilities sensitive to interest rate	
	0
0-3 mnths	349,070
3-6 mnths	118,336
6-12 mnths	1,051,474
12-24 mnths	195,089
24-36 mnths	231,576
more than 36 mnths	394,891
Total	2,340,434

Gap	
0-3 mnths	497,054
3-6 mnths	1,155,951
6-12 mnths	523,695
12-24 mnths	309,493
24-36 mnths	379,281
more than 36 mnths	549,053

Cumulative gap	
0-3 mnths	497,054
3-6 mnths	1,653,006
6-12 mnths	2,176,700
12-24 mnths	2,486,193
24-36 mnths	2,865,474
more than 36 mnths	3,414,527

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	-200	200
Impact on net interest income	-43,534	43,534
Impact on equity		
Total equity	467,630	545,991
Tier I capital	455,610	455,610
Tier II capital	177,385	255,746
Capital adequacy ratio, %	10.6%	12.9%

**CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK
WEGHTED ASSETS**

Tier I capital	455,610
Tier II capital	220,919
Total equity	676,529
Deductions from total equity:	165,365
Total equity after deductions	511,164
Risk weighted assets	3,550,131
Capital adequacy ratio, %	14.40%
Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)	101,506