PAŞA Bank

(K AZN)

INTEREST RATE SENSITIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	1,703,511
3-6 mnths	571,337
6-12 mnths	1,547,645
12-24 mnths	614,115
24-36 mnths	308,921
more than 36 mnths	834,502
Total	**5,580,031**
Total liabilities sensitive to interest rate	**0**
0-3 mnths	1,160,110
3-6 mnths	89,036
6-12 mnths	1,115,539
12-24 mnths	622,866
24-36 mnths	142,949
more than 36 mnths	438,204
Total	**3,568,704**
Gap	
0-3 mnths	543,401
3-6 mnths	482,301
6-12 mnths	432,106
12-24 mnths	(8,751)
24-36 mnths	165,972
more than 36 mnths	396,297
Cumulative gap	
0-3 mnths	543,401
3-6 mnths	1,025,702
6-12 mnths	1,457,808
12-24 mnths	1,449,057
24-36 mnths	1,615,030
more than 36 mnths	2,011,327

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	(29,156)	29,156
Impact on equity		
Total equity	700,555	753,037
Tier I capital	590,972	590,972
Tier II capital	222,948	275,429
Capital adequacy ratio, %	**17.3%**	**18.6%**