

Interest rate sensitivity report		
Tarix	30/09/2016	(manats)
Total assets sensitive to interest rate		
0-3 mnths	738,303,330	
3-6 mnths	118,861,900	
6-12 mnths	705,337,610	
12-24 mnths	148,148,550	
24-36 mnths	108,573,370	
more than 36 mnths	208,957,080	
Total liabilities sensitive to interest rate		
0-3 mnths	349,771,790	
3-6 mnths	41,530,490	
6-12 mnths	149,075,890	
12-24 mnths	131,968,280	
24-36 mnths	20,984,820	
more than 36 mnths	175,530,560	
Gap		
0-3 mnths	388,531,540	
3-6 mnths	77,331,410	
6-12 mnths	556,261,720	
12-24 mnths	16,180,270	
24-36 mnths	87,588,550	
more than 36 mnths	33,426,520	
Cumulative gap		
0-3 mnths	388,531,540	
3-6 mnths	465,862,950	
6-12 mnths	1,022,124,670	
12-24 mnths	1,038,304,940	
24-36 mnths	1,125,893,490	
more than 36 mnths	1,159,320,010	
	Scenario 1	Scenario 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	-20,442,493	20,442,493
Impact on equity		
Total equity	192,265,422	229,061,910
Tier I capital	335,211,120	335,211,120
Tier II capital	6,040,982	42,837,470
Capital adequacy ratio, %	14.80%	18.23%

as of 30-09-2016

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGTED ASSETS	
Tier I capital	335,211,120
Tier II capital	26,483,475
Total equity	361,694,595
<i>Deductions from total equity:</i>	<i>148,986,680</i>
Total equity after deductions	212,707,915
Risk weighted assets	1,107,531,559
Capital adequacy ratio, %	16.71%
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)</i>	<i>33,219,240</i>

Profit tax

20%