

Interest rate sensitivity report			
Tarix	12/31/2016	(k AZN)	
<b>Total assets sensitive to interest rate</b>			
0-3 mnths	609,094		
3-6 mnths	165,598		
6-12 mnths	827,752		
12-24 mnths	166,325		
24-36 mnths	115,334		
more than 36 mnths	238,613		
			2,122,716
<b>Total liabilities sensitive to interest rate</b>			
0-3 mnths	339,796		
3-6 mnths	84,746		
6-12 mnths	693,668		
12-24 mnths	380,514		
24-36 mnths	52,269		
more than 36 mnths	259,694		
			1,810,686
<b>Gap</b>			
0-3 mnths	269,298		
3-6 mnths	80,852		
6-12 mnths	134,085		
12-24 mnths	(214,189)		
24-36 mnths	63,065		
more than 36 mnths	(21,081)		
<b>Cumulative gap</b>			
0-3 mnths	269,298		
3-6 mnths	350,150		
6-12 mnths	484,235		
12-24 mnths	270,046		
24-36 mnths	333,111		
more than 36 mnths	312,030		
		<b>Scenario 1</b>	<b>Scenario 2</b>
<b>Interest rate shock (basis points)</b>		(200)	200
<b>Impact on net interest income</b>		(9,685)	9,685
<b>Impact on equity</b>			
<b>Total equity</b>		246,962	264,395
Tier I capital		330,438	330,438
Tier II capital		65,510	82,943
<b>Capital adequacy ratio, %</b>		19.12%	20.71%

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CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	330,438
Tier II capital	75,195
Total equity	405,634
<i>Deductions from total equity:</i>	<i>148,987</i>
<b>Total equity after deductions</b>	<b>256,647</b>
<b>Risk weighted assets</b>	<b>1,136,889</b>
	0
<b>Capital adequacy ratio, %</b>	<b>20.00%</b>
	0
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)</i>	<i>36,532</i>
	0
<u>Profit tax</u>	<u>20%</u>