

Interest rate sensitivity report		
Tarix	30/09/2017	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	1,678,216	
3-6 mnths	116,873	
6-12 mnths	146,633	
12-24 mnths	138,550	
24-36 mnths	85,889	
more than 36 mnths	250,106	
		2,416,268
Total liabilities sensitive to interest rate		
0-3 mnths	608,700	
3-6 mnths	137,246	
6-12 mnths	79,853	
12-24 mnths	369,057	
24-36 mnths	148,303	
more than 36 mnths	252,882	
		1,596,041
Gap		
0-3 mnths	1,069,517	
3-6 mnths	(20,373)	
6-12 mnths	66,780	
12-24 mnths	(230,507)	
24-36 mnths	(62,414)	
more than 36 mnths	(2,776)	
Cumulative gap		
0-3 mnths	1,069,517	
3-6 mnths	1,049,144	
6-12 mnths	1,115,923	
12-24 mnths	885,416	
24-36 mnths	823,002	
more than 36 mnths	820,227	
	Scenario 1	Scenario 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	-22,318	22,318
Impact on equity		
Total equity	218,712	258,885
Tier I capital	343,832	343,832
Tier II capital	23,866	64,039
Capital adequacy ratio, %	10.80%	13.88%

30/09/2017

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	343,832
Tier II capital	46,185
Total equity	375,063
<i>Deductions from total equity:</i>	148,987
Total equity after deductions	226,076
Risk weighted assets	1,381,059
	0
Capital adequacy ratio, %	11.4%
	0
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	77,976