

Interest rate sensitivity report		
Tarix	31/12/2017	<i>(k AZN)</i>
Total assets sensitive to interest rate		
0-3 mnths	1,713,507	
3-6 mnths	137,895	
6-12 mnths	343,045	
12-24 mnths	136,396	
24-36 mnths	106,766	
more than 36 mnths	260,747	
		<i>2,698,356</i>
Total liabilities sensitive to interest rate		
0-3 mnths	598,260	
3-6 mnths	50,035	
6-12 mnths	507,682	
12-24 mnths	140,996	
24-36 mnths	131,288	
more than 36 mnths	263,578	
		<i>1,691,840</i>
Gap		
0-3 mnths	1,115,247	
3-6 mnths	87,860	
6-12 mnths	(164,637)	
12-24 mnths	(4,600)	
24-36 mnths	(24,522)	
more than 36 mnths	(2,831)	
Cumulative gap		
0-3 mnths	1,115,247	
3-6 mnths	1,203,107	
6-12 mnths	1,038,470	
12-24 mnths	1,033,870	
24-36 mnths	1,009,348	
more than 36 mnths	1,006,516	
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Interest rate shock (basis points)	(200)	200
Impact on net interest income	-20,769	20,769
Impact on equity		
Total equity	236,798	274,183
<i>Tier I capital</i>	328,238	328,238
<i>Tier II capital</i>	57,547	94,931
Capital adequacy ratio, %	13.86%	16.30%

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CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEIGHTED ASSETS	
Tier I capital	328,238
Tier II capital	78,316
Total equity	406,554
<i>Deductions from total equity:</i>	<i>148,987</i>
Total equity after deductions	257,567
Risk weighted assets	1,554,964
	0
Capital adequacy ratio, %	15.2%
	0
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	<i>24,690</i>