

Interest rate sensitivity report		
Tarix	30/09/2018	<i>(k AZN)</i>
Total assets sensitive to interest rate		
0-3 mnths	1,467,552	
3-6 mnths	527,994	
6-12 mnths	362,024	
12-24 mnths	363,147	
24-36 mnths	153,949	
more than 36 mnths	273,997	
		3,148,663
Total liabilities sensitive to interest rate		
0-3 mnths	1,153,628	
3-6 mnths	141,016	
6-12 mnths	147,497	
12-24 mnths	169,960	
24-36 mnths	196,576	
more than 36 mnths	257,816	
		2,066,492
Gap		
0-3 mnths	313,924	
3-6 mnths	386,978	
6-12 mnths	214,527	
12-24 mnths	193,187	
24-36 mnths	(42,627)	
more than 36 mnths	16,182	
Cumulative gap		
0-3 mnths	313,924	
3-6 mnths	700,902	
6-12 mnths	915,430	
12-24 mnths	1,108,616	
24-36 mnths	1,065,989	
more than 36 mnths	1,082,171	
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Interest rate shock (basis points)	(200)	200
Impact on net interest income	(18,309)	18,309
Impact on equity		
Total equity	250,972	283,928
<i>Tier I capital</i>	326,794	326,794
<i>Tier II capital</i>	73,480	106,435
Capital adequacy ratio, %	11.5%	13.4%

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CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	326,794
Tier II capital	91,788
Total equity	418,582
<i>Deductions from total equity:</i>	<i>149,301</i>
Total equity after deductions	269,281
Risk weighted assets	1,844,372
Capital adequacy ratio, %	12.6%
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	<i>43,048</i>