

(KAZN)

Interest rate sensitivity report



Total assets sensitive to interest rate	
0-3 mnths	242,369
3-6 mnths	377,439
6-12 mnths	1,369,775
12-24 mnths	857,577
24-36 mnths	448,980
more than 36 mnths	1,400,552
Total	4,696,692

Total liabilities sensitive to interest rate	
0-3 mnths	427,051
3-6 mnths	167,632
6-12 mnths	424,304
12-24 mnths	775,608
24-36 mnths	121,535
more than 36 mnths	466,476
Total	2,382,606

Gap	
0-3 mnths	(184,682)
3-6 mnths	209,808
6-12 mnths	945,471
12-24 mnths	81,969
24-36 mnths	327,445
more than 36 mnths	934,076

Cumulative gap	
0-3 mnths	(184,682)
3-6 mnths	25,125
6-12 mnths	970,597
12-24 mnths	1,052,566
24-36 mnths	1,380,011
more than 36 mnths	2,314,087

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	(19,412)	19,412
Impact on equity		
Total equity	370,497	405,439
Tier I capital	418,048	418,048
Tier II capital	103,753	138,695
Capital adequacy ratio, %	6.9%	8.1%

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS

Tier I capital	418,048
Tier II capital	123,165
Total equity	541,214
Deductions from total equity:	151,305
Total equity after deductions	389,909
Risk weighted assets	2,991,746

Capital adequacy ratio, %	13.0%
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Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)	177,558
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