

### INTEREST RATE SENSITIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	200,094
3-6 mnths	233,218
6-12 mnths	1,330,494
12-24 mnths	844,318
24-36 mnths	540,473
more than 36 mnths	1,629,025
<b>Total</b>	<b>4,777,621</b>

Total liabilities sensitive to interest rate	
	<b>0</b>
0-3 mnths	447,569
3-6 mnths	222,216
6-12 mnths	353,092
12-24 mnths	674,676
24-36 mnths	133,015
more than 36 mnths	490,598
<b>Total</b>	<b>2,321,166</b>

Gap	
0-3 mnths	(247,475)
3-6 mnths	11,001
6-12 mnths	977,402
12-24 mnths	169,641
24-36 mnths	407,458
more than 36 mnths	1,138,427

Cumulative gap	
0-3 mnths	(247,475)
3-6 mnths	(236,473)
6-12 mnths	740,928
12-24 mnths	910,570
24-36 mnths	1,318,028
more than 36 mnths	2,456,455

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	(14,819)	14,819
<b>Impact on equity</b>		
Total equity	408,444	435,117
Tier I capital	417,676	417,676
Tier II capital	142,073	168,746
Capital adequacy ratio, %	7.6%	8.5%

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

Tier I capital	417,676
Tier II capital	156,891
Total equity	574,567
Deductions from total equity:	151,305
<b>Total equity after deductions</b>	<b>423,262</b>
<b>Risk weighted assets</b>	<b>3,187,520</b>
<b>Capital adequacy ratio, %</b>	<b>13.3%</b>
Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)	181,040