

**INTEREST RATE SENSIVITY REPORT**

<b>Total assets sensitive to interest rate</b>	
0-3 mnths	485,535
3-6 mnths	472,993
6-12 mnths	1,403,298
12-24 mnths	729,335
24-36 mnths	519,771
more than 36 mnths	1,149,986
<b>Total</b>	<b>4,760,917</b>

<b>Total liabilities sensitive to interest rate</b>	
0-3 mnths	604,562
3-6 mnths	188,454
6-12 mnths	274,022
12-24 mnths	624,712
24-36 mnths	190,357
more than 36 mnths	507,175
<b>Total</b>	<b>2,389,283</b>

<b>Gap</b>	
0-3 mnths	-119,027
3-6 mnths	284,538
6-12 mnths	1,129,276
12-24 mnths	104,623
24-36 mnths	329,413
more than 36 mnths	642,811

<b>Cumulative gap</b>	
0-3 mnths	-119,027
3-6 mnths	165,512
6-12 mnths	1,294,787
12-24 mnths	1,399,411
24-36 mnths	1,728,824
more than 36 mnths	2,371,635

	<b>Ssenari 1</b>	<b>Ssenari 2</b>
<b>Interest rate shock (basis points)</b>	<b>-200</b>	200
<b>Impact on net interest income</b>	<b>-25,896</b>	25,896
<b>Impact on equity</b>		
<b>Total equity</b>	397,962	444,575
Tier I capital	509,186	509,186
Tier II capital	54,142	100,754
<b>Capital adequacy ratio, %</b>	<b>7.5%</b>	<b>9.1%</b>

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

Tier I capital	509,186
Tier II capital	80,037
Total equity	589,223
Deductions from total equity:	165,365
<b>Total equity after deductions</b>	<b>423,858</b>
<b>Risk weighted assets</b>	<b>3,128,319</b>
<b>Capital adequacy ratio, %</b>	<b>13.5%</b>
Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)	176,381