PAŞA Bank

*(K AZN)*

## INTEREST RATE SENSITIVITY REPORT

| | |
|---|---|
| **Total assets sensitive to interest rate** | |
| 0-3 mnths | 1,092,234 |
| 3-6 mnths | 477,980 |
| 6-12 mnths | 1,620,701 |
| 12-24 mnths | 629,867 |
| 24-36 mnths | 472,411 |
| more than 36 mnths | 979,686 |
| **Total** | **5,272,879** |
| **Total liabilities sensitive to interest rate** | **0** |
| 0-3 mnths | 540,414 |
| 3-6 mnths | 152,630 |
| 6-12 mnths | 853,275 |
| 12-24 mnths | 406,863 |
| 24-36 mnths | 183,229 |
| more than 36 mnths | 392,439 |
| **Total** | **2,528,850** |
| **Gap** | |
| 0-3 mnths | 551,819 |
| 3-6 mnths | 325,350 |
| 6-12 mnths | 767,426 |
| 12-24 mnths | 223,004 |
| 24-36 mnths | 289,182 |
| more than 36 mnths | 587,248 |
| **Cumulative gap** | |
| 0-3 mnths | 551,819 |
| 3-6 mnths | 877,169 |
| 6-12 mnths | 1,644,595 |
| 12-24 mnths | 1,867,600 |
| 24-36 mnths | 2,156,782 |
| more than 36 mnths | 2,744,029 |

| | **Ssenari 1** | **Ssenari 2** |
|---|---|---|
| **Interest rate shock (basis points)** | -200 | 200 |
| **Impact on net interest income** | -32,892 | 32,892 |
| **Impact on equity** | | |
| **Total equity** | 450,804 | 510,009 |
| Tier I capital | 488,431 | 488,431 |
| Tier II capital | 127,738 | 186,943 |
| **Capital adequacy ratio, %** | **8.4%** | **10.2%** |

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

| | |
|---|---|
| Tier I capital | 488,431 |
| Tier II capital | 160,630 |
| Total equity | 649,061 |
| Deductions from total equity: | 165,365 |
| **Total equity after deductions** | **483,696** |
| **Risk weighted assets** | **3,397,396** |
| **Capital adequacy ratio, %** | **14.2%** |
| Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions) | 181,824 |