PAŞA Bank

(K AZN)

INTEREST RATE SENSITIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	1,849,676
3-6 mnths	565,300
6-12 mnths	1,129,261
12-24 mnths	605,457
24-36 mnths	521,457
more than 36 mnths	1,365,968
Total	**6,037,119**

Total liabilities sensitive to interest rate	**0**
0-3 mnths	694,175
3-6 mnths	158,444
6-12 mnths	839,775
12-24 mnths	191,725
24-36 mnths	397,366
more than 36 mnths	370,084
Total	**2,651,570**

Gap	
0-3 mnths	1,155,500
3-6 mnths	406,856
6-12 mnths	289,485
12-24 mnths	413,732
24-36 mnths	124,091
more than 36 mnths	995,884

Cumulative gap	
0-3 mnths	1,155,500
3-6 mnths	1,562,357
6-12 mnths	1,851,842
12-24 mnths	2,265,573
24-36 mnths	2,389,665
more than 36 mnths	3,385,549

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	-200	200
Impact on net interest income	-37,037	37,037
Impact on equity		
Total equity	657,935	724,602
Tier I capital	573,322	573,322
Tier II capital	197,978	264,644
Capital adequacy ratio, %	**15.7%**	**17.4%**