PAŞA Bank

(K AZN)

INTEREST RATE SENSITIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	1,737,270
3-6 mnths	677,195
6-12 mnths	1,055,107
12-24 mnths	759,653
24-36 mnths	463,571
more than 36 mnths	1,070,068
Total	**5,762,864**
Total liabilities sensitive to interest rate	**0**
0-3 mnths	342,525
3-6 mnths	123,531
6-12 mnths	1,032,255
12-24 mnths	248,937
24-36 mnths	359,055
more than 36 mnths	357,919
Total	**2,464,223**
Gap	
0-3 mnths	1,394,745
3-6 mnths	553,664
6-12 mnths	22,852
12-24 mnths	510,716
24-36 mnths	104,515
more than 36 mnths	712,149
Cumulative gap	
0-3 mnths	1,394,745
3-6 mnths	1,948,409
6-12 mnths	1,971,261
12-24 mnths	2,481,977
24-36 mnths	2,586,492
more than 36 mnths	3,298,641

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	-200	200
Impact on net interest income	-39,425	39,425
Impact on equity		
Total equity	672,580	743,545
Tier I capital	544,316	544,316
Tier II capital	241,629	312,594
Capital adequacy ratio, %	**16.4%**	**18.3%**