PAŞA Bank

(K AZN)

INTEREST RATE SENSITIVITY REPORT

Total assets sensitive to interest rate	
0-3 mnths	1,322,392
3-6 mnths	632,843
6-12 mnths	1,480,658
12-24 mnths	631,117
24-36 mnths	437,809
more than 36 mnths	1,177,950
Total	**5,682,768**

Total liabilities sensitive to interest rate	**0**
0-3 mnths	757,514
3-6 mnths	368,324
6-12 mnths	741,384
12-24 mnths	563,565
24-36 mnths	197,561
more than 36 mnths	437,662
Total	**3,066,010**

Gap	
0-3 mnths	564,877
3-6 mnths	264,519
6-12 mnths	739,274
12-24 mnths	67,552
24-36 mnths	240,248
more than 36 mnths	740,288

Cumulative gap	
0-3 mnths	564,877
3-6 mnths	829,396
6-12 mnths	1,568,670
12-24 mnths	1,636,222
24-36 mnths	1,876,470
more than 36 mnths	2,616,759

	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	-200	200
Impact on net interest income	-31,373	31,373
Impact on equity		
Total equity	715,160	771,632
Tier I capital	645,278	645,278
Tier II capital	183,247	239,719
Capital adequacy ratio, %	**19.6%**	**21.2%**