

Interest rate sensitivity report		
Tarix	31/12/2020	(k AZN)
<b>Total assets sensitive to interest rate</b>		
0-3 mnths	576,774	
3-6 mnths	332,841	
6-12 mnths	974,734	
12-24 mnths	716,923	
24-36 mnths	507,361	
more than 36 mnths	1,187,251	
		4,295,884
<b>Total liabilities sensitive to interest rate</b>		
0-3 mnths	569,473	
3-6 mnths	237,724	
6-12 mnths	271,020	
12-24 mnths	376,454	
24-36 mnths	478,057	
more than 36 mnths	439,317	
		2,372,047
<b>Gap</b>		
0-3 mnths	7,301	
3-6 mnths	95,117	
6-12 mnths	703,714	
12-24 mnths	340,468	
24-36 mnths	29,304	
more than 36 mnths	747,933	
<b>Cumulative gap</b>		
0-3 mnths	7,301	
3-6 mnths	102,418	
6-12 mnths	806,132	
12-24 mnths	1,146,600	
24-36 mnths	1,175,904	
more than 36 mnths	1,923,837	
	<b>Ssenari 1</b>	<b>Ssenari 2</b>
<b>Interest rate shock (basis points)</b>	(200)	200
<b>Impact on net interest income</b>	<b>-16,123</b>	<b>16,123</b>
<b>Impact on equity</b>		
<b>Total equity</b>	<b>354,434</b>	<b>383,455</b>
Tier I capital	384,363	384,363
Tier II capital	119,373	148,393
<b>Capital adequacy ratio, %</b>	8.6%	9.9%

31-12-2020

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGTED ASSETS	
Tier I capital	384,363
Tier II capital	135,495
Total equity	519,858
<i>Deductions from total equity:</i>	149,301
<b>Total equity after deductions</b>	<b>370,557</b>
<b>Risk weighted assets</b>	<b>2,387,253</b>
<b>Capital adequacy ratio, %</b>	<b>15.5%</b>
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	164,262

Profit tax

20%