

Interest rate sensitivity report

Date	30-Dec-19	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	1,608,136	
3-6 mnths	386,540	
6-12 mnths	484,879	
12-24 mnths	319,242	
24-36 mnths	394,632	
more than 36 mnths	561,867	
		<i>3,755,296</i>
Total liabilities sensitive to interest rate		
0-3 mnths	667,274	
3-6 mnths	327,000	
6-12 mnths	218,174	
12-24 mnths	228,076	
24-36 mnths	215,547	
more than 36 mnths	887,858	
		<i>2,543,928</i>
Gap		
0-3 mnths	940,862	
3-6 mnths	59,540	
6-12 mnths	266,705	
12-24 mnths	91,166	
24-36 mnths	179,085	
more than 36 mnths	(325,991)	
Cumulative gap		
0-3 mnths	940,862	
3-6 mnths	1,000,403	
6-12 mnths	1,267,108	
12-24 mnths	1,358,273	
24-36 mnths	1,537,359	
more than 36 mnths	1,211,368	
<u>Stress-test</u>		
Interest rate shock (basis points)		AZN - down 25 bps
		USD - down 25 bps
		EUR - down 10 bps
Impact on net interest income		(3,098)
<u>Impact on equity</u>		
Total equity	304,226	301,156
<i>Tier I capital</i>	342,695	342,695
<i>Tier II capital</i>	110,833	107,763
Capital adequacy ratio, %	12.1%	11.9%

30-12-19

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	342,836
Tier II capital	111,465
Total equity	454,301
<i>Deductions from total equity:</i>	<i>149,301</i>
Total equity after deductions	304,999
Risk weighted assets	2,466,742
Capital adequacy ratio, %	12.4%