

Interest rate sensitivity report		
Date	3/31/2019	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	1,473,511	
3-6 mnths	708,973	
6-12 mnths	781,240	
12-24 mnths	259,962	
24-36 mnths	172,372	
more than 36 mnths	431,841	
		3,827,899
Total liabilities sensitive to interest rate		
0-3 mnths	790,462	
3-6 mnths	81,689	
6-12 mnths	761,657	
12-24 mnths	102,320	
24-36 mnths	167,279	
more than 36 mnths	297,062	
		2,200,468
Gap		
0-3 mnths	683,049	
3-6 mnths	627,284	
6-12 mnths	19,583	
12-24 mnths	157,642	
24-36 mnths	5,093	
more than 36 mnths	134,779	
Cumulative gap		
0-3 mnths	683,049	
3-6 mnths	1,310,333	
6-12 mnths	1,329,916	
12-24 mnths	1,487,559	
24-36 mnths	1,492,652	
more than 36 mnths	1,627,430	
	Scenario 1	Scenario 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	(26,598)	26,598
Impact on equity		
Total equity	294,475	342,352
Tier I capital	391,381	391,381
Tier II capital	52,395	100,272
Capital adequacy ratio, %	11.4%	13.6%

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CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	391,381
Tier II capital	78,994
Total equity	470,374
<i>Deductions from total equity:</i>	149,301
Total equity after deductions	321,073
Risk weighted assets	2,204,907
Capital adequacy ratio, %	12.6%
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	48,185