

Interest rate sensitivity report		
Date	30-Jun-19	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	1,297,264	
3-6 mnths	517,771	
6-12 mnths	573,656	
12-24 mnths	276,259	
24-36 mnths	195,746	
more than 36 mnths	589,551	
		3,450,247
Total liabilities sensitive to interest rate		
0-3 mnths	124,124	
3-6 mnths	295,091	
6-12 mnths	676,815	
12-24 mnths	72,731	
24-36 mnths	124,672	
more than 36 mnths	877,620	
		2,171,053
Gap		
0-3 mnths	1,173,140	
3-6 mnths	222,680	
6-12 mnths	(103,159)	
12-24 mnths	203,528	
24-36 mnths	71,075	
more than 36 mnths	(288,069)	
Cumulative gap		
0-3 mnths	1,173,140	
3-6 mnths	1,395,820	
6-12 mnths	1,292,661	
12-24 mnths	1,496,189	
24-36 mnths	1,567,264	
more than 36 mnths	1,279,195	
		Stress-test
Interest rate shock (basis points)		AZN - down 50 bps
		USD - down 25 bps
		EUR - down 10 bps
Impact on net interest income		(4,395)
Impact on equity		
Total equity	291,454	287,059
<i>Tier I capital</i>	342,071	342,071
<i>Tier II capital</i>	98,684	94,289
Capital adequacy ratio, %	13.3%	13.1%

6/30/2019

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEIGHTED ASSETS	
Tier I capital	342,071
Tier II capital	98,684
Total equity	440,756
<i>Deductions from total equity:</i>	<i>149,301</i>
Total equity after deductions	291,454
Risk weighted assets	2,193,204
Capital adequacy ratio, %	13.3%