Interest rate sensitivity report		
Date	**30-Sep-19**	**(k AZN)**
Total assets sensitive to interest rate		
0-3 mnths	1,039,939	
3-6 mnths	561,063	
6-12 mnths	639,005	
12-24 mnths	392,118	
24-36 mnths	388,770	
more than 36 mnths	544,767	
		3,565,663
Total liabilities sensitive to interest rate		
0-3 mnths	311,430	
3-6 mnths	347,371	
6-12 mnths	243,150	
12-24 mnths	279,712	
24-36 mnths	267,907	
more than 36 mnths	858,634	
		2,308,203
Gap		
0-3 mnths	728,509	
3-6 mnths	213,693	
6-12 mnths	395,855	
12-24 mnths	112,406	
24-36 mnths	120,863	
more than 36 mnths	(313,866)	
Cumulative gap		
0-3 mnths	728,509	
3-6 mnths	942,201	
6-12 mnths	1,338,056	
12-24 mnths	1,450,463	
24-36 mnths	1,571,326	
more than 36 mnths	1,257,460	
		Stress-test
Interest rate shock (basis points)		AZN - down 25 bps USD - down 25 bps EUR - down 10 bps
Impact on net interest income		**(3,070)**
Impact on equity		
Total equity	**304,226**	**301,156**
Tier I capital	**342,695**	**342,695**
Tier II capital	**110,833**	**107,763**
Capital adequacy ratio, %	12.1%	11.9%

9/30/2019

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RİSK WEGHTED ASSETS	
Tier I capital	342,695
Tier II capital	110,833
Total equity	453,527
Deductions from total equity:	*149,301*
Total equity after deductions	**304,226**
Risk weighted assets	**2,506,478**
Capital adequacy ratio, %	**12.1%**