

Interest rate sensitivity report		
Tarix	30/09/2020	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	502,441	
3-6 mnths	329,535	
6-12 mnths	935,324	
12-24 mnths	545,344	
24-36 mnths	553,384	
more than 36 mnths	1,017,466	
		3,883,494
Total liabilities sensitive to interest rate		
0-3 mnths	710,752	
3-6 mnths	129,988	
6-12 mnths	368,433	
12-24 mnths	307,133	
24-36 mnths	474,127	
more than 36 mnths	452,072	
		2,442,505
Gap		
0-3 mnths	(208,311)	
3-6 mnths	199,546	
6-12 mnths	566,892	
12-24 mnths	238,212	
24-36 mnths	79,257	
more than 36 mnths	565,394	
Cumulative gap		
0-3 mnths	(208,311)	
3-6 mnths	(8,765)	
6-12 mnths	558,127	
12-24 mnths	796,338	
24-36 mnths	875,595	
more than 36 mnths	1,440,989	
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Interest rate shock (basis points)	(200)	200
Impact on net interest income	-11,163	11,163
Impact on equity		
Total equity	330,904	350,997
Tier I capital	388,536	388,536
Tier II capital	91,670	111,762
Capital adequacy ratio, %	8.3%	9.3%

30-06-2020

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGTED ASSETS	
Tier I capital	388,536
Tier II capital	102,832
Total equity	491,368
Deductions from total equity:	149,301
Total equity after deductions	342,067
Risk weighted assets	2,260,812
Capital adequacy ratio, %	15.1%
Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)	155,087

Profit tax

20%