

Interest rate sensitivity report		
Tarix	31.03.2021	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	648,707	
3-6 mnths	458,177	
6-12 mnths	1,015,026	
12-24 mnths	745,113	
24-36 mnths	562,972	
more than 36 mnths	1,148,439	
		4,578,434
Total liabilities sensitive to interest rate		
0-3 mnths	780,889	
3-6 mnths	138,080	
6-12 mnths	287,546	
12-24 mnths	448,216	
24-36 mnths	406,424	
more than 36 mnths	430,437	
		2,491,592
Gap		
0-3 mnths	(132,181)	
3-6 mnths	320,098	
6-12 mnths	727,480	
12-24 mnths	296,897	
24-36 mnths	156,548	
more than 36 mnths	718,001	
Cumulative gap		
0-3 mnths	(132,181)	
3-6 mnths	187,916	
6-12 mnths	915,396	
12-24 mnths	1,212,293	
24-36 mnths	1,368,841	
more than 36 mnths	2,086,843	
	Ssenari 1	Ssenari 2
Interest rate shock (basis points)	(200)	200
Impact on net interest income	(18,308)	18,308
Impact on equity		
Total equity	374,898	407,853
Tier I capital	470,047	470,047
Tier II capital	54,153	87,107
Capital adequacy ratio, %	8.6%	9.9%

31-03-2021

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGHTED ASSETS	
Tier I capital	470,047
Tier II capital	72,461
Total equity	542,508
<i>Deductions from total equity:</i>	<i>149,301</i>
Total equity after deductions	393,206
Risk weighted assets	2,657,714
Capital adequacy ratio, %	14.8%
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less spesific provisions)</i>	<i>159,506</i>

Profit tax

20%