

Interest rate sensitivity report		
Tarix	6/30/2021	(k AZN)
Total assets sensitive to interest rate		
0-3 mnths	453,651	
3-6 mnths	275,786	
6-12 mnths	1,124,863	
12-24 mnths	876,424	
24-36 mnths	477,380	
more than 36 mnths	1,258,268	
		4,466,370
Total liabilities sensitive to interest rate		
0-3 mnths	508,450	
3-6 mnths	132,530	
6-12 mnths	554,914	
12-24 mnths	636,842	
24-36 mnths	148,539	
more than 36 mnths	437,412	
		2,418,688
Gap		
0-3 mnths	(54,799)	
3-6 mnths	143,256	
6-12 mnths	569,949	
12-24 mnths	239,582	
24-36 mnths	328,840	
more than 36 mnths	820,855	
Cumulative gap		
0-3 mnths	(54,799)	
3-6 mnths	88,457	
6-12 mnths	658,405	
12-24 mnths	897,987	
24-36 mnths	1,226,827	
more than 36 mnths	2,047,682	
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Interest rate shock (basis points)	(200)	200
Impact on net interest income	(13,168)	13,168
Impact on equity		
Total equity	360,526	384,228
Tier I capital	418,806	418,806
Tier II capital	91,021	114,724
Capital adequacy ratio, %	8.0%	9.0%

30-06-2021

CALCULATION OF CAPITAL ADEQUACY STANDARDS (RATIOS) ON RISK WEGTED ASSETS	
Tier I capital	418,806
Tier II capital	104,189
Total equity	522,995
<i>Deductions from total equity:</i>	149,301
Total equity after deductions	373,694
Risk weighted assets	2,696,511
Capital adequacy ratio, %	13.9%
<i>Amount of all credit exposure - new issued/restructured loans to related parties after 01.06.2015 (less specific provisions)</i>	156,837

Profit tax

20%