

REPUBLIC OF AZERBAIJAN
FINANCIAL MARKET SUPERVISORY AUTHORITY

BANKING SECTOR OVERVIEW

as of August 31, 2017

Baku – 2017

Table 1. Consolidated Balance Sheet*(AZN million)*

Assets	30.08.2017
1. Cash	1,467.8
2. Correspondent accounts with the Central Bank*	3,553.4
3. Nostro accounts (correspondent accounts with other banks)	785.8
4. Deposits with financial institutions, including banks	5,742.1
5. Securities	5,034.2
6. Loans to financial institutions, including banks	295.0
6.1. Net loans	216.4
7. Loans to customers	11,907.2
7.1. Special loan loss reserve	1,635.7
7.2. Net loans	10,271.5
8. Fixed assets	809.2
9. Intangible assets	128.5
10. Other assets (less special reserves)	1,482.8
11. Total assets	29,491.7
Liabilities	30.08.2017
1. Deposits (other than financial institutions)	16,535.1
1.1. Household deposits	6,871.7
1.1.1. Term deposits	5,159.3
1.1.2. Demand deposits	1,712.5
1.2. Corporate deposits**	9,663.4
1.2.1. Term deposits	3,692.5
1.2.2. Demand deposits***, including	5,970.8
2. Due to the Central Bank	609.3
3. Loro accounts	383.4
4. Deposits from financial institutions	3,624.3
5. Loans from banks	1,798.7
6. Loans from other financial institutions	2,029.6
7. Securities issued by banks	209.4
8. Other liabilities	1,378.5
9. Total liabilities	26,568.2
CAPITAL	30.08.2017
10. Equity	2,652.6
11. General reserves	270.9
12. Total capital	2,923.6
13. Total liabilities and capital	29,491.7

Note: Based on the Supervisory Reporting Methodology. Deposits of self-employed individuals are reported as part of corporate deposits.

*Includes blocked foreign exchange funds collateralizing borrowings from the Central Banks.

**Includes deposits of self-employed individuals, other than deposits of central governments and municipalities

***Includes current accounts of non-bank financial institutions

**Table 2. Income Statement
(banking sector)**

(AZN million)

Profit and Loss Accounts	30.08.2017
1. Interest and similar income	1,292.9
1.1. Interest on loans	946.9
2. Interest and related expenses	634.2
2.1. Interest on deposits	253.4
3. Net interest income (loss)	658.7
4. Non-interest income	537.4
5. Non-interest expenses	630.3
6. Operating profit (loss)	565.8
7. Loan loss provisions (expenses)	196.8
8. Other income (expenses)	2.6
9. Profit (loss) before tax	371.6
10. Corporate income tax	21.3
11. Net profit (loss)	350.3

Table 3. Financial Market Summary – Banks

Items	30.08.2017
Number of banks	31
State-owned banks	2
Privately-owned banks	29
Banks with foreign equity investments	16
- banks with foreign equity investments from 50% to 100%	8
- local branch offices of foreign banks	2
- banks with foreign equity investments up to 50%	8
Banks licensed year-to-date	0
Banks de-licensed year-to-date	1

Number of bank branches	560
Number of bank divisions	142
Number of ATMs	2495
Personnel	16 167