

REPUBLIC OF AZERBAIJAN
FINANCIAL MARKET SUPERVISORY AUTHORITY

BANKING SECTOR OVERVIEW

as of October 31, 2017

Baku -2017

Table 1. Consolidated Balance Sheet

(AZN million)

Assets	31.10.2017
1. Cash	1,229.0
2. Correspondent accounts with the Central Bank*	2,597.3
3. Nostro accounts (correspondent accounts with other banks)	2,290.6
4. Deposits with financial institutions, including banks	5,969.3
5. Securities	1,567.8
6. Loans to financial institutions, including banks	292.0
6.1. Net loans	205.6
7. Loans to customers	11,707.5
7.1. Special loan loss reserve	1,651.0
7.2 Net loans	10,056.5
8. Fixed assets	807.0
9. Intangible assets	131.4
10. Other assets (less special reserves)	1,457.1
11. Total assets	26,311.6

Liabilities	31.10.2017
1. Deposits (other than financial institutions)	15,640.4
1.1. Household deposits	7,250.2
1.1.1. Term deposits	5,226.4
1.1.2. Demand deposits	2,023.8
1.2. Corporate deposits**	8,390.2
1.2.1. Term deposits	1,886.5
1.2.2. Demand deposits***	6,503.7
2. Due to the Central Bank	566.6
3. Loro accounts	179.3
Deposits from financial institutions	1,636.6
Loans from banks	154.2
Loans from other financial institutions	2,016.1
7. Securities issued by banks	1,901.9
8. Other liabilities	1,121.5
9. Total liabilities	23,216.6

CAPITAL	31.10.2017
10. Equity	2,853.5
11. General reserves	241.5
12. Total capital	3,095.0
13. Total liabilities and capital	26,311.6

Note: Based on the Supervisory Reporting Methodology.

** Includes blocked foreign exchange funds collateralizing borrowings from the Central Bank*

*** 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	31.10.2017
1. Interest and similar income	1,582.3
1.1. Interest on loans	1,168.5
2. Interest and related expenses	740.8
2.1 Interest on deposits	316.9
3. Net interest income (loss)	841.5
4. Non-interest income	828.9
5. Non-interest expenses	789.5
6. Operating profit (loss)	880.9
7. Loan loss provisions (expenses)	309.6
8. Other income (expenses)	3.4
9. Profit (loss) before tax	574.7
10. Corporate income tax	25.1
11. Net profit (loss)	549.6

Table 3. Financial Market Summary - Banks

	31.10.2017
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	556
Number of bank divisions	142
Number of ATMs	2,491
Personnel	16,470