

FINANCIAL MARKET SUPERVISORY
AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 30 April, 2018

Baku– 2018

Table 1. Overview of the banking sector*(AZN million)*

ASSETS	30.04.2018
1. Cash and cash equivalents	1,194.3
2. Claims on CBAR, total*	2,436.4
3. Nostro accounts (correspondent accounts at other banks), total	1,363.7
4. Deposits in financial institutions, including banks	7,300.0
5. Securities	2,845.7
6. Loans to financial institutions, including banks	234.0
6.1 net loans	181.6
7. Loans to customers	11,422.6
7.1 Less specific reserves against possible losses on loans	1,661.8
7.2 Net loans to customers	9,760.8
8. Fixed assets	863.5
9. Intangible assets	131.5
10. Other assets (less specific reserves)	1,573.9
11. Total assets	27,651.4
LIABILITIES	30.04.2018
1. Deposits (excluding financial institutions)	16,958.1
1.1 Individuals	7,813.5
1.1.1 term deposits	5,407.6
1.1.2 current accounts	2,405.9
1.2 Legal entities**	9,144.6
1.2.1 term deposits	1,762.9
1.2.2 current accounts***	7,381.7
- deposits of entrepreneurs	67.9
2. CBAR's claims to bank	457.5
3. Loro accounts	440.5
4. Deposits of financial institutions	945.7

5. Loans of banks	85.7
6. Loans of other financial institutions	1,903.9
7. Securities issued by banks	1,851.5
8. Other liabilities****	1,136.8
9. Total liabilities	23,779.7
CAPITAL	
	30.04.2018
10. Equity capital	3,632.6
11. General reserves	239.1
12. Total capital	3,871.7
13. Total liabilities and capital	27,651.4

Note: It has been prepared on the basis of Prudential reporting methodology

** Including blocked foreign currency deposits, as collateral for loans from the Central Bank*

*** Including deposits of individuals engaged in individual entrepreneurship, excluding deposits without central government and municipal governing bodies*

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

***** Including subordinated debt placed by individuals (deposits)*

Table 2. Profit and loss statement

(Banking sector)

(AZN million)

Profit and loss items	30.04.2018
1. Interest income what is meant by associated types of	561.2
1.1 interest on loans, total	386.6
2. Interest expenses	201.1
2.1 interest on deposits	126.7
3. Net interest income (losses)	360.1
4. Non-interest income	159.3
5. Non-interest expenses	325.6
6. Operating profit (loss)	193.8
7. Allowance for loan impairment	242.5
8. Other income (expenses)	1.7
9. Profit (loss) before tax	(47.0)
10. Profit tax	10.1
11. Net profit (loss)	(57.1)

Table 3. General Information on Financial Market Participants

(Banks)

	30.04.2018
Number of banks	30
State banks	2
Private banks	28
Banks with foreign capital	15
banks with 50%-100% foreign capital, of which	8
- local branches of foreign banks	2
banks with less than 50% foreign capital	7
The number of banks licensed since the beginning of the year	0
The number of banks whose licenses have been revoked since the beginning of the year	0
Number of banks' branches	511
Number of banks' divisions	143
Number of ATMs	2,467
Number of employees	16,503