



**CENTRAL BANK**  
OF THE REPUBLIC OF AZERBAIJAN




# **Complaint index on bank customers' use of bank services**

**November 2025**

**Table 1. Complaint index on bank customers' use of bank services  
(as of November 2025)**

No	Name of the bank	Complaint index
1	BANK BTB OJSC	5,11
2	YELO BANK OJSC	2,88
3	UNIBANK OJSC	2,34
4	AFB BANK OJSC	1,89
5	EXPRESSBANK OJSC	1,74
6	YAPI KREDI BANK AZERBAIJAN CJSC	1,72
7	AZER-TURK BANK OJSC	1,43
8	RABITABANK OJSC	1,28
9	BANK OF BAKU OJSC	1,13
10	PREMIUM BANK OJSC	1,01
11	INTERNATIONAL BANK OF AZERBAIJAN OJSC	0,92
12	XALQ BANK OJSC	0,85
13	KAPITAL BANK OJSC	0,84
14	ACCESS BANK OJSC	0,81
15	BANK REPUBLICA OJSC	0,68
16	PASHA BANK OJSC	0,31

*Explanation of categories:*

-  - upper complaint index (which is higher than the calculated average)
-  - average complaint index
-  - low complaint index (which is lower than the calculated average)

**Note:**

- The indicators for the abovementioned category may change on a monthly basis depending on the number of complaints and customer base;
- No complaints were received by the Central Bank during the month regarding the banks not included in the table.

**Complaint index methodology:** The following formula was used to calculate the complaint index for banks:

$$\text{Complaint index} = \frac{\text{Market share for complaints}}{\text{Market share by customers}}$$

**"Market Share for complaints"**– The ratio of the number of oral, written and citizen reception complaints received by the Central Bank for each bank to the number of complaints for the general banking sector. Repeated complaints, as well as complaints related to the granting of credit concessions, requests for loans, and other issues not related to the powers of the Central Bank, were excluded from the calculation.

**"Market share by customers"**– is the ratio of the number of bank customers with a current account balance of 100 manats and above and having made at least one transaction in the last three months for each bank to the total number for the banking sector.

**Explanation of complaint index:** The index was calculated based on the principle of proportionality of complaints received by the Central Bank regarding the customer services of that bank, taking into account the volume and scope of financial services provided by any bank.