

FINANCIAL MARKET SUPERVISORY AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 31 August, 2019

Baku– 2019

Table 1. Overview of the banking sector

(AZN million)

Assets	31.08.2019
1. Cash	1,281.4
2. Correspondent accounts with the Central Bank*	2,104.2
3. Nostro accounts (correspondent accounts with other banks)	2,529.5
4. Deposits with financial institutions, including banks	5,408.1
5. Securities	3,926.9
6. Loans to financial institutions, including banks	276.7
6.1. Net loans	263.1
7. Loans to customers	13,526.4
7.1. Special loan loss reserve	1,484.2
7.2. Net loans	12,042.2
8. Fixed assets	968.4
9. Intangible assets	164.5
10. Other assets (less special reserves)	1,580.8
11. Total assets	30,269.1
Liabilities	31.08.2019
1. Deposits (other than financial institutions)	19,060.4
1.1. Household deposits	8,456.9
1.1.1. Term deposits	5,437.1
1.1.2. Demand deposits	3,019.8
1.2. Corporate deposits**	10,603.5

1.2.1. Term deposits	2,543.0
1.2.2. Demand deposits***, including	8,060.5
- deposits of self-employed individuals	104.9
2. Due to the Central Bank	159.7
3. Loro accounts	256.9
4. Deposits from financial institutions	1,154.9
5. Loans from banks	80.9
6. Loans from other financial institutions	1,909.6
7. Securities issued by banks	1,747.7
8. Other liabilities****	1,285.4
9. Total liabilities	25,655.5
CAPITAL	
	31.08.2019
1. Equity	4,318.5
2. General reserves	295.1
3. Total capital	4,613.6
4. Total liabilities and capital	30,269.1

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	31.08.2019
1. Interest and similar income	1,258.1
1.1. Interest on loans	905.1
- less special accrual reserves	65.1
2. Interest and related expenses	356.1
2.1. Interest on deposits	243.0
3. Net interest income (loss)	836.9
4. Non-interest income	462.0
5. Non-interest expenses	744.6
6. Operating profit (loss)	554.3
7. Loan loss provisions (expenses)	61.0
8. Other income (expenses)	21.5
9. Profit (loss) before tax	514.8
10. Corporate income tax	52.7
11. Net profit (loss)	462.1

Table 3. General Information on Financial Market Participants

(Banks)

	31.08.2019
Number of banks	30
State-owned banks	2
Privately-owned banks	28
Banks with foreign equity investments	14
- 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%	6
Banks licensed year-to-date	0
Banks de-licensed year-to-date	0
Number of bank branches	514
Number of bank divisions	129
Number of ATMs	2,588
Personnel	18,711