

FINANCIAL MARKET SUPERVISORY
AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 31 March, 2018

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

ASSETS	31.03.2018
1. Cash and cash equivalents	1,307.3
2. Claims on CBAR, total*	2,947.7
3. Nostro accounts (correspondent accounts at other banks), total	1,389.2
4. Deposits in financial institutions, including banks	7,756.6
5. Securities	2,301.6
6. Loans to financial institutions, including banks	227.1
6.1 net loans	176.1
7. Loans to customers	11,249.6
7.1 Less specific reserves against possible losses on loans	1,654.0
7.2 Net loans to customers	9,595.5
8. Fixed assets	855.0
9. Intangible assets	127.5
10. Other assets (less specific reserves)	1,450.9
11. Total assets	27,907.4
LIABILITIES	31.03.2018
1. Deposits (excluding financial institutions)	16,717.1
1.1 Individuals	7,580.0
1.1.1 term deposits	5,329.5
1.1.2 current accounts	2,250.6
1.2 Legal entities**	9,137.0
1.2.1 term deposits	1,796.7
1.2.2 current accounts***	7,340.3
- deposits of entrepreneurs	77.2
2. CBAR's claims to bank	499.0
3. Loro accounts	211.5
4. Deposits of financial institutions	1,230.3

5. Loans of banks	90.8
6. Loans of other financial institutions	1,899.9
7. Securities issued by banks	1,851.8
8. Other liabilities****	1,536.9
9. Total liabilities	24,037.3
CAPITAL	
	31.03.2018
10. Equity capital	3,633.7
11. General reserves	236.4
12. Total capital	3,870.1
13. Total liabilities and capital	27,907.4

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	31.03.2018
1. Interest income what is meant by associated types of	428.0
1.1 interest on loans, total	287.0
2. Interest expenses	151.9
2.1 interest on deposits	95.1
3. Net interest income (losses)	276.1
4. Non-interest income	114.5
5. Non-interest expenses	242.7
6. Operating profit (loss)	147.9
7. Allowance for loan impairment	197.5
8. Other income (expenses)	1.4
9. Profit (loss) before tax	(48.2)
10. Profit tax	7.7
11. Net profit (loss)	(55.9)

Table 3. General Information on Financial Market Participants**(Banks)**

	31.03.2018
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	2,455
Number of employees	16,389

**Divisions do not have authority to grant loans*

Table 4. General information about financial market participants

(Non-Bank Credit Organization and National Postal Operator)

	31.03.2018
Non-bank credit institutions	117
- Credit Unions	70
State non-bank credit institutions	1
Private non-bank credit institutions	116
non-bank credit institutions with foreign capital	8
non-bank credit institutions with 50%-100% foreign capital	8
- local branches of foreign non-bank credit institutions	0
non-bank credit institutions with less than 50% foreign capital	0
The number of non-bank credit institutions licensed since the beginning of the year	0
The number of non-bank credit institutions whose licenses have been revoked since the beginning of the year	6
Number of non-bank credit institutions' branches	166
Number of employees	2085
National operator of postal communication - Azerpost	
Post branches (providing financial services)	63
Post offices (providing financial services)	1112