

**Table 1. Financial Market Overview - Non-Bank Credit
Institutions and the National Post Office**

	30.09.2019	31.12.2019	31.03.2020
Non-bank credit institutions, including	92	90	90
- credit unions	47	45	45
State-owned NBCIs	1	1	1
Privately-owned NBCIs, of which	91	89	89
Foreign capital NBCIs	7	10	10
NBCIs with foreign equity investments from 50 to 100 percent	7	7	7
local branch offices of foreign NBCIs	0	0	0
NBCIs with foreign equity investments under 50 percent	0	3	3
NBCIs licensed year to date	2	2	2
NBCIs de-licensed year to date	14	16	16
Branches	217	228	232
Personnel	2043	2127	2127
National Post Office - Azerpost			
Post offices (authorized to provide financial services)	63	63	63
Postal stations (authorized to provide financial services)	1113	1112	1112

Table 2. Consolidated Balance Sheet of Non-Bank Credit Institutions*

mln. manats

Assets	30.09.2019	31.12.2019	31.03.2020
1. Cash	3.2	2.4	2.2
2. Current accounts	28.7	38.6	39.5
3. Term deposits with banks	6.1	6.8	2.2
4. Securities	0.0	0.0	0
5. Investments	0.5	0.5	0.5
6. Loans to customers	255.0	268.8	284.7
6.1 Special loan loss reserve	34.3	30.4	38.5
6.2. Net loans	220.7	238.4	246.2
7. Loans to financial institutions	1.1	1.0	0.7
7.1. net loans	0.3	1.0	0.7
8. Fixed assets	23.2	23.4	23.6
9. Intangible assets	1.0	1.0	1.1
10. Other assets (less special reserves)	30.7	30.5	33.4
11. Total assets	314.4	342.6	349.4
Liabilities	30.09.2019	31.12.2019	31.03.2020
1. Borrowings	88.4	87.7	87.3
1.1 Loans from banks	49.3	46.2	46.1
1.2 Loans from other financial institutions	39.1	41.5	41.2
1.3 Security deposits	0.0	0.0	0
2. Securities	29.8	25.7	24.1
3. Deposits of central governments	29.3	46.3	51.1
4. Other liabilities	41.1	41.7	45.9
5. Total liabilities	188.6	201.4	208.4
CAPITAL	30.09.2019	31.12.2019	31.03.2020
6.1. Equity	103.8	110.2	113.8
6.2. Grants	5.2	5.2	5.2
6.3. Retained earnings	4.6	9.0	22.5
7. Reserves	(12.0)	(16.8)	0.5
8. Capital	125.8	141.2	141.0
9. Total liabilities and capital	314.4	342.6	349.4

* Except Agrarkredit CJSC

Table 3. Income Statement (non-bank credit institutions)**mln. manats*

Profit and Loss Accounts	30.09.2019	31.12.2019	31.03.2020
1. Interest and similar income	41.8	56.8	17.1
a) interest on loans	41.6	56.5	17.0
2. Interest and associated costs	8.3	11.9	3.1
a) interest on obligations	8.3	11.9	3.1
3. Net interest income (loss)	33.5	44.9	14.0
4. Non-interest income	8.2	11.4	6.3
5. Non-interest costs	27.7	40.2	10.1
6. Operating profit (loss)	14.0	16.1	10.2
7. Loan loss provisions (costs)	(1.0)	(0.4)	2.5
8. Profit (loss) before tax and contingencies	15.0	16.5	7.7
9. Income (costs) from contingency activities and previous period's accounting changes	1.1	1.0	0.0
10. Profit (loss) before tax	16.1	17.5	7.7
11. Profit tax	1.4	2.7	1.7
12. Net profit (loss)	14.7	14.8	6.0

* Except Agrarkredit CJSC

Table 4. Consolidated Balance Sheet of Credit Unions*mln. manats*

Assets	30.09.2019	31.12.2019	31.03.2020
1. Cash and correspondent accounts	0.4	0.4	0.4
2. Total loans (less reserves)	14.3	14.9	14.3
3. Fixed assets (less depreciation)	0.2	0.3	0.3
4. Accrued interest	0.9	0.9	0.9
5. Other assets	0.1	0.1	0.1
6. Total assets	15.9	16.6	16.0
Liabilities	30.09.2019	31.12.2019	31.03.2020
1. Loans received	5.9	6.3	6.0
2. Interest due	0.1	0.0	0.2
3. Other liabilities	0.1	0.2	0.2
4. Total liabilities	6.1	6.5	6.4
CAPITAL	30.09.2019	31.12.2019	31.03.2020
6.1. Equity	8.4	8.5	8.3
6.2. Retained earnings	1.4	1.6	1.3
6.3. Capital reserve	0	0	0.0
6. Total capital	9.8	10.1	9.6
7. Total liabilities and capital	15.9	16.6	16.0

Table 5. Income Statement of Credit Unions*mln. manats*

Profit and Loss Accounts	30.09.2019	31.12.2019	31.03.2020
1. Interest and similar income	1.5	2.0	0.6
a) interest on loans	1.5	2.0	0.6
2. Interest and associated costs	0.1	0.1	0.0
a) interest on obligations	0.1	0.1	0.0
3. Net interest income (loss)	1.4	1.9	0.5
4. Non-interest income	0.3	0.4	0.2
5. Non-interest costs	0.7	1.0	0.2
6. Operating profit (loss)	1.0	1.3	0.5
7. Loan loss provisions (costs)	1.9	1.9	1.1
8. Profit (loss) before tax and contingencies	-0.9	-0.6	-0.6
9. Income (costs) from contingency activities and previous period's accounting changes	0.0	0.0	0.0
10. Profit (loss) before tax	-0.9	-0.6	-0.6
11. Profit tax	0.0	0.1	0.0
12. Net profit (loss)	-0.9	-0.7	-0.6