

REPUBLIC OF AZERBAIJAN  
FINANCIAL MARKET SUPERVISORY AUTHORITY

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**BANKING SECTOR OVERVIEW**

*as of April 30, 2017*

**Baku – 2017**

**Table 1. Consolidated Balance Sheet***(AZN million)*

<b>Assets</b>	<b>30.04.2017</b>
1. Cash	1,284.3
2. Correspondent accounts with the Central Bank	4,234.4
3. Nostro accounts (correspondent accounts with other banks)	1,081.3
4. Deposits with financial institutions, including banks	6,948.3
5. Securities	438.6
6. Loans to financial institutions, including banks	365.9
6.1. Net loans	314.9
7. Loans to customers	15,034.0
7.1. Special loan loss reserve	1,747.4
7.2. Net loans	13,286.6
8. Fixed assets	793.0
9. Intangible assets	125.1
10. Other assets (less special reserves)	2,308.7
<b>11. Total assets</b>	<b>30,779.2</b>
<b>Liabilities</b>	<b>30.04.2017</b>
1. Deposits (other than financial institutions)	16,783.8
1.1. Household deposits	6,847.5
1.1.1. Term deposits	5,273.1
1.1.2. Demand deposits	1,574.4
1.2. Corporate deposits*	9,936.4
1.2.1. Term deposits	4,285.8
1.2.2. Demand deposits**, including	5,650.5
2. Due to the Central Bank	795.8
3. Loro accounts	374.2
4. Deposits from financial institutions	4,298.0
5. Loans from banks	1,842.2
6. Loans from other financial institutions	2,074.0
7. Securities issued by banks	381.3
8. Other liabilities	1,482.2
<b>9. Total liabilities</b>	<b>28,031.6</b>
<b>CAPITAL</b>	<b>30.04.2017</b>
10. Equity	2,442.3
11. General reserves	305.4
<b>12. Total capital</b>	<b>2,747.6</b>
<b>13. Total liabilities and capital</b>	<b>30,779.2</b>

*Note: Based on the Supervisory Reporting Methodology.*

*\*Includes deposits of self-employed individuals, other than deposits of central governments and municipalities*

*\*\*Includes current accounts of non-bank financial institutions*

**Table 2. Income Statement  
(banking sector)**

*(AZN million)*

<b>Profit and Loss Accounts</b>	<b>30.04.2017</b>
1. Interest and similar income	675.0
1.1. Interest on loans	504.4
2. Interest and related expenses	332.4
2.1. Interest on deposits	131.9
3. Net interest income (loss)	342.6
4. Non-interest income	364.0
5. Non-interest expenses	306.8
6. Operating profit (loss)	399.8
7. Loan loss provisions (expenses)	243.7
8. Other income (expenses)	3.7
9. Profit (loss) before tax	159.7
10. Corporate income tax	11.7
<b>11. Net profit (loss)</b>	<b>148.1</b>

**Table 3. Financial Market Summary – Banks**

<b>Items</b>	<b>30.04.2017</b>
<b>Number of banks</b>	<b>32</b>
State-owned banks	2
Privately-owned banks	30
Banks with foreign equity investments	16
- banks with foreign equity investments from 50% to 100%	7
- local branch offices of foreign banks	2
- banks with foreign equity investments up to 50%	9
Banks licensed year-to-date	0
Banks de-licensed year-to-date	0
Number of bank branches	560
Number of bank divisions	140
Number of ATMs	2493

Personnel	16 214
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