

**Table 1. General information on Financial Market Participants - Banks**

	31.12.2018	31.12.2019	31.03.2020	4/30/2020*	5/31/2020*	30.06.2020	31.07.2020	31.08.2020	30.09.2020	31.10.2020	30.11.2020	31.12.2020	31.01.2021	28.02.2021
<b>Number of banks</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>28</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>	<b>26</b>
State banks	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Private banks	28	28	28	26	24	24	24	24	24	24	24	24	24	24
Banks with foreign capital	15	14	14	13	12	12	12	12	12	12	12	12	12	12
banks with 50% to 100% foreign capital, of which	8	7	7	7	7	7	7	7	7	7	7	7	7	7
- local branches of foreign banks	2	2	2	2	2	2	2	2	2	2	2	2	2	2
bank with less than 50% of the foreign capital	7	7	7	6	5	5	5	5	5	5	5	5	5	5
The number of banks licensed since the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The number of banks whose licenses have been revoked since the beginning of the year	0	0	0	2	4	4	4	4	4	4	4	4	0	0
Number of banks' branches	508	509	506	467	439	440	440	440	443	444	446	455	456	456
Number of banks' divisions	130	133	126	117	115	117	116	116	116	116	115	109	108	108
Number of ATMs	2502	2647	2677	2636	2552	2569	2585	2608	2640	2655	2688	2715	2740	2747
Number of employess	17415	19460	19846	19162	18391	18400	18478	18489	18555	18536	18630	18708	18724	18724

\* The decrease in the main banking indicators is related to the revoked licenses of banks

**Table 2. Overview of Banking Sector**

*mln. manats*

<b>Assets</b>	<b>31.12.2018</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>31.07.2020</b>	<b>31.08.2020</b>	<b>30.09.2020</b>	<b>31.10.2020</b>	<b>30.11.2020</b>	<b>31.12.2020</b>	<b>31.01.2021</b>	<b>28.02.2021</b>
1. Cash	1,363.8	1,531.5	1,785.5	1,372.1	1,456.6	1,410.8	1,294.2	1,267.8	1,295.8	1,532.2	1,610.8	1,643.4
2. Claims on CBAR, total **	2,332.6	2,600.7	1,818.0	2,583.9	2,060.2	2,287.3	2,491.5	2,569.3	2,139.5	3,071.0	2,716.2	2,630.0
3. Nostro accounts (correspondent accounts with other banks)	1,958.6	3,266.7	2,905.5	2,775.6	2,626.3	3,010.3	2,508.9	2,727.5	2,975.1	3,493.9	3,271.8	3,075.8
4. Deposits in financial institutions, including banks	6,484.8	5,538.2	5,870.6	5,030.6	4,797.9	4,544.4	4,162.9	4,162.3	4,139.1	4,155.7	4,057.6	4,327.4
5. Securities	3,586.5	3,261.3	2,866.6	3,321.8	3,674.1	3,847.4	3,990.4	4,333.5	4,465.8	4,335.0	4,677.9	4,830.7
6. Loans to financial institutions, including banks	257.6	304.8	358.2	269.4	272.9	265.9	265.0	243.9	242.3	259.7	251.4	216.1
6.1 net loans	235.2	287.7	341.0	254.2	257.5	249.2	248.4	229.5	228.3	244.7	236.4	201.1
7. Loans to customers	12,628.3	14,900.9	15,232.7	14,169.8	14,204.5	14,304.2	14,497.0	14,409.3	14,304.6	14,157.0	14,213.7	14,246.1
7.1 Less specific reserves against possible losses on loans	1,479.0	1,449.7	1,473.0	1,301.5	1,303.5	1,338.2	1,328.0	1,267.7	1,198.7	1,136.6	1,149.6	1,166.1
7.2 Net loans to customers	11,149.3	13,451.2	13,759.7	12,868.3	12,901.0	12,966.0	13,169.0	13,141.6	13,105.9	13,020.3	13,064.1	13,080.0
8. Fixed assets	953.3	987.4	986.0	736.6	734.7	732.6	731.8	737.1	740.9	741.4	736.7	739.4
9. Intangible assets	145.6	167.8	165.3	130.8	130.6	130.0	132.9	135.3	133.7	146.4	147.3	146.2
10. Other assets (less specific reservers)	1,292.7	1,630.3	1,720.7	1,467.1	1,864.6	1,887.9	1,889.1	1,381.2	1,518.8	1,314.7	1,426.0	1,529.4
<b>11. Total Assets</b>	<b>29,502.4</b>	<b>32,722.8</b>	<b>32,218.9</b>	<b>30,541.0</b>	<b>30,503.5</b>	<b>31,065.9</b>	<b>30,619.0</b>	<b>30,685.1</b>	<b>30,743.0</b>	<b>32,055.3</b>	<b>31,944.8</b>	<b>32,203.4</b>
<b>Liabilities</b>	<b>31.12.2018</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>31.07.2020</b>	<b>31.08.2020</b>	<b>30.09.2020</b>	<b>31.10.2020</b>	<b>30.11.2020</b>	<b>31.12.2020</b>	<b>31.01.2021</b>	<b>28.02.2021</b>
1. Deposits (excluding financial institutions)	18,581.2	21,326.7	20,586.6	19,381.7	19,367.4	19,569.7	19,377.4	19,407.5	19,312.7	20,722.9	20,288.5	20,653.8
1.1 Individuals	8,269.7	8,508.0	8,158.7	7,592.3	7,675.4	7,763.7	7,716.0	7,760.7	7,797.8	8,044.7	8,079.6	8,247.5
1.1.1 term deposits	5,479.0	5,658.7	5,415.9	4,670.1	4,697.2	4,953.9	4,894.7	4,874.7	4,760.8	4,789.2	4,752.5	4,784.8
1.1.2 current accounts	2,790.7	2,849.3	2,742.8	2,922.2	2,978.2	2,809.8	2,821.3	2,885.9	3,037.0	3,255.4	3,327.1	3,462.7
1.2 Legal entities **	10,311.5	12,818.7	12,427.9	11,789.4	11,692.0	11,806.0	11,661.4	11,646.9	11,514.9	12,678.3	12,209.0	12,406.3
1.2.1 term deposits	1,449.7	2,605.6	2,411.1	2,549.3	2,592.9	2,206.1	1,934.8	1,937.1	2,084.3	2,039.0	2,122.7	2,058.2
1.2.2 current *** accounts	8,861.8	10,213.1	10,016.8	9,240.1	9,099.1	9,599.9	9,726.6	9,709.7	9,430.6	10,639.3	10,086.2	10,348.1
- deposits of entrepreneurs	105.7	130.0	93.0	114.1	98.8	110.7	118.2	109.6	110.4	133.2	123.3	132.4
2. CBAR's claims to banks	384.7	326.1	350.7	382.4	382.2	382.0	384.8	375.8	375.7	374.4	374.1	373.6
3. Loro accounts	191.1	235.0	344.5	243.4	211.0	221.3	220.3	208.2	182.3	232.0	221.0	233.3
4. Deposits of financial institutions	1,126.2	1,205.5	1,438.6	1,187.5	1,202.2	1,184.3	1,179.8	1,127.5	1,118.6	1,078.2	1,046.6	965.4
5. Loans of banks	87.5	74.5	85.8	68.2	71.3	68.2	68.2	48.7	48.7	48.7	48.7	34.2
6. Loans from other financial institutions	2,008.3	1,991.6	2,057.6	1,996.0	2,008.1	2,015.3	2,042.1	2,062.5	2,082.6	2,099.0	2,099.2	2,106.7
7. Securities issued by banks	1,829.8	1,747.7	1,747.7	1,749.7	1,749.7	1,749.7	1,725.4	1,706.7	1,706.7	1,729.7	1,728.2	1,728.2
8. Other liabilities	1,221.8	1,232.7	866.4	929.5	856.2	1,161.0	996.5	1,154.5	1,254.6	1,071.1	1,417.7	1,342.5
<b>9. Total liabilities</b>	<b>25,430.6</b>	<b>28,139.8</b>	<b>27,477.9</b>	<b>25,938.4</b>	<b>25,848.1</b>	<b>26,351.5</b>	<b>25,994.6</b>	<b>26,091.3</b>	<b>26,081.8</b>	<b>27,356.1</b>	<b>27,224.1</b>	<b>27,437.7</b>
<b>Equity</b>	<b>31.12.2018</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>31.07.2020</b>	<b>31.08.2020</b>	<b>30.09.2020</b>	<b>31.10.2020</b>	<b>30.11.2020</b>	<b>31.12.2020</b>	<b>31.01.2021</b>	<b>28.02.2021</b>
10. Equity capital	3,793.1	4,258.0	4,408.2	4,291.1	4,336.2	4,387.7	4,303.4	4,279.4	4,349.6	4,382.9	4,391.0	4,438.9
11. General reserves	278.7	325.0	332.8	311.5	319.2	326.7	321.0	314.3	311.6	316.4	329.7	326.9
<b>12. Total Capital</b>	<b>4,071.8</b>	<b>4,583.0</b>	<b>4,741.0</b>	<b>4,602.6</b>	<b>4,655.3</b>	<b>4,714.4</b>	<b>4,624.4</b>	<b>4,593.8</b>	<b>4,661.1</b>	<b>4,699.2</b>	<b>4,720.7</b>	<b>4,765.8</b>
<b>13. Total liabilities and capital</b>	<b>29,502.4</b>	<b>32,722.8</b>	<b>32,218.9</b>	<b>30,541.0</b>	<b>30,503.5</b>	<b>31,065.9</b>	<b>30,619.0</b>	<b>30,685.1</b>	<b>30,743.0</b>	<b>32,055.3</b>	<b>31,944.8</b>	<b>32,203.4</b>

Note: It has been prepared on the basis of Prudential reporting methodology

\* The decrease in the main banking indicators is related to the revoked licenses of banks

\*\* 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

**Table 3. Profit and Loss statement (Banking Sector)**

*mln. manats*

<b>Profit and loss items</b>	<b>31.12.2018</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>31.07.2020</b>	<b>31.08.2020</b>	<b>30.09.2020</b>	<b>31.10.2020</b>	<b>30.11.2020</b>	<b>31.12.2020</b>	<b>31.01.2021</b>	<b>28.02.2021</b>
1. Interest and related income	1,753.0	1,922.2	501.6	954.7	1,109.8	1,267.7	1,427.5	1,592.1	1,759.4	1,920.5	163.1	324.9
1.1 Interest on loans, total	1,224.5	1,421.6	399.3	758.5	881.2	1,005.5	1,132.1	1,261.5	1,393.6	1,519.5	129.7	259.3
- less special provisions on interest	-	44.0	18.4	33.3	36.9	42.4	46.6	55.7	63.5	59.9	6.6	12.0
2. Interest expense	581.9	547.9	134.9	241.2	281.7	322.3	362.4	408.2	451.2	492.5	43.4	85.7
2.1 interest on deposits	377.8	372.4	91.5	154.4	179.1	204.4	231.0	258.3	285.7	312.9	27.6	54.5
3. Net interest profit (loss)	1,171.1	1,330.3	348.3	680.2	791.2	903.0	1,018.5	1,128.2	1,244.6	1,368.1	113.1	227.2
4. Non-interest income	549.1	723.7	174.0	319.5	373.3	425.8	484.3	538.6	590.8	672.1	49.6	104.9
5. Non-interest expenses	1,025.6	1,205.0	304.6	569.3	657.4	752.5	843.9	1,001.2	1,093.1	1,236.5	91.5	195.0
6. Operating profit (loss)	694.6	849.0	217.7	430.4	507.1	576.3	658.9	665.6	742.3	803.7	71.2	137.0
7. Loan loss provisions	345.4	177.3	29.7	(22.1)	(16.2)	31.8	24.1	53.3	48.5	71.0	36.8	47.7
8. Other income (expenses)	2.5	21.3	-0.01	0.1	0.1	0.1	0.1	0.3	0.3	0.6	0.0	0.0
9. Profit (loss) before taxes	351.7	693.0	187.9	452.6	523.4	544.6	635.0	612.6	694.2	733.3	34.4	89.3
10. Profit tax	72.3	156.1	24.9	80.9	95.3	106.9	122.2	134.6	146.1	165.5	9.0	16.2
11. Net profit (loss)	279.4	536.9	163.0	371.7	428.1	437.7	512.8	478.0	548.1	567.8	25.4	73.1

**Table 4. Information on the structure of banks' loan portfolio***mln. manats*

<b>Portfolio distribution</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>4/30/2020**</b>	<b>5/31/2020**</b>	<b>30.06.2020</b>	<b>31.07.2020</b>	<b>31.08.2020</b>	<b>30.09.2020</b>	<b>31.10.2020</b>	<b>30.11.2020</b>	<b>31.12.2020</b>	<b>31.01.2021</b>	<b>28.02.2021</b>
<b>Loan portfolio, including</b>	<b>14,900.9</b>	<b>15,232.7</b>	<b>14,742.2</b>	<b>14,361.0</b>	<b>14,169.8</b>	<b>14,204.5</b>	<b>14,304.2</b>	<b>14,497.0</b>	<b>14,409.3</b>	<b>14,304.6</b>	<b>14,157.0</b>	<b>14,213.7</b>	<b>14,246.1</b>
- business loans *	9,031.6	9,365.7	9,086.2	8,803.5	8,623.7	8,627.9	8,644.9	8,741.1	8,679.8	8,576.4	8,478.3	8,456.7	8,530.7
- consumer loans	4,075.3	3,997.5	3,813.6	3,732.4	3,684.0	3,676.3	3,736.9	3,808.6	3,746.7	3,730.9	3,661.2	3,702.6	3,634.0
- mortgages	1,794.0	1,869.5	1,842.4	1,825.1	1,862.1	1,900.3	1,922.4	1,947.4	1,982.8	1,997.3	2,017.5	2,054.5	2,081.4

*Note (The distribution of the loan portfolio is given in accordance with the prudential methodology).*

*\* Loans to individuals are classified as business loans in accordance with the purpose*

*\*\* Reduce in loan portfolio related to licence revoked banks*