

FINANCIAL MARKET SUPERVISORY AUTHORITY

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**OVERVIEW OF THE BANKING SECTOR**

*As of 31 March, 2019*

**Baku – 2019**

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

<b>Assets</b>	<b>31.03.2019</b>
1. Cash	1,336.4
2. Correspondent accounts with the Central Bank*	1,598.0
3. Nostro accounts (correspondent accounts with other banks)	2,562.4
4. Deposits with financial institutions, including banks	6,178.1
5. Securities	4,318.8
6. Loans to financial institutions, including banks	234.9
6.1. Net loans	223.2
7. Loans to customers	12,714.4
7.1. Special loan loss reserve	1,483.2
7.2. Net loans	11,231.2
8. Fixed assets	938.7
9. Intangible assets	145.3
10. Other assets (less special reserves)	1,314.8
<b>11. Total assets</b>	<b>29,846.9</b>
<b>Liabilities</b>	<b>31.03.2019</b>
1. Deposits (other than financial institutions)	18,572.0
1.1. Household deposits	8,253.5
1.1.1. Term deposits	5,465.8
1.1.2. Demand deposits	2,787.7
1.2. Corporate deposits**	10,318.5
1.2.1. Term deposits	1,727.8
1.2.2. Demand deposits***, including	8,590.7
- deposits of self-employed individuals	85.6
2. Due to the Central Bank	331.1
3. Loro accounts	387.9
4. Deposits from financial institutions	1,074.3
5. Loans from banks	79.6
6. Loans from other financial institutions	1,900.6
7. Securities issued by banks	1,780.6
8. Other liabilities****	1,407.1
<b>9. Total liabilities</b>	<b>25,533.2</b>
<b>CAPITAL</b>	<b>31.03.2019</b>
10. Equity	4,027.5
11. General reserves	286.2

<b>12. Total capital</b>	<b>4,313.7</b>
<b>13. Total liabilities and capital</b>	<b>29,846.9</b>

Note: Based on the Supervisory Reporting Methodology. Deposits of self-employed individuals are reported as part of corporate deposits.

\*Includes blocked foreign exchange funds collateralizing borrowings from the Central Banks.

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

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

\*\*\*\*Including subordinated household deposits

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

(AZN million)

<b>Profit and Loss Accounts</b>	<b>31.03.2019</b>
1. Interest and similar income	483.2
1.1. Interest on loans	342.9
- less special accrual reserves	59.7
2. Interest and related expenses	140.7
2.1. Interest on deposits	93.1
3. Net interest income (loss)	282.8
4. Non-interest income	145.2
5. Non-interest expenses	248.9
6. Operating profit (loss)	179.1
7. Loan loss provisions (expenses)	63.1
8. Other income (expenses)	23.4
9. Profit (loss) before tax	139.4
10. Corporate income tax	15.5
11. Net profit (loss)	123.9

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

<b>Items</b>	<b>31.03.2019</b>
<b>Number of banks</b>	30
State-owned banks	2
Privately-owned banks	28

Banks with foreign equity investments	15
- 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%	7
Banks licensed year-to-date	0
Banks de-licensed year-to-date	0
Number of bank branches	512
Number of bank divisions	129
Number of ATMs	2535
Personnel	17 749

**Table 4. Financial Market Summary – Non-Bank Credit Institutions and the National Post Office**

	<b>31.03.2019</b>
<b>Non-bank credit institutions</b>	96
- <b>Credit unions</b>	52
State-owned NBCIs	1
Privately-owned NBCIs, including	95
Foreign invested NBCIs	7
NBCIs with foreign equity investments from 50% to 100%, of which	7
Local branch offices of foreign NBCIs	0
NBCIs with foreign equity investments up to 50%	0
NBCIs licensed year-to-date	0
NBCIs de-licensed year-to-date	8
Branches	172
Personnel	1910
<b>National Post Office - Azerpost</b>	
Postal offices (authorized to provide financial services)	63
Postal stations (authorized to provide financial services)	1113