

General Information on Financial Market Participants - Banks

	12/31/2018	3/31/2019	6/30/2019	9/30/2019	11/30/2019	12/31/2019	1/31/2020
Number of banks	30	30	30	30	30	30	30
State banks	2	2	2	2	2	2	2
Private banks	28	28	28	28	28	28	28
Banks with foreign capital	15	15	14	14	14	14	14
banks with 50%-100% foreign capital, of which	8	8	8	8	7	7	7
- local branches of foreign banks	2	2	2	2	2	2	2
banks with less than 50% foreign capital	7	7	6	6	7	7	7
The number of banks licensed since the beginning of the year	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The number of banks whose licenses have been revoked since the beginning of the year	0	0	0	0	0	0	0
Number of banks' branches	508	512	513	515	509	509	508
Number of banks' divisions*	130	129	129	129	133	133	132
Number of ATMs	2502	2535	2571	2592	2627	2647	2659
Number of employees	17415	17749	18288	18911	19241	19460	19572

Overview of Banking Sector

ASSETS	12/31/2018	3/31/2019	6/30/2019	9/30/2019	11/30/2019	12/31/2019	1/31/2020
1. Cash and cash equivalents	1,363.8	1,336.4	1,404.1	1,318.7	1,440.9	1,531.5	1,389.4
2. Claims on CBAR, total*	2,332.6	1,598.0	2,165.7	2,093.6	2,069.7	2,600.7	2,485.4
3. Nostro accounts (correspondent accounts at other banks), total	1,958.6	2,562.4	2,731.5	3,028.8	2,696.7	3,266.7	3,388.7
4. Deposits in financial institutions, including banks	6,484.8	6,178.1	5,101.7	5,145.7	5,220.6	5,538.2	5,586.9
5. Securities	3,586.5	4,318.8	3,837.5	3,950.3	3,301.4	3,261.3	2,979.7
6. Loans to financial institutions, including banks	257.6	234.9	256.4	273.3	288.6	304.8	315.4
6.1 net loans	235.2	223.2	242.1	259.7	275.1	287.7	298.3
7. Loans to customers	12,628.3	12,714.4	13,146.0	13,872.1	14,745.6	14,900.9	15,116.4
7.1 Less specific reserves against possible losses on loans	1,479.0	1,483.2	1,437.3	1,488.2	1,499.2	1,449.7	1,458.1
7.2 Net loans to customers	11,149.3	11,231.2	11,708.7	12,383.9	13,246.3	13,451.2	13,658.2
8. Fixed assets	953.3	938.7	946.2	968.1	969.9	987.4	1,156.8
9. Intangible assets	145.6	145.3	164.2	164.5	165.0	167.8	166.3
10. Other assets (less specific reservers)	1,292.7	1,314.8	1,678.4	2,050.0	2,042.3	1,630.3	1,753.5
11. Total assets	29,502.4	29,846.9	29,980.1	31,363.3	31,427.9	32,722.8	32,863.2
LIABILITIES	12/31/2018	3/31/2019	6/30/2019	9/30/2019	11/30/2019	12/31/2019	1/31/2020
1. Deposits (excluding financial institutions)	18,581.2	18,572.0	18,831.2	20,062.6	20,220.8	21,326.7	21,660.5
1.1 Individuals	8,269.7	8,253.5	8,633.8	8,491.3	8,563.4	8,508.0	8,425.0
1.1.1 term deposits	5,479.0	5,465.8	5,337.4	5,465.5	5,547.1	5,658.7	5,636.1
1.1.2 current accounts	2,790.7	2,787.7	3,296.4	3,025.8	3,016.3	2,849.3	2,788.9
1.2 Legal entities**	10,311.5	10,318.5	10,197.4	11,571.3	11,657.5	12,818.7	13,235.5
1.2.1 term deposits	1,449.7	1,727.8	2,253.2	2,700.6	2,620.6	2,605.6	2,260.6
1.2.2 current*** accounts	8,861.8	8,590.7	7,944.2	8,870.7	9,036.9	10,213.1	10,974.9
- deposits of entrepreneurs	105.7	85.6	102.4	114.0	118.2	130.0	163.5
2. CBAR's claims to bank	384.7	331.1	207.7	160.8	284.3	326.1	343.6
3. Loro accounts	191.1	387.9	267.8	249.5	221.8	235.0	268.9
4. Deposits of financial institutions	1,126.2	1,074.3	1,038.2	1,137.0	1,174.4	1,205.5	1,192.5
5. Loans of banks	87.5	79.6	75.7	73.7	72.7	74.5	69.2
6. Loans of other financial institutions	2,008.3	1,900.6	1,915.5	1,945.4	1,967.1	1,991.6	1,994.0
7. Securities issued by banks	1,829.8	1,780.6	1,759.5	1,747.7	1,747.7	1,747.7	1,747.7
8. Other liabilities***	1,221.8	1,407.1	1,284.9	1,298.1	1,135.5	1,232.7	942.6
9. Total liabilities	25,430.6	25,533.2	25,380.5	26,674.8	26,824.4	28,139.8	28,219.0
CAPITAL	12/31/2018	3/31/2019	6/30/2019	9/30/2019	11/30/2019	12/31/2019	1/31/2020
10. Equity capital	3,793.1	4,027.5	4,302.0	4,389.2	4,298.1	4,258.0	4,307.4
11. General reserves	278.7	286.2	297.6	299.3	305.4	325.0	336.8
12. Total capital	4,071.8	4,313.7	4,599.6	4,688.5	4,603.5	4,583.0	4,644.2
13. Total liabilities and capital	29,502.4	29,846.9	29,980.1	31,363.3	31,427.9	32,722.8	32,863.2

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

Profit and Loss statement
(Banking sector)

Profit and loss items	12/31/2018	3/31/2019	6/30/2019	9/30/2019	11/30/2019	12/31/2019	1/31/2020
1. Interest and related income	1,753.0	483.2	962.1	1,424.3	1,753.7	1,922.2	167.5
1.1 Interest on loans, total	1,224.5	342.9	692.1	1,029.0	1,282.5	1,421.6	131.1
- less special interest reserves	-	59.7	71.0	49.5	49.4	44.0	4.7
2. Interest expense	581.9	140.7	281.2	405.2	499.9	547.9	47.6
2.1 interest on deposits	377.8	93.1	187.8	276.2	339.6	372.4	32.6
3. Net interest profit (loss)	1,171.1	282.8	609.9	969.6	1,204.4	1,330.3	115.1
4. Non-interest income	549.1	145.2	364.5	510.8	635.4	723.7	50.1
5. Non-interest expenses	1,025.6	248.9	559.7	837.5	1,050.0	1,205.0	93.9
6. Operating profit (loss)	694.6	179.1	414.7	642.9	789.7	849.0	71.4
7. Loan loss provisions	345.4	63.1	(31.8)	86.2	165.7	177.3	16.2
8. Other income (expenses)	2.5	23.4	21.3	21.4	21.4	21.3	0.0
9. Profit (loss) before tax	351.7	139.4	467.8	578.1	645.4	693.0	55.1
10. Profit tax	72.3	15.5	34.4	55.4	69.0	156.1	5.7
11. Net profit (loss)	279.4	123.9	433.4	522.7	576.4	536.9	49.4