CENTRAL BANK
OF THE REPUBLIC OF AZERBAIJAN

Complaint index on bank customers' use of bank services

September 2026

Complaint index on bank customers' use of bank services (as of September 2026)

№	NAME OF THE BANK	COMPLAINT INDEX
1	YELO BANK OJSC	3.49
2	EXPRESSBANK OJSC	2.44
3	UNIBANK OJSC	2.20
4	AZER TURK BANK OJSC	1.81
5	RABITABANK OJSC	1.77
6	BANK OF BAKU OJSC	1.54
7	TURAN BANK OJSC	1.02
8	BANK RESPUBLIKA OJSC	0.92
9	AFB BANK OJSC	0.91
10	INTERNATIONAL BANK OF AZERBAIJAN OJSC	0.90
11	KAPITAL BANK OJSC	0.79
12	ACCESS BANK OJSC	0.78
13	PREMIUM BANK OJSC	0.70
14	YAPI KREDI BANK AZERBAIJAN CJSC	0.61
15	XALQ BANK OJSC	0.31
16	PASHA BANK OJSC	0.16
17	BANK VTB AZERBAIJAN OJSC	0.11

EXPLANATION OF CATEGORIES:	
	upper complaint index (which is higher than the calculated average)
	average complaint index
	low complaint index (which is lower than the calculated average)

Note:

- **The complaint index does not pose a threat to the financial stability or business continuity of banks.**
- The indicators for the abovementioned category may change on a monthly basis depending on the number of complaints and customer base;
- No complaints were received by the Central Bank during the month regarding the banks not included in the table.

Complaint index methodology: The following formula was used to calculate the complaint index for banks:

$$\text{Complaint index} = \frac{\text{Market share for complaints}}{\text{Market share by customers}}$$

"Market Share for complaints"– The ratio of the number of oral, written and citizen reception complaints received by the Central Bank for each bank to the number of complaints for the general banking sector. Repeated complaints, as well as complaints related to the granting of credit concessions, requests for loans, and other issues not related to the powers of the Central Bank, were excluded from the calculation.

"Market share by customers"– is the ratio of the number of bank customers with a current account balance of 100 manats and above and having made at least one transaction in the last three months for each bank to the total number for the banking sector.

Explanation of complaint index: The index was calculated based on the principle of proportionality of complaints received by the Central Bank regarding the customer services of that bank, taking into account the volume and scope of financial services provided by any bank.