

FINANCIAL MARKET SUPERVISORY AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 31 October, 2019

Table 1. Bank Sector's Balance Sheet*(AZN million)*

Assets	31.10.2019
1. Cash	1,307.9
2. Correspondent accounts with the Central Bank*	1,954.8
3. Nostro accounts (correspondent accounts with other banks)	2,899.5
4. Deposits with financial institutions, including banks	5,488.5
5. Securities	3,693.7
6. Loans to financial institutions, including banks	287.3
6.1 net loans	273.7
7. Loans to customers	14,075.0
7.1 Special loan loss reserve	1,472.8
7.2 Net loans	12,602.2
8. Fixed assets	973.6
9. Intangible assets	165.7
10. Other assets (less special reserves)	2,008.6
11. Total assets	31,368.2

Liabilities	31.10.2019
1. Deposits (other than financial institutions)	20,034.3
1.1 Household deposits	8,697.6
1.1.1 term deposits	5,506.8
1.1.2 demand deposits	3,190.8
1.2 Corporate deposits**	11,336.7
1.2.1 term deposits	2,548.6
1.2.2 demand deposits***, including	8,788.1
- deposits of self-employed individuals	113.5
2. Due to Central Bank	159.6
3. Loro accounts	233.8
4. Deposits of financial institutions	1,178.6
5. Loans from banks	73.5

6. Loans from other financial institutions	1,957.5
7. Securities issued by banks	1,747.7
8. Other liabilities****	1,249.2
9. Total liabilities	26,634.2

CAPITAL	31.10.2019
10. Equity	4,441.9
11. General reserves	292.1
12. Total capital	4,734.0
13. Total liabilities and capital	31,368.2

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)

Profit and Loss Accounts	31.10.2019
1. Interest and similar income	1,592.3
1.1 Interest on loans	1,154.1
- less special interest reserves	48.4
2. Interest and associated costs	454.1
2.1 interest on deposits	309.6

3. Net interest income (loss)	1,089.8
4. Non-interest income	576.0
5. Non-interest expenses	942.2
6. Operating profit (loss)	723.6
7. Loan loss provisions (costs)	113.2
8. Other income (costs)	21.4
9. Profit (loss) before tax	631.8
10. Profit taxes	58.9
11. Net profit (loss)	572.9

Table 3. Financial market overview - Banks

Items	31.10.2019
Number of banks	30
State owned banks	2
Private banks	28
Banks with foreign capital	14
banks with foreign equity investment from 50 to 100 percent	7
- local branch offices of foreign banks	2
banks with foreign equity investment up to 50 percent	7

Banks licensed year to date	0
Banks de-licensed year to date	0
Branch offices	515
Divisions	130
ATMs	2612
Personnel	19108