

Table 1. General information about non-bank credit institutions and National operator of postal services

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Non-bank kredit institutions, including	90	88	87	89	91
credit unions	45	43	42	42	42
Public (state-owned) NBCIs	1	1	1	1	1
Private NBCI, including	89	87	86	88	90
with Foreign Capital NBCIs, including	11	11	11	12	12
from 50% to 100% foreign capital, thereof	8	8	8	9	9
local branches of foreign NBCI	0	0	0	0	0
constituting less than 50% of foreign capital	3	3	3	3	3
Number of NBCIs licensed since the beginning of the year	2	0	0	2	4
Number of NBCIs whose licenses have been revoked since the beginning of the year	16	2	3	3	3
Number of branches	228	232	231	245	247
Number of employees	2127	2154	2124	2235	2236
National operator of postal services - Azerpost					
Postal branches (providing financial services)	63	63	63	63	63
Post offices (providing financial services)	1112	1112	1113	1113	1113

Table 2. Balance sheet (non-bank credit institutions*)

mln. manats

ASSETS	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Cash	2.4	2.2	2.9	2.7	2.5
2. Current accounts	38.6	39.5	30.4	27.6	24.7
3. Time deposits in banks	6.8	2.2	3.9	3.0	2.6
4. Securities	0.0	0.0	0.0	0.0	0.0
5. Investments	0.5	0.5	2.2	3.8	4.4
6. Loans to customers	268.8	284.7	277.0	275.4	263.4
6.1 Provision for loan impairment	30.4	38.5	40.9	40.2	39.3
6.2 Net value of customer loans	238.4	246.2	236.1	235.2	224.1
7. Loans to financial institutions	1.0	0.7	0.7	0.7	0.0
7.1. Net value of financial institutions loan	1.0	0.7	0.7	0.7	0.0
8. Fixed assets	23.4	23.6	23.6	23.6	23.2
9. Intangible assets	1.0	1.1	1.0	1.0	1.2
10. Other assets (excluding provision)	30.5	33.4	33.7	33.9	33.6
11. Total assets	342.6	349.4	334.5	331.5	316.3
LIABILITIES	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Borrowed funds	87.7	87.3	83.2	71.9	64.9
1.1 Bank loans	46.2	46.1	56.0	45.9	40.9
1.2 Loans from other financial institutions (excluding banks)	41.5	41.2	27.2	26.0	24.0
1.3 Pledged deposits	0.0	0.0	0.0	0.0	0.0
2. Securities	25.7	24.1	21.7	23.0	22.2
3. Funds of central government agencies	46.3	51.1	47.7	49.2	50.7
4. Other liabilities	41.7	45.9	43.1	41.2	37.1
5. Total liabilities	201.4	208.4	195.7	185.3	174.9
EQUITY	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Paid-in capital	110.2	113.8	114.8	119.1	120.3
2. Financial grants	5.2	5.2	5.2	5.2	5.2
3. Retained earnings	9.0	22.5	19.8	21.0	16.7
4. Provisions	(16.8)	0.5	1.0	(0.9)	0.8
5. Equity	141.2	141.0	138.8	146.2	141.4
6. Total liabilities and equity	342.6	349.4	334.5	331.5	316.3

* excluding "Aqrarkredit" CJSC

Table 3. Profit and loss statement (non-bank credit institutions*)*mln. manats*

Profit and loss components	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Interest income	56.8	17.1	33.8	50.5	66.6
a) interest income on loans	56.5	17.0	33.6	50.3	66.3
2. Interest expence	11.9	3.1	6.2	8.9	11.4
a) interest expence on loans	11.9	3.1	6.2	8.9	11.4
3. Net interest income (or loss)	44.9	14.0	27.6	41.6	55.2
4. Non-interest incomes	11.4	6.3	7.6	9.7	11.6
5. Non-interest expenses	40.2	10.1	19.4	30.0	42.4
6. Operating profit	16.1	10.2	15.8	21.3	24.4
7. Provision expenses	(0.4)	2.5	5.9	8.1	10.8
8. Profit or loss before taxes and unexpected expenses	16.5	7.7	9.9	13.2	13.6
9. Profit or loss from unexpected activities and changes of accountong in previous period	1.0	(0.0)	(0.0)	(0.0)	0.10
10. Net profit or loss before taxes	17.5	7.7	9.8	13.2	13.7
11. Taxes	2.7	1.7	1.5	2.7	3.8
12. Net profit or loss	14.8	6.0	8.3	10.5	9.9

** excluding "Aqrarkredit" CJSC*

Table 5. Profit and loss statement (credit unions)*mln. manats*

ASSETS	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Cash and balance of current accounts	0.4	0.4	0.4	0.4	0.5
2. Total loans (excluding provision)	14.9	14.3	14.1	13.7	13.3
3. Fixed assets (excluding amortisation)	0.3	0.3	0.2	0.3	0.2
4. Accrued interest on loans	0.9	0.9	1.0	1.0	1.0
5. Other assets	0.1	0.1	0.1	0.1	0.2
6. Total assets	16.6	16.0	15.8	15.5	15.2
LIABILITIES	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Loans	6.3	6.0	5.9	5.6	5.7
2. Accrued interest on liabilities	0.0	0.2	0.01	0.1	0.01
3. Other liabilities	0.2	0.2	0.1	0.1	0.1
4. Total liabilities	6.5	6.4	6.0	5.8	5.8
EQUITY	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Paid-in capital	8.5	8.3	8.3	8.3	8.1
2. Retained earnings	1.6	1.3	1.5	1.4	1.3
3. Equity reserves	0	0	0	0	0
4. Total equity	10.1	9.6	9.8	9.7	9.4
5. Total liability and equity	16.6	16.0	15.8	15.5	15.2

Table 5. Profit and loss statement (credit unions)*mln. manats*

Profit and loss components	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Interest income	2.0	0.6	1.1	1.5	2.0
a) interest income on loans	2.0	0.6	1.1	1.5	2.0
2. Interest expence	0.1	0.02	0.03	0.04	0.10
a) interest expence on loans	0.1	0.02	0.03	0.04	0.10
3. Net interest income (or loss)	1.9	0.5	1.1	1.5	1.9
4. Non-interest incomes	0.4	0.2	0.2	0.2	0.3
5. Non-interest expenses	1.0	0.2	0.5	0.7	1.0
6. Operating profit	1.3	0.5	0.8	1.0	1.2
7. Provision expenses	1.9	1.1	1.1	1.1	1.3
8. Profit or loss before taxes and unexpected expenses	-0.6	-0.6	-0.3	-0.1	-0.1
9. Profit or loss from unexpected activities and changes of accountong in previous period	0.0	0.0	0.0	0.0	0.0
10. Net profit or loss before taxes	-0.6	-0.6	-0.3	-0.1	-0.1
11. Taxes	0.1	0.0	0.0	0.0	0.02
12. Net profit or loss	-0.7	-0.6	-0.3	-0.1	-0.1