

**Table 1. General information on Financial Market Participants - Banks**

|  | 31.12.2019 | 31.03.2020 | 30.06.2020 | 30.09.2020 | 31.10.2020 | 30.11.2020 | 31.12.2020 | 31.01.2021 | 28.02.2021 | 31.03.2021 | 30.04.2021 |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| <b>Number of banks</b>   | 30         | 30         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         | 26         |
| State banks  | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          |
| Private banks  | 28         | 28         | 24         | 24         | 24         | 24         | 24         | 24         | 24         | 24         | 24         |
| Banks with foreign capital   | 14         | 14         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         | 12         |
| banks with 50% to 100% foreign capital, of which                                     | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          | 7          |
| - local branches of foreign banks  | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          | 2          |
| bank with less than 50% of the foreign capital                                       | 7          | 7          | 5          | 5          | 5          | 5          | 5          | 5          | 5          | 5          | 5          |
| The number of banks licensed since the beginning of the year                         | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| The number of banks whose licenses have been revoked since the beginning of the year | 0          | 0          | 4          | 4          | 4          | 4          | 4          | 0          | 0          | 0          | 0          |
| Number of banks' branches  | 509        | 506        | 440        | 443        | 444        | 446        | 455        | 456        | 456        | 458        | 462        |
| Number of banks' divisions   | 133        | 126        | 117        | 116        | 116        | 115        | 109        | 108        | 108        | 105        | 102        |
| Number of ATMs   | 2647       | 2677       | 2569       | 2640       | 2655       | 2688       | 2715       | 2740       | 2747       | 2765       | 2770       |
| Number of employess  | 19460      | 19846      | 18400      | 18555      | 18536      | 18630      | 18708      | 18724      | 18724      | 18767      | 18893      |

**Table 2. Overview of Banking Sector**

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| <b>Assets</b>  | <b>31.12.2019</b> | <b>31.03.2020</b> | <b>30.06.2020</b> | <b>31.07.2020</b> | <b>31.08.2020</b> | <b>30.09.2020</b> | <b>31.10.2020</b> | <b>30.11.2020</b> | <b>31.12.2020</b> | <b>31.01.2021</b> | <b>28.02.2021</b> | <b>31.03.2021</b> | <b>30.04.2021</b> |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1. Cash  | 1,531.5           | 1,785.5           | 1,372.1           | 1,456.6           | 1,410.8           | 1,294.2           | 1,267.8           | 1,295.8           | 1,532.2           | 1,610.8           | 1,643.4           | 1,884.5           | 1,689.6           |
| 2. Claims on CBAR, total **                                  | 2,600.7           | 1,818.0           | 2,583.9           | 2,060.2           | 2,287.3           | 2,491.5           | 2,569.3           | 2,139.5           | 3,071.0           | 2,716.2           | 2,630.0           | 2,781.6           | 2,965.9           |
| 3. Nostro accounts (correspondent accounts with other banks) | 3,266.7           | 2,905.5           | 2,775.6           | 2,626.3           | 3,010.3           | 2,508.9           | 2,727.5           | 2,975.1           | 3,493.9           | 3,271.8           | 3,075.8           | 3,072.5           | 2,950.8           |
| 4. Deposits in financial institutions, including banks       | 5,538.2           | 5,870.6           | 5,030.6           | 4,797.9           | 4,544.4           | 4,162.9           | 4,162.3           | 4,139.1           | 4,155.7           | 4,057.6           | 4,327.4           | 4,329.2           | 4,053.0           |
| 5. Securities  | 3,261.3           | 2,866.6           | 3,321.8           | 3,674.1           | 3,847.4           | 3,990.4           | 4,333.5           | 4,465.8           | 4,335.0           | 4,677.9           | 4,830.7           | 4,726.5           | 4,790.4           |
| 6. Loans to financial institutions, including banks          | 304.8             | 358.2             | 269.4             | 272.9             | 265.9             | 265.0             | 243.9             | 242.3             | 259.7             | 251.4             | 216.1             | 213.3             | 216.9             |
| 6.1 net loans  | 287.7             | 341.0             | 254.2             | 257.5             | 249.2             | 248.4             | 229.5             | 228.3             | 244.7             | 236.4             | 201.1             | 198.3             | 201.3             |
| 7. Loans to customers  | 14,900.9          | 15,232.7          | 14,169.8          | 14,204.5          | 14,304.2          | 14,497.0          | 14,409.3          | 14,304.6          | 14,157.0          | 14,213.7          | 14,246.1          | 14,352.4          | 14,611.8          |
| 7.1 Less specific reserves against possible losses on loans  | 1,449.7           | 1,473.0           | 1,301.5           | 1,303.5           | 1,338.2           | 1,328.0           | 1,267.7           | 1,198.7           | 1,136.6           | 1,149.6           | 1,166.1           | 1,162.7           | 1,176.9           |
| 7.2 Net loans to customers                                   | 13,451.2          | 13,759.7          | 12,868.3          | 12,901.0          | 12,966.0          | 13,169.0          | 13,141.6          | 13,105.9          | 13,020.3          | 13,064.1          | 13,080.0          | 13,189.6          | 13,434.9          |
| 8. Fixed assets  | 987.4             | 986.0             | 736.6             | 734.7             | 732.6             | 731.8             | 737.1             | 740.9             | 741.4             | 736.7             | 739.4             | 737.5             | 740.2             |
| 9. Intangible assets   | 167.8             | 165.3             | 130.8             | 130.6             | 130.0             | 132.9             | 135.3             | 133.7             | 146.4             | 147.3             | 146.2             | 146.1             | 149.3             |
| 10. Other assets (less specific reservers)                   | 1,630.3           | 1,720.7           | 1,467.1           | 1,864.6           | 1,887.9           | 1,889.1           | 1,381.2           | 1,518.8           | 1,314.7           | 1,426.0           | 1,529.4           | 1,455.7           | 1,821.3           |
| <b>11. Total Assets</b>                                      | <b>32,722.8</b>   | <b>32,218.9</b>   | <b>30,541.0</b>   | <b>30,503.5</b>   | <b>31,065.9</b>   | <b>30,619.0</b>   | <b>30,685.1</b>   | <b>30,743.0</b>   | <b>32,055.3</b>   | <b>31,944.8</b>   | <b>32,203.4</b>   | <b>32,521.4</b>   | <b>32,796.7</b>   |
| <b>Liabilities</b>   | <b>31.12.2019</b> | <b>31.03.2020</b> | <b>30.06.2020</b> | <b>31.07.2020</b> | <b>31.08.2020</b> | <b>30.09.2020</b> | <b>31.10.2020</b> | <b>30.11.2020</b> | <b>31.12.2020</b> | <b>31.01.2021</b> | <b>28.02.2021</b> | <b>31.03.2021</b> | <b>30.04.2021</b> |
| 1. Deposits (excluding financial institutions)               | 21,326.7          | 20,586.6          | 19,381.7          | 19,367.4          | 19,569.7          | 19,377.4          | 19,407.5          | 19,312.7          | 20,722.9          | 20,288.5          | 20,653.8          | 21,050.5          | 21,362.1          |
| 1.1 Individuals  | 8,508.0           | 8,158.7           | 7,592.3           | 7,675.4           | 7,763.7           | 7,716.0           | 7,760.7           | 7,797.8           | 8,044.7           | 8,079.6           | 8,247.5           | 8,012.8           | 8,219.9           |
| 1.1.1 term deposits  | 5,658.7           | 5,415.9           | 4,670.1           | 4,697.2           | 4,953.9           | 4,894.7           | 4,874.7           | 4,760.8           | 4,789.2           | 4,752.5           | 4,784.8           | 4,806.0           | 4,900.1           |
| 1.1.2 current accounts                                       | 2,849.3           | 2,742.8           | 2,922.2           | 2,978.2           | 2,809.8           | 2,821.3           | 2,885.9           | 3,037.0           | 3,255.4           | 3,327.1           | 3,462.7           | 3,206.8           | 3,319.8           |
| 1.2 Legal entities ***                                       | 12,818.7          | 12,427.9          | 11,789.4          | 11,692.0          | 11,806.0          | 11,661.4          | 11,646.9          | 11,514.9          | 12,678.3          | 12,209.0          | 12,406.3          | 13,037.7          | 13,142.2          |
| 1.2.1 term deposits  | 2,605.6           | 2,411.1           | 2,549.3           | 2,592.9           | 2,206.1           | 1,934.8           | 1,937.1           | 2,084.3           | 2,039.0           | 2,122.7           | 2,058.2           | 2,119.3           | 2,123.7           |
| 1.2.2 current **** accounts                                  | 10,213.1          | 10,016.8          | 9,240.1           | 9,099.1           | 9,599.9           | 9,726.6           | 9,709.7           | 9,430.6           | 10,639.3          | 10,086.2          | 10,348.1          | 10,918.5          | 11,018.5          |
| - deposits of entrepreneurs                                  | 130.0             | 93.0              | 114.1             | 98.8              | 110.7             | 118.2             | 109.6             | 110.4             | 133.2             | 123.3             | 132.4             | 134.7             | 133.0             |
| 2. CBAR's claims to banks                                    | 326.1             | 350.7             | 382.4             | 382.2             | 382.0             | 384.8             | 375.8             | 375.7             | 374.4             | 374.1             | 373.6             | 371.4             | 371.3             |
| 3. Loro accounts   | 235.0             | 344.5             | 243.4             | 211.0             | 221.3             | 220.3             | 208.2             | 182.3             | 232.0             | 221.0             | 233.3             | 233.6             | 262.9             |
| 4. Deposits of financial institutions                        | 1,205.5           | 1,438.6           | 1,187.5           | 1,202.2           | 1,184.3           | 1,179.8           | 1,127.5           | 1,118.6           | 1,078.2           | 1,046.6           | 965.4             | 908.7             | 950.9             |
| 5. Loans of banks  | 74.5              | 85.8              | 68.2              | 71.3              | 68.2              | 68.2              | 48.7              | 48.7              | 48.7              | 48.7              | 34.2              | 29.2              | 34.3              |
| 6. Loans from other financial institutions                   | 1,991.6           | 2,057.6           | 1,996.0           | 2,008.1           | 2,015.3           | 2,042.1           | 2,062.5           | 2,082.6           | 2,099.0           | 2,099.2           | 2,106.7           | 2,130.2           | 2,161.6           |
| 7. Securities issued by banks                                | 1,747.7           | 1,747.7           | 1,749.7           | 1,749.7           | 1,749.7           | 1,725.4           | 1,706.7           | 1,706.7           | 1,729.7           | 1,728.2           | 1,728.2           | 1,726.0           | 1,726.0           |
| 8. Other liabilities   | 1,232.7           | 866.4             | 929.5             | 856.2             | 1,161.0           | 996.5             | 1,154.5           | 1,254.6           | 1,071.1           | 1,417.7           | 1,342.5           | 1,222.4           | 1,196.5           |
| <b>9. Total liabilities</b>                                  | <b>28,139.8</b>   | <b>27,477.9</b>   | <b>25,938.4</b>   | <b>25,848.1</b>   | <b>26,351.5</b>   | <b>25,994.6</b>   | <b>26,091.3</b>   | <b>26,081.8</b>   | <b>27,356.1</b>   | <b>27,224.1</b>   | <b>27,437.7</b>   | <b>27,672.0</b>   | <b>28,065.6</b>   |
| <b>Equity</b>  | <b>31.12.2019</b> | <b>31.03.2020</b> | <b>30.06.2020</b> | <b>31.07.2020</b> | <b>31.08.2020</b> | <b>30.09.2020</b> | <b>31.10.2020</b> | <b>30.11.2020</b> | <b>31.12.2020</b> | <b>31.01.2021</b> | <b>28.02.2021</b> | <b>31.03.2021</b> | <b>30.04.2021</b> |
| 10. Equity capital   | 4,258.0           | 4,408.2           | 4,291.1           | 4,336.2           | 4,387.7           | 4,303.4           | 4,279.4           | 4,349.6           | 4,382.9           | 4,391.0           | 4,438.9           | 4,518.5           | 4,401.1           |
| 11. General reserves   | 325.0             | 332.8             | 311.5             | 319.2             | 326.7             | 321.0             | 314.3             | 311.6             | 316.4             | 329.7             | 326.9             | 330.8             | 330.0             |
| <b>12. Total Capital</b>                                     | <b>4,583.0</b>    | <b>4,741.0</b>    | <b>4,602.6</b>    | <b>4,655.3</b>    | <b>4,714.4</b>    | <b>4,624.4</b>    | <b>4,593.8</b>    | <b>4,661.1</b>    | <b>4,699.2</b>    | <b>4,720.7</b>    | <b>4,765.8</b>    | <b>4,849.4</b>    | <b>4,731.1</b>    |
| <b>13. Total liabilities and capital</b>                     | <b>32,722.8</b>   | <b>32,218.9</b>   | <b>30,541.0</b>   | <b>30,503.5</b>   | <b>31,065.9</b>   | <b>30,619.0</b>   | <b>30,685.1</b>   | <b>30,743.0</b>   | <b>32,055.3</b>   | <b>31,944.8</b>   | <b>32,203.4</b>   | <b>32,521.4</b>   | <b>32,796.7</b>   |

Note: It has been prepared on the basis of Prudential reporting methodology

\* The decrease in the main banking indicators is related to the revoked licenses of banks

\*\* 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

**Table 3. Profit and Loss statement (Banking Sector)***mln. manats*

| <b>Profit and loss items</b>          | <b>31.12.2019</b> | <b>31.03.2020</b> | <b>30.06.2020</b> | <b>31.07.2020</b> | <b>31.08.2020</b> | <b>30.09.2020</b> | <b>31.10.2020</b> | <b>30.11.2020</b> | <b>31.12.2020</b> | <b>31.01.2021</b> | <b>28.02.2021</b> | <b>31.03.2021</b> | <b>30.04.2021</b> |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1. Interest and related income        | 1,922.2           | 501.6             | 954.7             | 1,109.8           | 1,267.7           | 1,427.5           | 1,592.1           | 1,759.4           | 1,920.5           | 163.1             | 324.9             | 495.3             | 662.6             |
| 1.1 Interest on loans, total          | 1,421.6           | 399.3             | 758.5             | 881.2             | 1,005.5           | 1,132.1           | 1,261.5           | 1,393.6           | 1,519.5           | 129.7             | 259.3             | 394.2             | 527.7             |
| - less special provisions on interest | 44.0              | 18.4              | 33.3              | 36.9              | 42.4              | 46.6              | 55.7              | 63.5              | 59.9              | 6.6               | 12.0              | 14.6              | 12.6              |
| 2. Interest expense                   | 547.9             | 134.9             | 241.2             | 281.7             | 322.3             | 362.4             | 408.2             | 451.2             | 492.5             | 43.4              | 85.7              | 129.0             | 173.8             |
| 2.1 interest on deposits              | 372.4             | 91.5              | 154.4             | 179.1             | 204.4             | 231.0             | 258.3             | 285.7             | 312.9             | 27.6              | 54.5              | 82.6              | 111.4             |
| 3. Net interest profit (loss)         | 1,330.3           | 348.3             | 680.2             | 791.2             | 903.0             | 1,018.5           | 1,128.2           | 1,244.6           | 1,368.1           | 113.1             | 227.2             | 351.7             | 476.2             |
| 4. Non-interest income                | 723.7             | 174.0             | 319.5             | 373.3             | 425.8             | 484.3             | 538.6             | 590.8             | 672.1             | 49.6              | 104.9             | 170.8             | 236.3             |
| 5. Non-interest expenses              | 1,205.0           | 304.6             | 569.3             | 657.4             | 752.5             | 843.9             | 1,001.2           | 1,093.1           | 1,236.5           | 91.5              | 195.0             | 301.7             | 410.9             |
| 6. Operating profit (loss)            | 849.0             | 217.7             | 430.4             | 507.1             | 576.3             | 658.9             | 665.6             | 742.3             | 803.7             | 71.2              | 137.0             | 220.8             | 301.6             |
| 7. Loan loss provisions               | 177.3             | 29.7              | (22.1)            | (16.2)            | 31.8              | 24.1              | 53.3              | 48.5              | 71.0              | 36.8              | 47.7              | 39.0              | 63.6              |
| 8. Other income (expenses)            | 21.3              | -0.01             | 0.1               | 0.1               | 0.1               | 0.1               | 0.3               | 0.3               | 0.6               | 0.0               | 0.0               | -0.9              | 0.1               |
| 9. Profit (loss) before taxes         | 693.0             | 187.9             | 452.6             | 523.4             | 544.6             | 635.0             | 612.6             | 694.2             | 733.3             | 34.4              | 89.3              | 180.9             | 238.1             |
| 10. Profit tax                        | 156.1             | 24.9              | 80.9              | 95.3              | 106.9             | 122.2             | 134.6             | 146.1             | 165.5             | 9.0               | 16.2              | 32.1              | 43.4              |
| 11. Net profit (loss)                 | 536.9             | 163.0             | 371.7             | 428.1             | 437.7             | 512.8             | 478.0             | 548.1             | 567.8             | 25.4              | 73.1              | 148.8             | 194.7             |

**Table 4. Information on the structure of banks' loan portfolio**

*mln. manats*

| Portfolio distribution           | 31.12.2019      | 31.03.2020      | 4/30/2020**     | 5/31/2020**     | 30.06.2020      | 31.07.2020      | 31.08.2020      | 30.09.2020      | 31.10.2020      | 30.11.2020      | 31.12.2020      | 31.01.2021      | 28.02.2021      | 31.03.2021      | 30.04.2021      |
|----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Loan portfolio, including</b> | <b>14,900.9</b> | <b>15,232.7</b> | <b>14,742.2</b> | <b>14,361.0</b> | <b>14,169.8</b> | <b>14,204.5</b> | <b>14,304.2</b> | <b>14,497.0</b> | <b>14,409.3</b> | <b>14,304.6</b> | <b>14,157.0</b> | <b>14,213.7</b> | <b>14,246.1</b> | <b>14,352.4</b> | <b>14,611.8</b> |
| - business loans *               | 9,031.6         | 9,365.7         | 9,086.2         | 8,803.5         | 8,623.7         | 8,627.9         | 8,644.9         | 8,741.1         | 8,679.8         | 8,576.4         | 8,478.3         | 8,456.7         | 8,530.7         | 8,565.1         | 8,688.0         |
| - consumer loans                 | 4,075.3         | 3,997.5         | 3,813.6         | 3,732.4         | 3,684.0         | 3,676.3         | 3,736.9         | 3,808.6         | 3,746.7         | 3,730.9         | 3,661.2         | 3,702.6         | 3,634.0         | 3,680.4         | 3,777.8         |
| - mortgages                      | 1,794.0         | 1,869.5         | 1,842.4         | 1,825.1         | 1,862.1         | 1,900.3         | 1,922.4         | 1,947.4         | 1,982.8         | 1,997.3         | 2,017.5         | 2,054.5         | 2,081.4         | 2,106.8         | 2,146.0         |

*Note (The distribution of the loan portfolio is given in accordance with the prudential methodology).*

*\* Loans to individuals are classified as business loans in accordance with the purpose*

*\*\* Reduce in loan portfolio related to licence revoked banks*