

REPUBLIC OF AZERBAIJAN
FINANCIAL MARKET SUPERVISORY AUTHORITY

BANKING SECTOR OVERVIEW

as of November 30, 2016

Baku -2017

Table 1. Consolidated Balance Sheet*(AZN million)*

Assets	30.11.2016	31.10.2016	30.09.2016
1. Cash	1171.2	1327.5	1219.0
2. Correspondent accounts with the Central Bank	3704.4	3427.5	2797.7
3. Nostro accounts (correspondent accounts with other banks)	1652.2	1585.9	1720.3
4. Deposits with financial institutions, including banks	7313.0	7476.0	7528.0
5. Securities	409.9	356.8	270.7
6. Loans to financial institutions, including banks	734.7	671.7	725.1
6.1. Net loans	683.5	622.7	637.8
7. Loans to customers	15771.1	15314.3	16152.5
7.1. Special loan loss reserve	1543.0	1480.6	1868.0
7.2 Net loans	14228.1	13833.7	14284.6
8. Fixed assets	864.1	88.5	917.8
9. Intangible assets	96.8	97.3	104.3
10. Other assets (less special reserves)	1745.9	1596.4	1585.2
11. Total assets	31869.0	31192.4	31065.5

(AZN million)

Liabilities	30.11.2016	31.10.2016	30.09.2016
1. Deposits (other than financial institutions)	16890.0	16841.2	16974.3
a) Household deposits	7583.8	7396.0	7794.4
A1) Term deposits	5727.6	5650.6	6093.8
A2) Demand deposits	1856.1	1745.5	1700.6
b) Corporate deposits	9306.3	9445.2	9170.9
B1) Term deposits	4320.0	4190.2	3849.5
B2) Demand deposits	4986.3	5255.0	5330.5
2. Due to the Central Bank	1696.7	1707.7	1910.3
3. Loro accounts	645.8	540.2	584.9
Deposits from financial institutions	4494.9	4328.7	4780.1
Loans from banks	1508.4	1032.6	780.1
Loans from other financial institutions	2207.6	2175.1	2235.3
7. Securities issued by banks	439.8	420.7	451.7
8. Other liabilities	1696.0	1568.3	1663.7
9. Total liabilities	29579.4	28614.6	29380.4

(AZN million)

CAPITAL	30.11.2016	31.10.2016	30.09.2016
10. Equity	2045.5	2342.3	1427.4
11. General reserves	244.1	235.6	257.6
12. Total capital	2289.6	2577.9	1685.0
13. Total liabilities and capital	31869.0	31192.4	31065.5

Table 2. Income Statement (banking sector)*(AZN million)*

Profit and Loss Accounts	30.11.2016	31.10.2016	30.09.2016
1. Interest and similar income	1825.4	1651.0	1532.0
a) Interest on loans	1575.1	1441.3	1358.5
2. Interest and related expenses	991.6	915.2	873.6
a) Interest on deposits	425.5	401.8	400.8
3. Net interest income (loss)	833.8	735.8	658.4
4. Non-interest income	(346.4)	(171.8)	(214.3)
5. Non-interest expenses	834.8	752.4	699.9
6. Operating profit (loss)	(347.4)	(188.4)	(255.8)
7. Loan loss provisions (expenses)	913.6	772.5	1271.5
8. Other income (expenses)	13.5	12.9	0.5
9. Profit (loss) before tax	(1247.6)	(947.9)	(1526.8)
10. Corporate income tax	23.9	21.5	20.4
11. Net profit (loss)	(1271.5)	(969.5)	(1547.1)

Table 3. Financial Market Summary – Banks

	30.11.2016	31.10.2016	30.09.2016
Number of banks	32	32	33
State-owned banks	2	2	2
Privately-owned banks	30	30	31
Banks with foreign equity investments	15	15	15
banks with foreign equity investments from 50% to 100%	6	6	6
local branch offices of foreign banks	2	2	2
banks with foreign equity investments up to 50%	9	9	9
Banks licensed year-to-date	0	0	0
Banks de-licensed year-to-date	11	11	10
Number of bank branches	568	567	581
Number of bank divisions	129	126	126
Number of ATMs	2454	2447	2552
Personnel	17008	17030	17490

Table 4. Financial Market Summary – Non-Bank Credit Institutions and the National Post Office

	30.09.2016
Non-bank credit institutions	156
- Credit unions	109
State-owned NBCIs	1
Privately-owned NBCIs, including	155
Foreign invested NBCIs	9
NBCIs with foreign equity investments from 50% to 100%, of which	9
Local branch offices of foreign NBCIs	0
NBCIs with foreign equity investments up to 50%	0
NBCIs licensed year-to-date	0
NBCIs de-licensed year-to-date	1
Branches	227
Personnel	2882
National Post Office - Azerpost	
Postal offices (authorized to provide financial services)	63
Postal stations (authorized to provide financial services)	1104