

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

	30.09.2019	31.12.2019
Non-bank kredit institutions, including	92	90
credit unions	47	45
Public (state-owned) NBCIs	1	1
Private NBCI, including	91	89
with Foreign Capital NBCIs, including	10	11
from 50% to 100% foreign capital, thereof	7	8
local branches of foreign NBCI	0	0
constituting less than 50% of foreign capital	3	3
Number of NBCIs licensed since the beginning of the year	2	2
Number of NBCIs whose licenses have been revoked since the beginning of the year	14	16
Number of branhes	217	228
Number of employees	2043	2127
National operator of postal services - Azerpost		
Postal branches (providing financial services)	63	63
Postal offices (providing financial services)	1113	1112

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

mln. manats

ASSETS	30.09.2019	31.12.2019
1. Cash	3.2	2.4
2. Current accounts	28.7	38.6
3. Time deposits in banks	6.1	6.8
4. Securities	0.0	0.0
5. Investments	0.5	0.5
6. Loans to customers	255.0	268.8
6.1 Provision for loan impairment	34.3	30.4
6.2 Net value of customer loans	220.7	238.4
7. Loans to financial institutions	1.1	1.0
7.1. Net value of financial institutions loan	0.3	1.0
8. Fixed assets	23.2	23.4
9. Intangible assets	1.0	1.0
10. Other assets (excluding provision)	30.7	30.5
11. Total assets	314.4	342.6
LIABILITIES	30.09.2019	31.12.2019
1. Borrowed funds	88.4	87.7
1.1 Bank loans	49.3	46.2
1.2 Loans from other financial institutions (excluding banks)	39.1	41.5
1.3 Pledged deposits	0.0	0.0
2. Securities	29.8	25.7
3. Funds of central government agencies	29.3	46.3
4. Other liabilities	41.1	41.7
5. Total liabilities	188.6	201.4
EQUITY	30.09.2019	31.12.2019
1. Paid-in capital	103.8	110.2
2. Financial grants	5.2	5.2
3. Retained earnings	4.6	9.0
4. Provision	(12.0)	(16.8)
5. Equity	125.8	141.2
6. Total liabilities and equity	314.4	342.6

* excluding "Aqrarkredit" CJSC

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

Profit and loss components	30.09.2019	31.12.2019
1. Interest income	41.8	56.8
a) interest income on loans	41.6	56.5
2. Interest expence	8.3	11.9
a) interest expence on loans	8.3	11.9
3. Net interest income (or loss)	33.5	44.9
4. Non-interest incomes	8.2	11.4
5. Non-interest expenses	27.7	40.2
6. Operating profit	14.0	16.1
7. Provision expenses	(1.0)	(0.4)
8. Profit or loss before taxes and unexpected expenses	15.0	16.5
9. Profit or loss from unexpected activities and changes of accounting in previous period	1.1	1.0
10. Net profit or loss before taxes	16.1	17.5
11. Taxes	1.4	2.7
12. Net profit or loss	14.7	14.8

** excluding "Aqrarkredit" CJSC*

Table 4. Balance sheet (credit unions)*mln. manats*

ASSETS	30.09.2019	31.12.2019
1. Cash and balance of current accounts	0.4	0.4
2. Total loans (excluding provision)	14.3	14.9
3. Fixed assets (excluding amortisation)	0.2	0.3
4. Accrued interest on loans	0.9	0.9
5. Other assets	0.1	0.1
6. Total assets	15.9	16.6
LIABILITIES	30.09.2019	31.12.2019
1. Loans	5.9	6.3
2. Accrued interest on liabilities	0.1	0.0
3. Other liabilities	0.1	0.2
4. Total liabilities	6.1	6.5
EQUITY	30.09.2019	31.12.2019
6.1. Paid-in capital	8.4	8.5
6.2. Retained earnings	1.4	1.6
6.3. Equity reserves	0	0
6. Total equity	9.8	10.1
7. Total liability and equity	15.9	16.6

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

Profit and loss components	30.09.2019	31.12.2019
1. Interest income	1.5	2.0
a) interest income on loans	1.5	2.0
2. Interest expence	0.1	0.1
a) interest expence on loans	0.1	0.1
3. Net interest income (or loss)	1.4	1.9
4. Non-interest incomes	0.3	0.4
5. Non-interest expenses	0.7	1.0
6. Operating profit	1.0	1.3
7. Provision expenses	1.9	1.9
8. Profit or loss before taxes and unexpected expenses	-0.9	-0.6
9. Profit or loss from unexpected activities and changes of accounting in previous period	0.0	0.0
10. Net profit or loss before taxes	-0.9	-0.6
11. Taxes	0.0	0.1
12. Net profit or loss	-0.9	-0.7