

REPUBLIC OF AZERBAIJAN
FINANCIAL MARKET SUPERVISORY AUTHORITY

BANKING SECTOR OVERVIEW

as of November 30, 2017

Baku -2017

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

Assets	30.11.2017
1. Cash	1,207.3
2. Correspondent accounts with the Central Bank*	2,639.4
3. Nostro accounts (correspondent accounts with other banks)	1,470.0
4. Deposits with financial institutions, including banks	6,460.5
5. Securities	1,700.5
6. Loans to financial institutions, including banks	285.0
6.1. Net loans	206.1
7. Loans to customers**	11,780.2
7.1. Special loan loss reserve	1,636.7
7.2 Net loans	10,143.5
8. Fixed assets	856.8
9. Intangible assets	130.9
10. Other assets (less special reserves)	1,579.0
11. Total assets	26,393.9

Liabilities	30.11.2017
1. Deposits (other than financial institutions)	15,723.0
1.1. Household deposits	7,346.6
1.1.1. Term deposits	5,146.2
1.1.2. Demand deposits	2,200.4
1.2. Corporate deposits***	8,376.4
1.2.1. Term deposits	1,902.5
1.2.2. Demand deposits****	6,473.9
2. Due to the Central Bank	548.6
3. Loro accounts	172.4
Deposits from financial institutions	1,530.8
Loans from banks	146.7
Loans from other financial institutions	2,037.3
7. Securities issued by banks	1,898.4
8. Other liabilities	1,197.8
9. Total liabilities	23,255.0

CAPITAL	30.11.2017
10. Equity	2,896.8
11. General reserves	242.1
12. Total capital	3,138.9
13. Total liabilities and capital	26,393.9

Note: Based on the Supervisory Reporting Methodology.

** Includes blocked foreign exchange funds collateralizing borrowings from the Central Bank*

***Loans to financial institutions are reported under "Loans to financial institutions, including banks"*

**** Includes deposits of self-employed individuals, other than deposits of central governments and municipalities*

*****Includes current accounts of non-bank financial institutions*

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

Profit and Loss Accounts	30.11.2017
1. Interest and similar income	1,731.8
1.1. Interest on loans	1,279.5
2. Interest and related expenses	796.1
2.1 Interest on deposits	349.0
3. Net interest income (loss)	935.7
4. Non-interest income	872.7
5. Non-interest expenses	873.9
6. Operating profit (loss)	934.5
7. Loan loss provisions (expenses)	316.8
8. Other income (expenses)	3.5
9. Profit (loss) before tax	621.2
10. Corporate income tax	28.5
11. Net profit (loss)	592.7

Table 3. Financial Market Summary - Banks

	30.11.2017
Number of banks	31
State-owned banks	2
Privately-owned banks	29
Banks with foreign equity investments	16
banks with foreign equity investments from 50% to 100%	8
local branch offices of foreign banks	2
banks with foreign equity investments up to 50%	8
Banks licensed year-to-date	0
Banks de-licensed year-to-date	1
Number of bank branches	547
Number of bank divisions	142
Number of ATMs	2,460
Personnel	16,629