

FINANCIAL MARKET SUPERVISORY AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 31 May, 2019

Baku – 2019

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

Assets	31.05.2019
1. Cash	1,314.8
2. Correspondent accounts with the Central Bank*	2,254.9
3. Nostro accounts (correspondent accounts with other banks)	2,621.0
4. Deposits with financial institutions, including banks	5,438.2
5. Securities	3,792.5
6. Loans to financial institutions, including banks	244.2
6.1. Net loans	230.0
7. Loans to customers	12,861.4
7.1. Special loan loss reserve	1,438.9
7.2. Net loans	11,422.5
8. Fixed assets	948.0
9. Intangible assets	160.9
10. Other assets (less special reserves)	1,471.6
11. Total assets	29,654.4
Liabilities	31.05.2019
1. Deposits (other than financial institutions)	18,733.1
1.1. Household deposits	8,527.6
1.1.1. Term deposits	5,380.8
1.1.2. Demand deposits	3,146.8
1.2. Corporate deposits**	10,205.5
1.2.1. Term deposits	2,046.7
1.2.2. Demand deposits***, including	8,158.8
- deposits of self-employed individuals	95.3
2. Due to the Central Bank	229.1
3. Loro accounts	411.5
4. Deposits from financial institutions	851.0
5. Loans from banks	78.8
6. Loans from other financial institutions	1,917.3
7. Securities issued by banks	1,759.5
8. Other liabilities****	1,181.5
9. Total liabilities	25,161.6
CAPITAL	31.05.2019
10. Equity	4,200.3
11. General reserves	292.5
12. Total capital	4,492.8
13. Total liabilities and capital	29,654.4

Note: Based on the Supervisory Reporting Methodology. Deposits of self-employed individuals are reported as part of corporate deposits.

*Includes blocked foreign exchange funds collateralizing borrowings from the Central Banks.

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

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

****Including subordinated household deposits

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

(AZN million)

Profit and Loss Accounts	31.05.2019
1. Interest and similar income	803.4
1.1. Interest on loans	573.3
- less special accrual reserves	91.3
2. Interest and related expenses	234.1
2.1. Interest on deposits	156.1
3. Net interest income (loss)	478.0
4. Non-interest income	306.4
5. Non-interest expenses	437.6
6. Operating profit (loss)	346.9
7. Loan loss provisions (expenses)	11.5
8. Other income (expenses)	21.4
9. Profit (loss) before tax	356.8
10. Corporate income tax	30.9
11. Net profit (loss)	325.8

Table 3. Financial Market Summary – Banks

Items	31.05.2019
Number of banks	30
State-owned banks	2
Privately-owned banks	28
Banks with foreign equity investments	15
- 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%	7

Banks licensed year-to-date	0
Banks de-licensed year-to-date	0
Number of bank branches	512
Number of bank divisions	129
Number of ATMs	2568
Personnel	18 191