

FINANCIAL MARKET SUPERVISORY
AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 30 September, 2018

Table 1. Overview of the banking sector

(AZN million)

ASSETS	30.09.2018
1. Cash and cash equivalents	1,377.7
2. Claims on CBAR, total*	2,408.5
3. Nostro accounts (correspondent accounts at other banks), total	2,057.6
4. Deposits in financial institutions, including banks	6,859.2
5. Securities	3,366.0
6. Loans to financial institutions, including banks	239.5
6.1 net loans	223.5
7. Loans to customers	11,901.4
7.1 Less specific reserves against possible losses on loans	1,648.4
7.2 Net loans to customers	10,252.9
8. Fixed assets	890.1
9. Intangible assets	130.7
10. Other assets (less specific reserves)	1,635.6
11. Total assets	29,201.8
LIABILITIES	
	30.09.2018
1. Deposits (excluding financial institutions)	18,249.3
1.1 Individuals	8,114.9
1.1.1 term deposits	5,548.1
1.1.2 current accounts	2,566.8
1.2 Legal entities**	10,134.4
1.2.1 term deposits	1,830.8
1.2.2 current accounts***	8,303.6
- deposits of entrepreneurs	84.2
2. CBAR's claims to bank	409.3
3. Loro accounts	194.7
4. Deposits of financial institutions	1,224.8
5. Loans of banks	80.9

6. Loans of other financial institutions	1,938.0
7. Securities issued by banks	1,833.6
8. Other liabilities****	1,158.4
9. Total liabilities	25,089.0
CAPITAL	
	30.09.2018
10. Equity capital	3,868.7
11. General reserves	244.1
12. Total capital	4,112.8
13. Total liabilities and capital	29,201.8

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

** 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*

***** Including subordinated debt placed by individuals (deposits)*

Table 2. Profit and loss statement

(Banking sector)

(AZN million)

Profit and loss items	30.09.2018
1. Interest income what is meant by associated types of	1,288.3
1.1 interest on loans, total	899.4
2. Interest expenses	441.1
2.1 interest on deposits	288.6
3. Net interest income (losses)	847.2
4. Non-interest income	393.3
5. Non-interest expenses	731.4
6. Operating profit (loss)	509.1
7. Allowance for loan impairment	313.7
8. Other income (expenses)	1.2
9. Profit (loss) before tax	196.6
10. Profit tax	24.8
11. Net profit (loss)	171.8

Table 3. General Information on Financial Market Participants
(Banks)

	30.09.2018
Number of banks	30
State banks	2
Private banks	28
Banks with foreign capital	15
banks with 50%-100% foreign capital, of which	8
- local branches of foreign banks	2
banks with less than 50% foreign capital	7
The number of banks licensed since the beginning of the year	0
The number of banks whose licenses have been revoked since the beginning of the year	0
Number of banks' branches	511
Number of banks' divisions*	143
Number of ATMs	2,479
Number of employees	17,066

Table 4. General information about financial market participants

(Non-Bank Credit Organization and National Postal Operator)

	30.09.2018
Non-bank credit institutions	117
- Credit Unions	70
State non-bank credit institutions	1
Private non-bank credit institutions	116
non-bank credit institutions with foreign capital	9
non-bank credit institutions with 50%-100% foreign capital	9
- local branches of foreign non-bank credit institutions	0
non-bank credit institutions with less than 50% foreign capital	0
The number of non-bank credit institutions licensed since the beginning of the year	0
The number of non-bank credit institutions whose licenses have been revoked since the beginning of the year	6
Number of non-bank credit institutions' branches	165
Number of employees	1961
National operator of postal communication - Azerpost	
Post branches (providing financial services)	63
Post offices (providing financial services)	1112