

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

	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
<b>Non-bank credit institutions, including</b>	90	88	87	89	91	91	94	96	99
- Credit unions	45	43	42	42	42	42	43	43	43
Public (state-owned) NBCIs	1	1	1	1	1	1	1	1	1
Private NBCI, including	89	87	86	88	90	90	93	95	98
with foreign capital NBCIs	11	11	11	12	12	12	12	12	14
from 50% to 100% foreign capital, thereof	8	8	8	9	9	9	9	9	11
local branches of foreign NBCI	0	0	0	0	0	0	0	0	0
constituting less than 50% of foreign capital	3	3	3	3	3	3	3	3	3
Number of NBCIs licensed since the beginning of the year	2	0	0	2	4	0	3	6	9
Number of NBCIs whose licenses have been revoked since the beginning of the year	16	2	3	3	3	0	0	1	1
Number of branches	228	232	231	245	247	247	248	255	266
Number of employees	2127	2154	2124	2235	2236	2297	2391	2456	2563
<b>National operator of postal services - Azerpost</b>									
Postal branches (providing financial services)	63	63	63	63	63	63	61	61	61
Post offices (providing financial services)	1112	1112	1113	1113	1113	1113	1113	1115	1115

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

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ASSETS	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Cash	2.4	2.2	2.9	2.7	2.5	2.3	2.1	2.1	2.4
2. Current accounts	38.6	39.5	30.4	27.6	24.7	23.6	15.5	20.4	16.7
3. Time deposits in banks	6.8	2.2	3.9	3.0	2.6	1.7	1.2	0.5	0.1
4. Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Investments	0.5	0.5	2.2	3.8	4.4	5.5	6.3	7.2	7.9
6. Loans to customers	268.8	284.7	277.0	275.4	263.4	270.6	288.4	302.4	333.3
6.1 Provision for loan impairment	30.4	38.5	40.9	40.2	39.3	40.9	47.9	44.3	41.0
6.2 Net value of customer loans	238.4	246.2	236.1	235.2	224.1	229.7	240.5	258.1	292.3
7. Loans to financial institutions	1.0	0.7	0.7	0.7	0.0	0.0	0.0	0.0	0.0
7.1. Net value of financial institutions loan	1.0	0.7	0.7	0.7	0.0	0.0	0.0	0.0	0.0
8. Fixed assets	23.4	23.6	23.6	23.6	23.2	22.8	22.6	22.7	22.9
9. Intangible assets	1.0	1.1	1.0	1.0	1.2	1.2	1.2	1.4	1.3
10. Other assets (excluding provision)	30.5	33.4	33.7	33.9	33.6	35.9	42.1	46.5	45.0
<b>11. Total assets</b>	<b>342.6</b>	<b>349.4</b>	<b>334.5</b>	<b>331.5</b>	<b>316.3</b>	<b>322.7</b>	<b>331.5</b>	<b>358.9</b>	<b>388.6</b>
LIABILITIES	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Borrowed funds	87.7	87.3	83.2	71.9	64.9	59.9	57.2	64.9	77.2
1.1 Bank loans	46.2	46.1	56.0	45.9	40.9	37.3	34.4	44.4	55.1
1.2 Loans from other financial institutions (excluding banks)	41.5	41.2	27.2	26.0	24.0	22.6	22.8	20.3	21.9
1.3 Pledged deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.2
2. Securities	25.7	24.1	21.7	23.0	22.2	33.2	35.9	40.1	45.9
3. Funds of central government agencies	46.3	51.1	47.7	49.2	50.7	49.6	49.5	49.2	43.1
4. Other liabilities	41.7	45.9	43.1	41.2	37.1	36.6	48.4	54.7	58.1
<b>5. Total liabilities</b>	<b>201.4</b>	<b>208.4</b>	<b>195.7</b>	<b>185.3</b>	<b>174.9</b>	<b>179.3</b>	<b>191.0</b>	<b>208.9</b>	<b>224.3</b>
EQUITY	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
6.1. Paid-in capital	110.2	113.8	114.8	119.1	120.3	124.4	128.2	130.4	139.8
6.2. Financial grants	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
6.3. Retained earnings	9.0	22.5	19.8	21.0	16.7	13.2	6.9	14.8	19.1
7. Provision	-16.8	0.5	1.0	-0.9	0.8	-0.6	-0.2	0.4	-0.2
<b>8. Equity</b>	<b>141.2</b>	<b>141.0</b>	<b>138.8</b>	<b>146.2</b>	<b>141.4</b>	<b>143.4</b>	<b>140.5</b>	<b>150.0</b>	<b>164.3</b>
<b>9. Total liabilities and equity</b>	<b>342.6</b>	<b>349.4</b>	<b>334.5</b>	<b>331.5</b>	<b>316.3</b>	<b>322.7</b>	<b>331.5</b>	<b>358.9</b>	<b>388.6</b>

\*excluding "Aqrarkredit" CJSC

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

*mln. manats*

<b>Profit and loss components</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>	<b>31.03.2021</b>	<b>30.06.2021</b>	<b>30.09.2021</b>	<b>31.12.2021</b>
1. Interest income	56.8	17.1	33.8	50.5	66.6	15.9	33.5	52.3	74.6
a) interest income on loans	56.5	17.0	33.6	50.3	66.3	15.8	33.3	52.1	74.2
2. Interest expence	11.9	3.1	6.2	8.9	11.4	2.5	5.0	7.9	11.4
a) interest expence on loans	11.9	3.1	6.2	8.9	11.4	2.5	5.0	7.9	11.4
3. Net interest income (or loss)	44.9	14.0	27.6	41.6	55.2	13.4	28.5	44.4	63.2
4. Non-interest incomes	11.4	6.3	7.6	9.7	11.6	2.1	5.9	9.6	13.0
5. Non-interest expenses	40.2	10.1	19.4	30.0	42.4	11.1	23.2	35.0	49.1
6. Operating profit	16.1	10.2	15.8	21.3	24.4	4.4	11.2	19.0	27.1
7. Provision expenses	-0.4	2.5	5.9	8.1	10.8	1.9	11.1	11.9	12.6
8. Profit or loss before taxes and unexpected expenses	16.5	7.7	9.9	13.2	13.6	2.5	0.1	7.1	14.5
9. Profit or loss from unexpected activities and changes in accounting during the period	1.0	-0.02	-0.01	-0.03	0.1	0.002	0	0.01	-0.4
10. Net profit or loss before taxes	17.5	7.7	9.8	13.2	13.7	2.5	0.1	7.1	14.1
11. Taxes	2.7	1.7	1.5	2.7	3.8	0.4	0.8	1.5	4.0
<b>12. Net profit or loss</b>	<b>14.8</b>	<b>6.0</b>	<b>8.3</b>	<b>10.5</b>	<b>9.9</b>	<b>2.1</b>	<b>-0.7</b>	<b>5.6</b>	<b>10.1</b>

\* excluding "Aqrarkredit" CJSC

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

<b>ASSETS</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>	<b>31.03.2021</b>	<b>30.06.2021</b>	<b>30.09.2021</b>	<b>31.12.2021</b>
1. Cash and balance of current accounts	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.8
2. Total loans (excluding provision)	14.9	14.3	14.1	13.7	13.3	13.5	13.0	12.5	12.2
3. Fixed assets (excluding amortisation)	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2
4. Accured interest on loans	0.9	0.9	1.0	1.0	1.0	0.9	0.9	0.8	1.0
5. Other assets	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1
<b>6. Total assets</b>	<b>16.6</b>	<b>16.0</b>	<b>15.8</b>	<b>15.5</b>	<b>15.2</b>	<b>15.3</b>	<b>14.8</b>	<b>14.2</b>	<b>14.3</b>
<b>LIABILITIES</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>	<b>31.03.2021</b>	<b>30.06.2021</b>	<b>30.09.2021</b>	<b>31.12.2021</b>
1. Loans	6.3	6.0	5.9	5.6	5.7	5.6	5.5	4.7	4.6
2. Accured interest on liabilities	0.0	0.2	0.01	0.10	0.0	0.1	0.0	0.04	0.0
3. Other liabilities	0.2	0.2	0.1	0.1	0.1	0.2	0.2	0.3	0.4
<b>4. Total liabilities</b>	<b>6.5</b>	<b>6.4</b>	<b>6.0</b>	<b>5.8</b>	<b>5.8</b>	<b>5.8</b>	<b>5.7</b>	<b>5.0</b>	<b>5.0</b>
<b>EQUITY</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>	<b>31.03.2021</b>	<b>30.06.2021</b>	<b>30.09.2021</b>	<b>31.12.2021</b>
6.1. Paid-in capital	8.5	8.3	8.3	8.3	8.1	8.2	7.9	7.5	7.5
6.2. Retained earnings	1.6	1.3	1.5	1.4	1.3	1.3	1.2	1.7	1.8
6.3. Equity reserves	0	0	0	0	0	0	0	0	0
<b>6. Total equity</b>	<b>10.1</b>	<b>9.6</b>	<b>9.8</b>	<b>9.7</b>	<b>9.4</b>	<b>9.5</b>	<b>9.1</b>	<b>9.2</b>	<b>9.3</b>
<b>7. Total liability and equity</b>	<b>16.6</b>	<b>16.0</b>	<b>15.8</b>	<b>15.5</b>	<b>15.2</b>	<b>15.3</b>	<b>14.8</b>	<b>14.2</b>	<b>14.3</b>

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

*mln. manats*

<b>Profit and loss components</b>	<b>31.12.2019</b>	<b>31.03.2020</b>	<b>30.06.2020</b>	<b>30.09.2020</b>	<b>31.12.2020</b>	<b>31.03.2021</b>	<b>30.06.2021</b>	<b>30.09.2021</b>	<b>31.12.2021</b>
1. Interest income	2.0	0.6	1.1	1.5	2.0	0.5	0.9	1.4	1.8
a) interest income on loans	2.0	0.6	1.1	1.5	2.0	0.5	0.9	1.4	1.8
2. Interest expence	0.1	0.02	0.03	0.04	0.10	0.01	0.01	0.03	0.04
a) interest expence on loans	0.1	0.02	0.03	0.04	0.10	0.01	0.01	0.03	0.04
3. Net interest income (or loss)	1.9	0.5	1.1	1.5	1.9	0.4	0.9	1.4	1.8
4. Non-interest incomes	0.4	0.2	0.2	0.2	0.3	0.2	0.2	0.5	0.5
5. Non-interest expenses	1.0	0.2	0.5	0.7	1.0	0.2	0.5	0.7	1.0
6. Operating profit	1.3	0.5	0.8	1.0	1.2	0.4	0.6	1.2	1.3
7. Provision expenses	1.9	1.1	1.1	1.1	1.3	1.0	1.1	1.2	1.1
8. Profit or loss before taxes and unexpected expenses	-0.6	-0.6	-0.3	-0.1	-0.1	-0.6	-0.5	0.0	0.2
9. Profit or loss from unexpected activities and changes in accounting during the period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10. Net profit or loss before taxes	-0.6	-0.6	-0.3	-0.1	-0.1	-0.6	-0.5	0.0	0.2
11. Taxes	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
<b>12. Net profit or loss</b>	<b>-0.7</b>	<b>-0.6</b>	<b>-0.3</b>	<b>-0.1</b>	<b>-0.1</b>	<b>-0.6</b>	<b>-0.5</b>	<b>0.0</b>	<b>0.1</b>