

FINANCIAL MARKET SUPERVISORY AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 30 April, 2019

Baku – 2019

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

Assets	30.04.2019
1. Cash	1,365.2
2. Correspondent accounts with the Central Bank*	1,516.5
3. Nostro accounts (correspondent accounts with other banks)	2,604.8
4. Deposits with financial institutions, including banks	5,926.6
5. Securities	4,194.1
6. Loans to financial institutions, including banks	238.0
6.1. Net loans	226.4
7. Loans to customers	12,674.8
7.1. Special loan loss reserve	1,413.3
7.2. Net loans	11,261.5
8. Fixed assets	942.1
9. Intangible assets	147.4
10. Other assets (less special reserves)	1,584.5
11. Total assets	29,769.1
Liabilities	30.04.2019
1. Deposits (other than financial institutions)	18,801.6
1.1. Household deposits	8,625.2
1.1.1. Term deposits	5,469.7
1.1.2. Demand deposits	3,155.5
1.2. Corporate deposits**	10,176.4
1.2.1. Term deposits	1,727.7
1.2.2. Demand deposits***, including	8,448.7
- deposits of self-employed individuals	89.8
2. Due to the Central Bank	248.2
3. Loro accounts	291.5
4. Deposits from financial institutions	1,038.5
5. Loans from banks	79.4
6. Loans from other financial institutions	1,912.1
7. Securities issued by banks	1,778.2
8. Other liabilities****	1,199.8
9. Total liabilities	25,349.3
CAPITAL	30.04.2019
10. Equity	4,146.3
11. General reserves	273.5
12. Total capital	4,419.8
13. Total liabilities and capital	29,769.1

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	30.04.2019
1. Interest and similar income	644.0
1.1. Interest on loans	457.1
- less special accrual reserves	73.9
2. Interest and related expenses	187.7
2.1. Interest on deposits	125.3
3. Net interest income (loss)	382.4
4. Non-interest income	250.3
5. Non-interest expenses	344.3
6. Operating profit (loss)	288.4
7. Loan loss provisions (expenses)	(65.3)
8. Other income (expenses)	21.7
9. Profit (loss) before tax	375.4
10. Corporate income tax	27.5
11. Net profit (loss)	347.9

Table 3. Financial Market Summary – Banks

Items	30.04.2019
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	128
Number of ATMs	2544
Personnel	17 982