

FINANCIAL MARKET SUPERVISORY AUTHORITY

OVERVIEW OF THE BANKING SECTOR

As of 30 June, 2019

Baku – 2019

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

Assets	30.06.2019
1. Cash	1,404.1
2. Correspondent accounts with the Central Bank*	2,165.7
3. Nostro accounts (correspondent accounts with other banks)	2,731.5
4. Deposits with financial institutions, including banks	5,101.7
5. Securities	3,837.5
6. Loans to financial institutions, including banks	256.4
6.1. Net loans	242.1
7. Loans to customers	13,146.0
7.1. Special loan loss reserve	1,437.3
7.2. Net loans	11,708.7
8. Fixed assets	946.2
9. Intangible assets	164.2
10. Other assets (less special reserves)	1,678.4
11. Total assets	29,980.1
Liabilities	30.06.2019
1. Deposits (other than financial institutions)	18,831.2
1.1. Household deposits	8,633.8
1.1.1. Term deposits	5,337.4
1.1.2. Demand deposits	3,296.4
1.2. Corporate deposits**	10,197.4
1.2.1. Term deposits	2,253.2
1.2.2. Demand deposits***, including	7,944.2
- deposits of self-employed individuals	102.4
2. Due to the Central Bank	207.7
3. Loro accounts	267.8
4. Deposits from financial institutions	1,038.2
5. Loans from banks	75.7
6. Loans from other financial institutions	1,915.5
7. Securities issued by banks	1,759.5
8. Other liabilities****	1,284.9
9. Total liabilities	25,380.5
CAPITAL	30.06.2019
10. Equity	4,302.0
11. General reserves	297.6
12. Total capital	4,599.6
13. Total liabilities and capital	29,980.1

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	30.06.2019
1. Interest and similar income	962.1
1.1. Interest on loans	692.1
- less special accrual reserves	71.0
2. Interest and related expenses	281.2
2.1. Interest on deposits	187.8
3. Net interest income (loss)	609.9
4. Non-interest income	364.5
5. Non-interest expenses	559.7
6. Operating profit (loss)	414.7
7. Loan loss provisions (expenses)	(31.8)
8. Other income (expenses)	21.3
9. Profit (loss) before tax	467.8
10. Corporate income tax	34.4
11. Net profit (loss)	433.4

Table 3. Financial Market Summary – Banks

Items	30.06.2019
Number of banks	30
State-owned banks	2
Privately-owned banks	28
Banks with foreign equity investments	14
- 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%	6
Banks licensed year-to-date	0

Banks de-licensed year-to-date	0
Number of bank branches	513
Number of bank divisions	129
Number of ATMs	2571
Personnel	18 288

Table 4. Financial Market Summary – Non-Bank Credit Institutions and the National Post Office

	30.06.2019
Non-bank credit institutions	92
- Credit unions	49
State-owned NBCIs	1
Privately-owned NBCIs, including	91
Foreign invested NBCIs	7
NBCIs with foreign equity investments from 50% to 100%, of which	7
Local branch offices of foreign NBCIs	0
NBCIs with foreign equity investments up to 50%	0
NBCIs licensed year-to-date	0
NBCIs de-licensed year-to-date	12
Branches	195
Personnel	1973
National Post Office - Azerpost	
Postal offices (authorized to provide financial services)	63
Postal stations (authorized to provide financial services)	1113