

Table 1. General information on Financial Market Participants - Banks

	31.12.2019	31.12.2020	31.01.2021	28.02.2021	31.03.2021	30.04.2021	31.05.2021	30.06.2021	31.07.2021	31.08.2021	30.09.2021
Number of banks	30	26	26	26	26	26	26	26	26	26	26
State banks	2	2	2	2	2	2	2	2	2	2	2
Private banks	28	24	24	24	24	24	24	24	24	24	24
Banks with foreign capital	14	12	12	12	12	12	12	12	12	12	12
banks with 50% to 100% foreign capital, of which	7	7	7	7	7	7	7	7	7	7	7
- local branches of foreign banks	2	2	2	2	2	2	2	2	2	2	2
banks with less than 50% of the foreign capital	7	5	5	5	5	5	5	5	5	5	5
The number of banks licensed since the beginning of the year	0	0	0	0	0	0	0	0	0	0	0
The number of banks whose licenses have been revoked since the beginning of the year	0	4	0	0	0	0	0	0	0	0	0
Number of banks' branches	509	455	456	456	458	462	465	465	465	466	466
Number of banks' divisions	133	109	108	108	105	102	100	101	102	103	103
Number of ATMs	2647	2715	2740	2747	2765	2771	2785	2795	2824	2842	2854
Number of employess	19460	18708	18724	18724	18745	18893	18901	18993	19169	19344	19488

Table 2. Overview of Banking Sector

mln. manats

Assets	31.12.2019	31.12.2020	31.01.2021	28.02.2021	31.03.2021	30.04.2021	31.05.2021	30.06.2021	31.07.2021	31.08.2021	30.09.2021
1. Cash	1,531.5	1,532.2	1,610.8	1,643.4	1,884.5	1,689.6	1,795.7	1,839.4	1,778.8	1,710.7	1,858.2
2. Claims on CBAR, total *	2,600.7	3,071.0	2,716.2	2,630.0	2,781.6	2,965.9	3,349.1	3,272.3	3,360.2	3,328.0	3,445.7
3. Nostro accounts (correspondent accounts with other banks)	3,266.7	3,493.9	3,271.8	3,075.8	3,072.5	2,950.8	3,352.6	2,724.4	3,231.2	3,023.5	3,521.2
4. Deposits in financial institutions, including banks	5,538.2	4,155.7	4,057.6	4,327.4	4,329.2	4,053.0	3,957.3	3,813.1	3,710.0	3,790.0	3,840.6
5. Securities	3,261.3	4,335.0	4,677.9	4,830.7	4,726.5	4,790.4	4,753.3	4,960.3	4,650.6	4,862.8	4,770.6
6. Loans to financial institutions, including banks	304.8	259.7	251.4	216.1	213.3	216.9	216.5	221.1	227.7	256.1	279.8
6.1 net loans	287.7	244.7	236.4	201.1	198.3	201.3	200.6	204.3	210.2	237.9	260.9
7. Loans to customers	14,900.9	14,157.0	14,213.7	14,246.1	14,352.4	14,611.8	14,691.4	14,856.9	14,966.5	15,206.8	15,538.7
7.1 Less specific reserves against possible losses on loans	1,449.7	1,136.6	1,149.6	1,166.1	1,162.7	1,176.9	1,190.4	1,199.2	1,208.9	1,225.0	1,226.6
7.2 Net loans to customers	13,451.2	13,020.3	13,064.1	13,080.0	13,189.6	13,434.9	13,501.0	13,657.7	13,757.6	13,981.9	14,312.1
8. Fixed assets	987.4	741.4	736.7	739.4	737.5	740.2	745.4	757.3	753.7	761.5	765.7
9. Intangible assets	167.8	146.4	147.3	146.2	146.1	149.3	149.3	148.5	146.9	150.2	150.4
10. Other assets (less specific reservers)	1,630.3	1,314.7	1,426.0	1,529.4	1,455.7	1,821.3	2,006.4	1,692.6	2,069.0	1,580.3	1,601.1
11. Total Assets	32,722.8	32,055.3	31,944.8	32,203.4	32,521.4	32,796.7	33,810.7	33,069.9	33,668.1	33,426.7	34,526.5
Liabilities	31.12.2019	31.12.2020	31.01.2021	28.02.2021	31.03.2021	30.04.2021	31.05.2021	30.06.2021	31.07.2021	31.08.2021	30.09.2021
1. Deposits (excluding financial institutions)	21,326.7	20,722.9	20,288.5	20,653.8	21,050.5	21,362.1	22,065.5	22,125.0	22,849.3	22,749.7	23,650.0
1.1 Individuals	8,508.0	8,044.7	8,079.6	8,247.5	8,012.8	8,219.9	8,478.0	8,270.7	8,439.5	8,400.2	8,663.6
1.1.1 term deposits	5,658.7	4,789.2	4,752.5	4,784.8	4,806.0	4,900.1	4,981.3	5,007.2	5,089.5	5,167.5	5,238.0
1.1.2 current accounts	2,849.3	3,255.4	3,327.1	3,462.7	3,206.8	3,319.8	3,496.8	3,263.5	3,350.0	3,232.6	3,425.6
1.2 Legal entities **	12,818.7	12,678.3	12,209.0	12,406.3	13,037.7	13,142.2	13,587.5	13,854.4	14,409.8	14,349.5	14,986.4
1.2.1 term deposits	2,605.6	2,039.0	2,122.7	2,058.2	2,119.3	2,123.7	2,248.1	2,072.9	2,290.1	2,229.3	2,091.9
1.2.2 current *** accounts	10,213.1	10,639.3	10,086.2	10,348.1	10,918.5	11,018.5	11,339.4	11,781.5	12,119.7	12,120.3	12,894.5
- deposits of entrepreneurs	130.0	133.2	123.3	132.4	134.7	133.0	157.2	164.7	166.4	158.9	174.5
2. CBAR's claims to banks	326.1	374.4	374.1	373.6	371.4	371.3	371.3	371.1	371.0	370.9	370.8
3. Loro accounts	235.0	232.0	221.0	233.3	233.6	262.9	286.4	227.6	214.0	193.3	195.5
4. Deposits of financial institutions	1,205.5	1,078.2	1,046.6	965.4	908.7	950.9	999.9	1,014.0	1,070.0	1,063.8	1,077.9
5. Loans of banks	74.5	48.7	48.7	34.2	29.2	34.3	34.3	34.3	33.7	42.7	71.1
6. Loans from other financial institutions	1,991.6	2,099.0	2,099.2	2,106.7	2,130.2	2,161.6	2,181.6	2,201.4	2,237.0	2,253.5	2,287.4
7. Securities issued by banks	1,747.7	1,729.7	1,728.2	1,728.2	1,726.0	1,726.0	1,726.0	876.0	876.0	876.0	876.0
8. Other liabilities	1,232.7	1,071.1	1,417.7	1,342.5	1,222.4	1,196.4	1,393.3	1,370.7	1,248.7	1,063.0	1,126.5
9. Total liabilities	28,139.8	27,356.1	27,224.1	27,437.7	27,672.0	28,065.6	29,058.2	28,220.1	28,899.7	28,613.0	29,655.2
Equity	31.12.2019	31.12.2020	31.01.2021	28.02.2021	31.03.2021	30.04.2021	31.05.2021	30.06.2021	31.07.2021	31.08.2021	30.09.2021
10. Equity capital	4,258.0	4,382.9	4,391.0	4,438.9	4,518.5	4,401.1	4,421.9	4,519.0	4,434.6	4,481.0	4,532.4
11. General reserves	325.0	316.4	329.7	326.9	330.8	330.0	330.6	330.7	333.9	332.8	339.0
12. Total Capital	4,583.0	4,699.2	4,720.7	4,765.8	4,849.4	4,731.1	4,752.5	4,849.7	4,768.4	4,813.7	4,871.4
13. Total liabilities and capital	32,722.8	32,055.3	31,944.8	32,203.4	32,521.4	32,796.7	33,810.7	33,069.9	33,668.1	33,426.7	34,526.5

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

Table 3. Profit and Loss statement (Banking Sector)*mln. manats*

Profit and loss items	31.12.2019	31.12.2020	31.01.2021	28.02.2021	31.03.2021	30.04.2021	31.05.2021	30.06.2021	31.07.2021	31.08.2021	30.09.2021
1. Interest and related income	1,922.2	1,920.5	163.1	324.9	495.3	662.6	835.1	1,008.6	1,184.6	1,362.0	1,545.8
1.1 Interest on loans, total	1,421.6	1,519.5	129.7	259.3	394.2	527.7	665.0	805.7	948.4	1,092.1	1,242.4
- less special provisions on interest	44.0	59.9	6.6	12.0	14.6	12.6	14.2	12.1	19.4	23.8	29.3
2. Interest expense	547.9	492.5	43.4	85.7	129.0	173.8	219.2	262.6	307.1	352.7	397.1
2.1 interest on deposits	372.4	312.9	27.6	54.5	82.6	111.4	141.7	172.9	201.6	232.0	264.8
3. Net interest profit (loss)	1,330.3	1,368.1	113.1	227.2	351.7	476.2	601.6	734.0	858.2	985.5	1,119.5
4. Non-interest income	723.7	672.1	49.6	104.8	170.8	236.3	334.2	418.9	487.9	576.2	625.1
5. Non-interest expenses	1,205.0	1,236.5	91.5	195.0	301.7	410.9	524.6	647.2	771.5	916.8	1,020.8
6. Operating profit (loss)	849.0	803.7	71.2	137.0	220.8	301.6	411.2	505.7	574.7	644.8	723.8
7. Loan loss provisions	177.3	71.0	36.8	47.7	39.0	63.6	87.5	76.7	94.0	108.4	125.0
8. Other income (expenses)	21.3	0.6	(0.0)	0.0	(0.9)	0.1	0.1	0.1	0.1	0.7	0.6
9. Profit (loss) before taxes	693.0	733.3	34.4	89.3	180.9	238.1	323.8	429.1	480.8	537.1	599.4
10. Profit tax	156.1	165.5	9.0	16.2	32.1	43.4	50.6	62.8	71.9	81.9	93.8
11. Net profit (loss)	536.9	567.8	25.4	73.1	148.8	194.7	273.2	366.3	408.9	455.2	505.6

Table 4. Information on the structure* of banks' loan portfolio*mln. manats*

Portfolio distribution	31.12.2019	31.12.2020	31.01.2021	28.02.2021	31.03.2021	30.04.2021	31.05.2021	30.06.2021	31.07.2021	31.08.2021	30.09.2021
Loan portfolio, including	14,900.9	14,157.0	14,213.7	14,246.1	14,352.4	14,611.8	14,691.4	14,856.9	14,966.5	15,206.8	15,538.7
- business loans *	9,031.6	8,478.3	8,456.7	8,530.7	8,565.1	8,688.0	8,681.4	8,729.4	8,728.5	8,810.0	9,002.3
- consumer loans	4,075.3	3,661.2	3,702.6	3,634.0	3,680.4	3,777.8	3,847.3	3,939.9	4,024.6	4,132.9	4,239.0
- mortgages	1,794.0	2,017.5	2,054.5	2,081.4	2,106.8	2,146.1	2,162.7	2,187.6	2,213.4	2,263.9	2,297.4

Note (The distribution of the loan portfolio is given in accordance with the prudential methodology).

** Loans to individuals are classified as business loans in accordance with the purpose*