

**FINANCIAL MARKET SUPERVISORY AUTHORITY**

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**OVERVIEW OF THE NON-BANKING CREDIT  
ORGANIZATIONS**

**As of 30 September 2019**

**Baku– 2019**

**Table 1. Consolidated Balance Sheet of Non-Bank Credit Institutions\***

<b>Assets</b>	<b>30.09.2019</b>
1. Cash	3.2
2. Current accounts	28.7
3. Term deposits with banks	6.1
4. Securities	0.0
5. Investments	0.5
6. Loans to customers	255.0
6.1 Special loan loss reserve	34.3
6.2. Net loans	220.7
7. Loans to financial institutions	1.1
7.1. net loans	0.3
8. Fixed assets	23.2
9. Intangible assets	1.0
10. Other assets (less special reserves)	30.7
<b>11. Total assets</b>	<b>314.4</b>

<b>Liabilities</b>	<b>30.09.2019</b>
1. Borrowings	88.4
1.1 Loans from banks	49.3
1.2 Loans from other financial institutions	39.1
1.3 Security deposits	0.0
2. Securities	29.8
3. Deposits of central governments	29.3

4. Other liabilities	41.1
<b>5. Total liabilities</b>	<b>188.6</b>

<b>CAPITAL</b>	<b>30.09.2019</b>
6.1. Equity	103.8
6.2. Grants	5.2
6.3. Retained earnings	4.6
7. Reserves	(12.0)
<b>8. Capital</b>	<b>125.8</b>
<b>9. Total liabilities and capital</b>	<b>314.4</b>

\* Except Agrarkredit CJSC

## **Table 2. Income Statement (non-bank credit institutions)\***

*(AZN million)*

<b>Profit and Loss Accounts</b>	<b>30.09.2019</b>
1. Interest and similar income	41.8
a) interest on loans	41.6
2. Interest and associated costs	8.3
a) interest on obligations	8.3
3. Net interest income (loss)	33.5

4. Non-interest income	8.2
5. Non-interest costs	27.7
6. Operating profit (loss)	14.0
7. Loan loss provisions (costs)	(1.0)
8. Profit (loss) before tax and contingencies	15.0
9. Income (costs) from contingency activities and previous period's accounting changes	1.1
10. Profit (loss) before tax	16.1
11. Profit tax	1.4
<b>12. Net profit (loss)</b>	<b>14.7</b>

\* Except Agrarkredit CJSC

### Table 3. Consolidated Balance Sheet of Credit Unions

(AZN million)

Assets	30.09.2019
1. Cash and correspondent accounts	0.4
2. Total loans (less reserves)	14.3
3. Fixed assets (less depreciation)	0.2
4. Accrued interest	0.9
5. Other assets	0.1
<b>6. Total assets</b>	<b>15.9</b>

<b>Liabilities</b>	<b>30.09.2019</b>
1. Loans received	5.9
2. Interest due	0.1
3. Other liabilities	0.1
<b>4. Total liabilities</b>	<b>6.1</b>

<b>CAPITAL</b>	<b>30.09.2019</b>
6.1. Equity	8.4
6.2. Retained earnings	1.4
6.3. Capital reserve	0
<b>6. Total capital</b>	<b>9.8</b>
<b>7. Total liabilities and capital</b>	<b>15.9</b>

**Table 4. Income Statement of Credit Unions**

*(AZN million)*

<b>Profit and Loss Accounts</b>	<b>30.09.2019</b>
1. Interest and similar income	1.5
a) interest on loans	1.5
2. Interest and associated costs	0.1
a) interest on obligations	0.1
3. Net interest income (loss)	1.4
4. Non-interest income	0.3
5. Non-interest costs	0.7
6. Operating profit (loss)	1.0
7. Loan loss provisions (costs)	1.9
8. Profit (loss) before tax and contingencies	-0.9
9. Income (costs) from contingency activities and previous period's accounting changes	0.0
10. Profit (loss) before tax	-0.9
11. Profit tax	0.0
12. Net profit (loss)	-0.9

**Table 5. Financial Market Overview - Non-Bank Credit Institutions and the National Post Office**

	30.09.2019
<b>Non-bank credit institutions, including</b>	92
- credit unions	47
State-owned NBCIs	1
Privately-owned NBCIs, of which	91
Foreign capital NBCIs	7
NBCIs with foreign equity investments from 50 to 100 percent	7
local branch offices of foreign NBCIs	0
NBCIs with foreign equity investments under 50 percent	0
NBCIs licensed year to date	2
NBCIs de-licensed year to date	14
Branches	217
Personnel	2043
<b>National Post Office - Azerpost</b>	
Post offices (authorized to provide financial services)	63
Postal stations (authorized to provide financial services)	1113