
REPUBLIC OF AZERBAIJAN
FINANCIAL MARKET SUPERVISORY AUTHORITY

BANKING SECTOR OVERVIEW

as of January 31, 2017

Baku – 2017

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

Assets	1/31/2017
1. Cash	1,238.3
2. Correspondent accounts with the Central Bank	3,210.4
3. Nostro accounts (correspondent accounts with other banks)	2,119.4
4. Deposits with financial institutions, including banks	7,513.8
5. Securities	354.8
6. Loans to financial institutions, including banks	558.7
6.1. Net loans	502.9
7. Loans to customers	16,206.6
7.1. Special loan loss reserve	1,787.8
7.2. Net loans	14,418.8
8. Fixed assets	799.3
9. Intangible assets	108.8
10. Other assets (less special reserves)	2,140.5
11. Total assets	32,407.1

(AZN million)

Liabilities	1/31/2017
1. Deposits (other than financial institutions)	17,301.6
1.1. Household deposits	7,691.3
1.1.1. Term deposits	6,032.0
1.1.2. Demand deposits	1,659.3
1.2. Corporate deposits*	9,610.3
1.2.1. Term deposits	4,543.4
1.2.2. Demand deposits**	5,066.8
2. Due to the Central Bank	1,701.4
3. Loro accounts	899.4
4. Deposits from financial institutions	4,404.0
5. Loans from banks	2,240.7
6. Loans from other financial institutions	2,261.2
7. Securities issued by banks	418.1
8. Other liabilities	1,121.1
9. Total liabilities	30,347.5

(AZN million)

CAPITAL	1/31/2017
10. Equity	1,760.5
11. General reserves	299.1
12. Total capital	2,059.6
13. Total liabilities and capital	32,407.1

Note: Based on the Supervisory Reporting Methodology. Deposits of self-employed individuals are reported as part of corporate deposits.

**Includes deposits of self-employed individuals, other than deposits of central governments and municipalities*

****Includes current accounts of non-bank financial institutions*

Table 2. Income Statement (banking sector)*(AZN million)*

Profit and Loss Accounts	1/31/2017
1. Interest and similar income	179.8
1.1. Interest on loans	130.9
2. Interest and related expenses	91.0
2.1. Interest on deposits	35.3
3. Net interest income (loss)	88.8
4. Non-interest income	(303.8)
5. Non-interest expenses	67.4
6. Operating profit (loss)	(282.4)
7. Loan loss provisions (expenses)	212.0
8. Other income (expenses)	1.1
9. Profit (loss) before tax	(493.2)
10. Corporate income tax	2.7
11. Net profit (loss)	(496.0)

Table 3. Financial Market Summary - Banks

	1/31/2017
Number of banks	32
State-owned banks	2
Privately-owned banks	30
Banks with foreign equity investments	16
banks with foreign equity investments from 50% to 100%	7
local branch offices of foreign banks	2
banks with foreign equity investments up to 50%	9
Banks licensed year-to-date	0
Banks de-licensed year-to-date	0
Number of bank branches	569
Number of bank divisions	132
Number of ATMs	2,468
Personnel	16,928