Azerbaijan Banks Association

**AZERBAIJAN BANKS – 2016**

**BAKU - 2017**

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| **Number** | **STRUCTURE OF AZERBAIJAN BANK MARKET VƏ SERVİCE NETWORK** | **2015** | **2016** |
| 1 | Number of Banks | 43 | 32 |
| 2 | Number of getting license banks in the early in year | 0 | 0 |
| 3 | Number of canceled license in the early in year | 2 | 11 |
| 4 | Number of state banks | 2 | 2 |
| 5 | Number of special banks | 41 | 30 |
| 6 | Number of external capital banks | 21 | 15 |
| 6.1. | Authorized capital of the banks which has more than 50% of exterior capital | 8 | 6 |
| 6.1.1. | also local branch of exterior banks | 2 | 2 |
| 6.2. | Authorized capital of the banks which has about than 50% of exterior capital | 13 | 9 |
| 7 | Service network of Banks |  |  |
| 7.1. | Number of banks branch | 750 | 569 |
| 7.2. | Number of bank departments | 164 | 131 |
| 7.3. | Number of ATM-s | 2694 | 2454 |
| 7.4. | Number of POS terminals | 80301 | 71806 |
| 8 | Number of employees in bank sector | m/y | 16947 |

Source: Azerbaijan Republic Financial Markets Supervision Chamber and Central Bank of The Republic of Azerbaijan

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|  | **AZƏRBAIJAN BANK SECTOR’S SHEET BALANCE**  *(with mln.manat)* | **31.12.2016** |
| **1** | **Assets** | **31439.5** |
| **1.1.** | Cash funds | 1081.7 |
| **1.2.** | Correspondent account in Central Bank | 3203.3 |
| **1.3.** | "Nostro" accounts (correspondent account in other banks), | 1482.2 |
| **1.4.** | Including banks, financial institutes’ deposits | 7647.5 |
| **1.5.** | Securities | 414.6 |
| **1.6.** | Including banks, financial institutes’ credits, | 832.4 |
| **1.6.1.** | - Pure credits | 780.2 |
| **1.7.** | Loans to customers | 15938.3 |
| **1.7.1.** | Purpose assets for payment of possible losses on loans | 1693.3 |
| **1.7.2.** | - Pure credits | 14245.0 |
| **1.8.** | Basis funds | 803.7 |
| **1.9.** | intangible assets | 109.6 |
| **1.10.** | Other assets (deductible reserves) | 1671.7 |
|  | | |
| **2** | **Liabilities** | **29530.7** |
| **2.1.** | Deposits (except for financial institutions) | 16410.0 |
| **2.1.1.** | - physical’s deposits | 7432.1 |
| **2.1.1.a** | - term | 5671.2 |
| **2.1.1.b** | - demand | 1760.9 |
| **2.1.2.** | - legal persons deposits | 8977.9 |
| **2.1.2.a** | - term | 4140.1 |
| **2.1.2.b** | - demand | 4837.8 |
| **2.2.** | CBA claims against to Banks, total | 1695.5 |
| **2.3.** | Loro accounts | 627.0 |
| **2.4.** | Financial institutes’ deposits | 4509.5 |
| **2.5.** | Banks’ credits | 1708.3 |
| **2.6.** | Other financial institute’s credits | 2256.3 |
| **2.7.** | Issued securities by banks | 387.2 |
| **2.8.** | Other liabilities | 1936.9 |
|  | | |
| **3** | **Capital** | **1908.8** |
| **3.1.** | special capital | 1658.5 |
| **3.2.** | total reserves | 250.3 |
| **4** | **Total Liabilities and capital** | **31439.5** |

Source: Azerbaijan Republic Financial Markets Supervision Chamber

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|  | **SHEET STATEMENT ABOUT PROFİT AND LOSS OF BANK SECTOR** *(with mln. manats)* | **31.12.2016** |
| **1** | **Pure interest incomes** | **914.4** |
| 1.1. | These types of percent and income | 1994 |
| 1.1.a. | - interest income on loan | 1702.1 |
| 1.2. | Interests and expenses related to them | 1079.7 |
| 1.2.a. | - interest payments for deposits | 461.8 |
| **2** | **Pure non-interest incomes** | **-1337** |
| 2.1. | non-interest incomes | -338.3 |
| 2.2. | non-interest expenses | 998.7 |
| **3** | **Operating profit (loss)** | **-422.6** |
| 4 | Distribution (expense) of a special reserve for possible losses on assets | 1212 |
| 5 | Other income (expense) | 9.4 |
| 6 | Profit (loss) until tax is paid | -1625.1 |
| 7 | Taxes from profit | 42.5 |
| **8** | **Pure profit (lose)** | **-1667.6** |

Source: Azerbaijan Republic Financial Markets Supervision Chamber

**“AccessBank” QSC**

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| **Basic bank information** | |
| Bank’s requisite: |  |
| Bank’s complete name | "AccessBank" Closed Joint Stock Company |
| Bank’s short name | "AccessBank" Closed Joint Stock Company |
| Address of the head office | Tbilisi prospect 3, Baku, Azerbaijan, AZ1065 |
| Telex | - |
| Telephone | (+99412) 490 80 10 |
| Fax | (+99412) 510 37 71 |
| Web address | [www.accessbank.az](http://www.accessbank.az/) |
| e-mail | [info@accessbank.az](mailto:info@accessbank.az) |
| Date of establishment and current legal status | 29.10.2002, Closed Joint Stock Company |
| License | 25.10.2002 dated 245 numbered license |
| Bank employees number | 1,700 |
| Types of services | business and consumer credits, deposits, plastic cards, deposit boxes, and etc. |
| Provided services to banks and other financial institutions | bank settlement operations |
| Number of branches within country and foreign | 39 |
| Subsidiary and associate companies | no |
| Contact with international financial institute | EBRD, ADB, IFC, BSTDB, EIB, FMO, OeEB, etc. |
| International rating | BB- |
| International prize and recognitions | The Banker, Euromoney, Global Finance, etc. |
| Participation in international projects | - |

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|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 80266.3 | 63324.8 |
| **2** | Correspondent account in Central Bank | 66542.6 | 186588.5 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 36437.5 | 35487.2 |
| **4** | Including, financial institutes’ deposits | 0.0 | 43299.6 |
| **5** | Securities | 0.0 | 1738.8 |
| **6** | Including, financial institutes’ credits, | 0.0 | 0.0 |
| 6.1 | - Pure credits | 0.0 | 0.0 |
| **7** | Loans to customers | 922797.3 | 704189.3 |
| 7.1 | Purpose assets for payment of possible losses on loans | 25403.5 | 105394.9 |
| 7.2 | - Pure credits | 897393.8 | 598794.4 |
| **8** | Basis funds | 45528.8 | 40828.6 |
| **9** | intangible assets | 25034.5 | 23769.0 |
| **10** | Other assets (deductible reserves) | 37594.5 | 65040.7 |
| **11** | **Total assets** | **1188799.0** | **1058871.7** |
|  | | | |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 279812.5 | 284846.5 |
| 1.1 | - Physical person’s deposits | 240457.2 | 233483.3 |
| 1.1.1 | - term | 172154.4 | 165252.7 |
| 1.1.2 | - demand | 68302.8 | 68230.6 |
| 1.2 | - Legal person’s deposits | 39355.3 | 51363.1 |
| 1.2.1 | - term | 400.0 | 300.0 |
| 1.2.2. | - demand | 38955.3 | 51063.1 |
| 2 | CBA claims against to Banks | 20000.0 | 30000.0 |
| 3 | Loro accounts | 0.0 | 232.5 |
| 4 | Financial institutes’ deposits | 41983.4 | 76681.0 |
| 5 | Banks’ credits | 15000.0 | 0.0 |
| 6 | Other financial institute’s credits | 646404.9 | 590833.4 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | other liabilities | 27357.0 | 23817.9 |
| **9** | **Total Liabilities** | **1030557.8** | **1006411.2** |
|  | | | |
|  | **Capital** |  |  |
| 10 | Special capital | 147114.9 | 36544.8 |
| 11 | Total reserves | 11125.2 | 15915.8 |
| **12** | **Total capital** | **158240.1** | **52460.5** |
| **13** | **Total Liabilities and capital** | **1188797.9** | **1058871.7** |

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|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| 1 | These types of percent and income | 171567.8 | 135512.4 |
| 1.1 | - interest income on loan | 171268.4 | 134749.9 |
| 2 | Interests and expenses related to them | 61459.8 | 65683.8 |
| 2.1 | - interest payments for deposits | 21915.1 | 13711.6 |
| 3 | Pure non-interest incomes (loss) | 110108.0 | 69828.6 |
| 4 | Non-interest incomes | 19803.7 | 36605.2 |
| 5 | Non-interest expenses | 87109.6 | 72763.8 |
| 6 | Operating profit (loss) | 42802.1 | 33669.9 |
| 7 | Allocation (expense) of special provision for possible losses on assets | 37638.5 | 145200.3 |
| 8 | Other incomes (expenses) | 0.0 | 0.0 |
| 9 | Profit (loss) until tax is paid | 5163.6 | -111530.3 |
| 10 | Taxes from profit | 3457.4 | -39.1 |
| 11 | **Pure profit (lose)** | 1706.3 | -111491.3 |

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|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** |  | 39 | 39 |
| **2** | **Number of department** |  | 1 | 0 |
| **3** | **Number of ATM** |  | 56 | 53 |
| **4** | **Number of POS Terminal** |  | 492 | 482 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 42275 | 47480 |
| 5.1 | - Debit cards | *Including salary cards* | 34369 | 43809 |
| 5.2 | - Credit cards | *Including installment cards* | 7906 | 3671 |
| **6** | **Number of employee** |  | 1903 | 1700 |

**“AFB BANK” ASC**

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| **Basic bank information** | |
| Bank’s requisite |  |
| Bank’s complete name | "AFB BANK" Open Joint Stock Company |
| Bank’s short name | AFB BANK |
| Address of the head office | Jasamal region Ismayilbey Qutqashinli street 112 |
| Telex |  |
| Telephone | (012) 565 65 65 |
| Fax | (012) 565 65 77 |
| Web address | [www.afb.az](http://www.afb.az/) |
| Email | info@afb.az |
| Date of establishment and current legal status | 28.11.2008, Open Joint Stock Company |
| License | № 253 |
| Bank employees number |  |
| Types of services | all services about banking activity |
| Provided services to banks and other financial institutions | cash, correspondent account service |
| Number of branches within country and foreign | number of branches in country - 10, abroad - 0 |
| Subsidiary and associate companies | AFB Capital |
| Contact with international financial institute | Correspondent account connections are available (Raiffaizen Bank, Commerzbank, Bank of Georgia, Promsvyazbank and etc.) |
| International rating | No |
| International prize and recognitions | No |
| Participation in international projects | absent |

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| **Balance indicators**  *(with thousand manats)* | | **2015** | **2016** |
|  | **Assets** |  |  |
| 1 | Cash funds | 35013.0 | 34460.4 |
| 2 | Correspondent account in Central Bank | 27675.7 | 26697.5 |
| 3 | Nostro accounts (in other banks correspondent accounts) | 63207.1 | 32208.5 |
| 4 | Including, financial institutes’ deposits | 6249.6 | - |
| 5 | Securities | - | - |
| 6 | Including, financial institutes’ credits, | 3922.0 | - |
| 6.1 | - Pure credits | 3922.0 | - |
| 7 | Loans to customers | 181008.5 | 225399.41 |
| 7.1 | Purpose assets for payment of possible losses on loans | 11811.2 | 27397.8 |
| 7.2 | - Pure credits | 169197.3 | 198001.7 |
| 8 | basis funds | 3016.9 | 2504.3 |
| 9 | intangible assets | 784.8 | 636.4 |
| 10 | Other assets (deductible reserves) | 3507.9 | 5937.2 |
| **11** | **Total assets** | **312574.4** | **300446.0** |
|  | | | |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 123281.8 | 96723.65 |
| 1.1 | - Physical person’s deposits | 20764.0 | 23710.8 |
| 1.1.1 | - term | 3042.0 | 7031.3 |
| 1.1.2 | - demand | 17722.0 | 16679.5 |
| 1.2 | - Legal persons deposits | 102517.8 | 73012.9 |
| 1.2.1 | - term | 8642.3 | 26151.6 |
| 1.2.2 | - demand | 93875.5 | 46861.3 |
| 2 | CBA claims against to Banks | - | - |
| 3 | Loro accounts | 42.4 | 53.1 |
| 4 | Financial institutes’ deposits | 16841.5 | 18290.4 |
| 5 | Banks’ credits | - | - |
| 6 | Other financial institute’s credits | 88674.9 | 95329.9 |
| 7 | Issued securities by banks | - | - |
| 8 | other liabilities | 5228.8 | 8914.6 |
| **9** | **Total Liabilities** | **234069.5** | **219311.7** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 76426.8 | 78920.3 |
| 11 | Total reserves | 2078.1 | 2214.1 |
| **12** | Total capital | **78504.9** | **81134.4** |
| **13** | **Total Liabilities and capital** | **312574.4** | **300446.0** |

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|  | **Profit and loss items**  **(with thousand manats)** | **2015** | **2016** |
| 1 | These types of percent and income | 16 063.8 | 17 853.9 |
| 1.1 | - interest income on loan | 15 516.9 | 17 185.9 |
| 2 | Interests and expenses related to them | 3 132.4 | 2 818.1 |
| 2.1 | - interest payments for deposits | 466.98 | 665.7 |
| **3** | Pure non-interest incomes (loss) | **12 931.4** | **15 035.8** |
| 4 | Non-interest incomes | 12 443.1 | 19 339.4 |
| 5 | Non-interest expenses | 11 268.1 | 11 870.1 |
| **6** | Operating profit (loss) | **14 106.4** | **22 505.2** |
| 7 | Allocation (expense) of special provision for possible losses on assets | 11 271.2 | 19 145.3 |
| 8 | Other incomes (expenses) | - | - |
| **9** | Profit (loss) until tax is paid | **2 835.2** | **3 359.9** |
| 10 | Taxes from profit | 755.9 | 805.7 |
| **11** | **Pure profit (lose)** | **2 079.4** | **2 554.2** |

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|  | **Service network** | **Note** | **2015** | **2016** |
| **1** | **Number of filial** |  | **10** | **10** |
| **2** | **Number of department** |  | **3** | **3** |
| **3** | **Number of exchange branchs** |  | **1** | **1** |
| **4** | **Number of ATM** |  | **43** | **50** |
| **5** | **Number of Post Terminal** |  | **901** | **219** |
| **6** | **Number of plastic cards** | **Number of active plastic cards** | **28171** | **36053** |
| 6.1 | - debit cards | including salary cards | 14290 | 17823 |
| 6.2 | - credit cards | including installment cards | 13881 | 18230 |
| **7** | **Number of employee** |  | **263** | **281** |

**AGBank ASC**

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| **Basic bank information** |  |
| Bank’s requisite: | “AGBank” ASC Baku s. C. Mammadquluzade street.102 A, AZ1078 VÖEN: 9900019651 Code: 505817 AR Central Bank  M/h: AZ75NABZ01350100000000017944 SWIFT:AZEGAZ22 |
| Bank’s complete name | AGBank ASC |
| Bank’s short name | AGBank ASC |
| Address of the head office | Baku c. C. Mammadquluzade street.102 A, AZ1078 |
| Telex |  |
| Telephone | 994 12 4975017 |
| Fax | 994 12 4989615 |
| Web address | [www.agbank.az](http://www.agbank.az/) |
| E-mail | [info@agbank.az](mailto:info@agbank.az) |
| Date of establishment and current legal  Status | 11/9/1992 |
| License | 13 numbered license |
| Bank’s employees number | 569 |
| Types of services | Settlement and cash services, deposits, plastic cards, money transfers, documentary operations, İnternet Banking, Mobile banking |
| Provided services to banks and other financial institutions | money transfers |
| Number of branches within country and foreign | 20 (within country) |
| Subsidiary and associate companies |  |
| Contact with international financial institute | Commerzbank, RBI, KBC Bank, Bank of New York |
| International rating |  |
| International prize and recognitions |  |
| Participation in international projects |  |

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|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 9302.1 | 14798.2 |
| **2** | Correspondent account in Central Bank | 7918.4 | 8342.5 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 8545.8 | 31090.3 |
| **4** | including, financial institutes’ deposits | 0.0 | 0.0 |
| **5** | Securities |  |  |
| **6** | including, financial institutes’ credits, | 10958.7 | 20598.4 |
| 6.1 | - Pure credits | 10958.7 | 20598.4 |
| **7** | Loans to customers | 399272.9 | 292226.8 |
| 7.1 | Purpose assets for payment of possible losses on loans | 25599.8 | 42300.5 |
| 7.2 | - Pure credits | 373673.1 | 249926.4 |
| **8** | Basis funds (deprecation) | 21646.8 | 100904.5 |
|  | Real estate not used in the banking sector (minus reserves) | 3371.4 | 7052.7 |
| **9** | intangible assets (depreciation deductible) | 4121.0 | 4146.8 |
|  | 14. Participation in other economic societies (less than 50%), total | 559.1 | 465.7 |
| **10** | Other assets (deductible reserves) | 113494.1 | 82793.3 |
|  | Provision for possible losses on off-balance sheet assets | 63.8 | 115.6 |
| **11** | **Total assets** | **553526.6** | **520003.2** |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) |  |  |
| 1.1 | - Physical person’s deposits | 256745.1 | 158462.3 |
| 1.1.1 | - term | 210379.7 | 124637.0 |
| 1.1.2 | - demand | 46365.5 | 33825.3 |
| 1.2 | - Legal persons deposits | 56788.9 | 57813.2 |
| 1.2.1 | - term | 858.2 | 3641.3 |
| 1.2.2. | - demand | 55930.7 | 54171.9 |
| 2 | CBA claims against to Banks | 21000.0 | 45000.0 |
| 3 | Loro accounts | 22351.6 | 6799.4 |
| 4 | Financial institutes’ deposits | 30101.5 | 35601.6 |
|  | Banks’ deposits | 3586.9 | 8853.5 |
| 5 | Banks’ credits | 18974.3 | 40402.7 |
| 6 | Other financial institute’s credits | 96258.6 | 82635.1 |
| 7 | Issued securities by banks | 7632.0 | 0.0 |
| 8 | other liabilities | 26813.3 | 30631.2 |
| **9** | **Total Liabilities** | **540252.3** | **466199.0** |
|  | **Capital** |  |  |
| 10 | Special capital | 6936.2 | 48569.0 |
| 11 | Total reserves | 6338.1 | 5235.2 |
| **12** | **Total capital** | **13274.3** | **53804.1** |
| **13** | **Total Liabilities and capital** | **553526.6** | **520003.2** |

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|  | **Profit and loss items**  **(with thousand manats)** | **2015** | **2016** |
| **1** | These types of percent and income | 52050.0 | 39547.9 |
| 1.1 | - interest income on loan | 50324.8 | 38042.2 |
| **2** | Interests and expenses related to them | 24837.6 | 22939.8 |
| 2.1 | - interest payments for deposits | 17368.8 | 11683.2 |
| **3** | Pure non-interest incomes (loss) | 27212.4 | 16608.1 |
| **4** | Non-interest incomes | -3754.8 | 32260.7 |
| **5** | Non-interest expenses | 35725.4 | 47386.0 |
| **6** | Operating profit (loss) | -12267.8 | 1482.8 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 25860.8 | 36969.9 |
| **8** | Other incomes (expenses) |  |  |
| **9** | Profit (loss) until tax is paid | -38169.6 | -35629.6 |
| **10** | Taxes from profit | 0.0 | 0.0 |
| **11** | **Pure profit (lose)** | -38169.6 | -35629.6 |

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|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 22 | 19 |
| **2** | **Number of department** |  | 2 | 1 |
| **3** | **Number of ATM** |  | 74 | 57 |
| **4** | **Number of POS Terminal** |  | 9826 | 9922 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 57618 | 52558 |
| 5.1 | - Debit cards | *Including salary cards* | 38552 | 36673 |
| 5.2 | - Credit cards | *Including installment cards* | 19066 | 15885 |
| **6** | **Number of employee** |  | 684 | 594 |

**Amrahbank ASC**

|  |  |
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| **Basic bank information** |  |
| Bank’s requisite: | VÖEN: 1400064171 Code: 506719 Correspondent account in CBA: AZ89NABZ01350100000000028944 Bank's SWIFT code: AMRAAZ22 |
| Bank’s complete name | Amrahbank Open Joint Stock Company |
| Bank’s short name | AMRAHBANK ASC |
| Address of the head office | AZ 1022 Baku, Nasimi region, 657-th estates, Huseynqulu Sarabski street 45A |
| Telex | 0 |
| Telephone | 012 987 |
| Fax | 497-88-63 |
| Web address | [www.amrahbank.com/az](http://www.amrahbank.com/az) |
| E-mail | [info@amrahbank.com/az](mailto:info@amrahbank.com/az) |
| Date of establishment and current legal status | 28.12.1993 Open Joint Stock Company |
| License | 171 numbered lisence |
| Bank employees number | 543 |
| Types of services | service kinds for individual and legal persons, current accounts, deposits, plastic cards, credits, fast money transfers, settlement cash transactions, and etc. |
| Provided services to banks and other financial institutions | Forex, operations with securities, deposits and credits between banks |
| Number of branches within country and foreign | 21 filial within country, 1 branch |
| Subsidiary and associate companies | ABA, ADIF, AMA, ANFES |
| Contact with international financial institute | Raiffeisen Bank İnternational AG, URALSİB OJSC, Kuveyt Turk Katılım Bankı |
| İnternational rating |  |
| İnternational prize and recognitions | Global Banking and Finance Review "The fastest growing bank in micro and small entrepreneurship services in Azerbaijan" |
| Participation in international projects |  |

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|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 2146.0 | 1832.0 |
| **2** | Correspondent account in Central Bank | 84196.6 | 54014.9 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 1666.3 | 795.9 |
| **4** | Including, financial institutes’ deposits | 17.2 | 19.5 |
| **5** | Securities |  | 0.0 |
| **6** | Including, financial institutes’ credits, | 3344.1 | 3700.0 |
| 6.1 | - Pure credits | 3344.1 | 3700.0 |
| **7** | Loans to customers | 161745.2 | 138541.5 |
| 7.1 | Purpose assets for payment of possible losses on loans | 3947.4 | 16927.1 |
| 7.2 | - Pure credits | 157797.8 | 121614.4 |
| **8** | Basis funds | 19997.8 | 34183.0 |
| **9** | intangible assets | 529.1 | 694.2 |
|  | other financial institutions | 200.0 | 200.0 |
| **10** | Other assets (deductible reserves) | 35966.8 | 40575.6 |
| **11** | Total assets | **305861.8** | **257629.5** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 161095.7 | 141974.2 |
| 1.1 | - Physical person’s deposits | 140870.5 | 116229.5 |
| 1.1.1 | - term | 132753.1 | 111375.4 |
| 1.1.2 | - demand | 8117.4 | 4854.1 |
| 1.2 | - Legal persons deposits | 20225.2 | 25744.7 |
| 1.2.1 | - term | 0.0 | 0.0 |
| 1.2.2. | - demand | 20225.2 | 25744.7 |
| 2 | CBA claims against to Banks | 50000.0 | 30000.0 |
| 3 | Loro accounts | 4.7 | 0.8 |
| 4 | Financial institutes’ deposits | 27316.1 | 24173.1 |
| 5 | Banks’ credits | 4678.2 | 0.0 |
| 6 | Other financial institute’s credits | 3026.0 | 2151.7 |
| 7 | Issued securities by banks | 5462.8 | 14501.8 |
| 8 | other liabilities | 5219.5 | 4544.9 |
| **9** | **Total Liabilities** | **256803.0** | **217346.5** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 47299.7 | 38877.1 |
| 11 | Total reserves | 1759.1 | 1405.9 |
| **12** | **Total capital** | **49058.8** | **40283.0** |
| **13** | **Total Liabilities and capital** | **305861.8** | **257629.5** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  **(**with thousand manats**)** | **2015** | **2016** |
| **1** | These types of percent and income | 26 741.8 | 24 687.7 |
| 1.1 | - interest income on loan | 25 955.5 | 23 961.8 |
| **2** | Interests and expenses related to them | 11 844.1 | 14 317.6 |
| 2.1 | - interest payments for deposits | 8,574.9 | 10 111.2 |
| **3** | Pure non-interest incomes (loss) | 14 897.7 | 10 370.1 |
| **4** | Non-interest incomes | -925.8 | 9 606.3 |
| **5** | Non-interest expenses | 17 682.5 | 15 861.4 |
| **6** | Operating profit (loss) | -3 710.6 | 4 115.1 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 2 478.1 | 12 537.8 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** |  | -6 188.7 | -8 422.7 |
| **10** | Taxes from profit | -6 188.7 | -8 422.7 |
| **11** | **Pure profit (lose)** | -6 188.7 | -8 422.7 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 23 | 23 |
| **2** | **Number of department** |  | 1 | 1 |
| **3** | **Number of ATM** |  | 27 | 27 |
| **4** | **Number of POS Terminal** |  | 479 | 479 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* |  |  |
| 5.1 | - Debit cards | *İncluding salary cards* | 2546 | 2751 |
| 5.2 | - Credit cards | *İncluding installment cards* | 5944 | 5331 |
| **6** | **Number of employee** |  | 708 | 567 |

**AtaBank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "AtaBank" Open Joint Stock Company |
| Bank’s short name | "AtaBank" ASC |
| Address of the head office | Sh.Badalbayli street. 102 |
| Teleks | 142310 ISA |
| Telephone | (99412) 497 87 00, 598 08 41 |
| Faks | (994 12) 498 74 47 |
| Veb adress | [www.atabank.com](http://www.atabank.com/) |
| E-mail | [atabank@atabank.com](mailto:atabank@atabank.com) |
| Date of establishment and current legal status | 1993 |
| License | 176 |
| Bank employees number | 420 |
| Types of services | All kind of bank services |
| Provided Services To banks and other financial institutions | All kind of bank services |
| Number of branches within country and foreign | 26 (22 filial 4 branch) |
| Subsidiary and associate companies |  |
| Contact with international financial institute |  |
| İnternational rating | B- |
| İnternational prize and recognitions |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 16108.8 | 1972.9 |
| **2** | Correspondent account in Central Bank | 2743.2 | 6775.1 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 5233.8 | 484.7 |
| **4** | Including, financial institutes’ deposits | 7.8 | 8.9 |
| **5** | Securities | 15000.0 | 15000.0 |
| **6** | Including, financial institutes’ credits, | 7982.2 | 8285.8 |
| 6.1 | - Pure credits |  |  |
| **7** | Loans to customers | 522397.9 | 406533.0 |
| 7.1 | Purpose assets for payment of possible losses on loans | 16085.3 | 25152.6 |
| 7.2 | - Pure credits | 506312.6 | 381380.4 |
| **8** | Basis funds | 21140.9 | 15397.5 |
| **9** | intangible assets | 1457.0 | 1018.2 |
| **10** | Other assets (deductible reserves) | 34458.4 | 46333.1 |
| **11** | **Total assets** | **607 208.1** | **472 541.9** |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 410677.2 | 269591.4 |
| 1.1 | - Physical person’s deposits | 279671.4 | 227804.5 |
| 1.1.1 | - term | 260755.5 | 203142.2 |
| 1.1.2 | - demand | 18915.9 | 24662.3 |
| 1.2 | - Legal persons deposits | 131005.8 | 41786.9 |
| 1.2.1 | - term | 71569.9 | 1250.0 |
| 1.2.2. | - demand | 59435.9 | 40536.9 |
| 2 | CBA claims against to Banks | 0.0 | 10000.0 |
| 3 | Loro accounts | 12163.0 | 334.9 |
| 4 | Financial institutes’ deposits | 19367.6 | 13367.4 |
| 5 | Banks’ credits | 0.0 | 16805.7 |
| 6 | Other financial institute’s credits | 91766.0 | 88016.2 |
| 7 | Issued securities by banks |  |  |
| 8 | Other liabilities | 12721.5 | 14615.1 |
| **9** | **Total Liabilities** | **546695.2** | **412730.7** |
|  | **Capital** |  |  |
| 10 | Special capital | 51359.7 | 51291.1 |
| 11 | Total reserves | 9153.2 | 8520.1 |
| **12** | **Total capital** | **60512.9** | **59811.2** |
| **13** | **Total Liabilities and capital** | **607208.1** | **472541.9** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 58645.2 | 48735.0 |
| 1.1 | - interest income on loan | 56340.6 | 47184.8 |
| **2** | Interests and expenses related to them | 31937.8 | 22724.7 |
| 2.1 | - interest payments for deposits | 28936.3 | 19324.6 |
| **3** | Pure non-interest incomes (loss) | 26707.5 | 26010.4 |
| **4** | Non-interest incomes | 17713.3 | 13663.4 |
| **5** | Non-interest expenses | 24163.2 | 21884.5 |
| **6** | Operating profit (loss) | 20257.6 | 17789.3 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 18041.5 | 16679.4 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | 2 216.1 | 1 110.0 |
| **10** | Taxes from profit | 856.4 | 769.6 |
| **11** | **Pure profit (lose)** | **1 360.0** | **340.4** |

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| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 22 | 22 |
| **2** | **Number of department** |  | 4 | 4 |
| **3** | **Number of ATM** |  | 86 | 78 |
| **4** | **Number of POS Terminal** |  | 20120 | 18217 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 20445 | 20211 |
| 5.1 | - Debit cards | *İncluding salary cards* | 18635 | 19368 |
| 5.2 | - Credit cards | *İncluding installment cards* | 1810 | 843 |
| **6** | **Number of employee** |  | 450 | 420 |

**Azərbaycan Sənaye Bankı ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Azerbaijan Senaye Bank” Open Joint Stock Company |
| Bank’s short name | "ASB" ASC |
| Address of the head office | Zarifa Aliyeva street. 3 |
| Telex |  |
| Telephone | 137; 493 49 49 |
| Fax | 493 84 50 |
| Web address | asb.az |
| E-mail | [info@asb.az](mailto:info@asb.az) |
| Date of establishment and current legal status | 1996 -cı il. ASC |
| License | 241 |
| Bank employees number | 105 |
| Types of services | All kind of bank services |
| Provided services to banks and other financial institutions | All kind of bank services |
| Number of branches within country and foreign | 6 |
| Subsidiary and associate companies | 2 |
| Contact with international financial institute |  |
| International rating |  |
| International prize and recognitions |  |
| Participation in international projects |  |
|  |  |

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|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 21267.4 | 7325.0 |
| **2** | Correspondent account in Central Bank | 20405.3 | 19891.1 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 55657.8 | 14129.2 |
| **4** | Including, financial institutes’ deposits | 400500.6 | 442675.0 |
| **5** | Securities | - | - |
| **6** | Including, financial institutes’ credits, | 15621.5 | 27.52 |
| 6.1 | - Pure credits | 15607.1 | 10.36 |
| **7** | Loans to customers | 168750.0 | 297391.4 |
| 7.1 | Purpose assets for payment of possible losses on loans | 6788.6 | 7252.8 |
| 7.2 | - Pure credits | 161961.4 | 290138.6 |
| **8** | Basis funds | 1273.7 | 998.6 |
| **9** | intangible assets | 679.0 | 2715.8 |
| **10** | Other assets (deductible reserves) | 13 046.9 | 9295.6 |
| **11** | **Total assets** | **690399.1** | **787179.2** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 425701.6 | 432707.8 |
| 1.1 | - Physical person’s deposits | 351808.8 | 336077.3 |
| 1.1.1 | - term | 316006.4 | 324781.0 |
| 1.1.2 | - demand | 35802.4 | 11296.3 |
| 1.2 | - Legal persons deposits | 73892.9 | 96630.5 |
| 1.2.1 | - term | 51302.4 | 32636.7 |
| 1.2.2. | - demand | 22590.5 | 63993.8 |
| 2 | CBA claims against to Banks | 10000.0 | 10000.0 |
| 3 | Loro accounts | 0.8 | 0.02 |
| 4 | Financial institutes’ deposits | 101245.7 | 173399.3 |
| 5 | Banks’ credits | - | 25000.0 |
| 6 | Other financial institute’s credits | 67771.5 | 56503.5 |
| 7 | Issued securities by banks | - | - |
| 8 | other liabilities | 7429.3 | 4915.0 |
| **9** | **Total Liabilities** | **612148.9** | **702525.6** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 73124.5 | 76957.7 |
| 11 | Total reserves | 5125.8 | 7695.9 |
| **12** | **Total capital** | **78250.2** | **84653.6** |
| **13** | **Total Liabilities and capital** | **690399.1** | **787179.2** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 19123.8 | 18386.0 |
| 1.1 | - interest income on loan | 11000.0 | 10315.8 |
| **2** | Interests and expenses related to them | 5935.8 | 9488.9 |
| 2.1 | - interest payments for deposits | 5266.2 | 8460.3 |
| **3** | Pure non-interest incomes (loss) | 13188.1 | 8897.1 |
| **4** | Non-interest incomes | 5793.9 | 8220.3 |
| **5** | Non-interest expenses | 9181.1 | 8772.9 |
| **6** | Operating profit (loss) | 9800.9 | 8344.6 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 6244.6 | 3589.2 |
| **8** | Other incomes (expenses) | - | - |
| **9** | Profit (loss) until tax is paid | 3556.3 | 4755.4 |
| **10** | Taxes from profit | 999.7 | 922.2 |
| **11** | **Pure profit (lose)** | 2556.6 | 3833.2 |

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|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *6* | 6 | 6 |
| **2** | **Number of department** | *0* | 0 | 0 |
| **3** | **Number of ATM** |  | 50 | 51 |
| **4** | **Number of POS Terminal** |  | 555 | 580 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 24783 | 26474 |
| 5.1 | - Debit cards | *İncluding salary cards* | 19974 | 21336 |
| 5.2 | - Credit cards | *İncluding installment cards* | 4809 | 5138 |
| **6** | **Number of employee** |  | 126 | 103 |

**Azer-Turk Bank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Azer-Turk Bank" Open Joint Stock Company |
| Bank’s short name | "Azər-Turk Bank" ASC |
| Address of the head office | Baku city, C.Mammadquluzade street.85; 192/193 AZ1078 |
| Telex | - |
| Telephone | 012 945 |
| Fax | 012 599 10 10 |
| Web address | www.azerturkbank.az |
| E-mail | [atb@azerturkbank.az](mailto:atb@azerturkbank.az) |
| Date of establishment and current legal status | 11.07.1995 and Open Joint Stock Company |
| License | 29.06.1995, 234 numbered license |
| Bank employees number | 31.12.2016-th year |
| Types of services | Crediting, fast money transfers, settlement cashier, documentary operations, and etc. |
| Provided Services To banks and other financial institutions |  |
| Number of branches within country and foreign | 31.12.2016-th year, 7 filial and 3 branch |
| Subsidiary and associate companies | - |
| Contact with international financial institute | - |
| International rating | - |
| International prize and recognitions | - |
| Participation in international projects | - |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 101164.0 | 26628.4 |
| **2** | Correspondent account in Central Bank | 66149.9 | 62324.6 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 72856.7 | 101813.3 |
| **4** | Including, financial institutes’ deposits | 8732.6 | 9561.8 |
| **5** | Securities | 0.0 | 4207.2 |
| **6** | Including, financial institutes’ credits, | 1845.56 | 101490 |
| 6.1 | - Pure credits | 1845.56 | 101490.0 |
| **7** | Loans to customers | 416419.8 | 165281.3 |
| 7.1 | Purpose assets for payment of possible losses on loans | 7559.5 | 17110.8 |
| 7.2 | - Pure credits | 408860.3 | 148170.5 |
| **8** | Basis funds | 7108.9 | 8538.8 |
| **9** | Investments (pure) | 458.0 | 470.0 |
| **10** | intangible assets | 1467.9 | 2736.8 |
| **11** | Other assets (deductible reserves) | 3238.1 | 7578.8 |
| **12** | **Total assets** | **671882.0** | **473520.2** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 231659.5 | 219699.6 |
| 1.1 | - Physical person’s deposits | 176714.2 | 135954.3 |
| 1.1.1 | - term | 106631.5 | 71151.5 |
| 1.1.2 | - demand | 70082.7 | 64802.8 |
| 1.2 | - Legal persons deposits | 54945.4 | 83745.3 |
| 1.2.1 | - term | 20.3 | 2023.0 |
| 1.2.2. | - demand | 54925.1 | 81722.3 |
| 2 | CBA claims against to Banks | 0.0 | 100000.0 |
| 3 | Loro accounts | 13253.8 | 743.4 |
| 4 | Financial institutes’ deposits | 38745.8 | 16269.6 |
| 5 | Banks’ credits | 2079.2 | 1180.5 |
| 6 | Other financial institute’s credits | 11300.4 | 15653.3 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | Deposits and loans of central and municipal governance bodies | 308059.5 | 48277.0 |
| 9 | other liabilities | 13966.5 | 13080.3 |
| **10** | **Total Liabilities** | **619064.7** | **414903.6** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 47308.4 | 54646.2 |
| 11 | Total reserves | 5508.9 | 3970.4 |
| **12** | **Total capital** | **52817.3** | **58616.6** |
| **13** | **Total Liabilities and capital** | **671882.0** | **473520.2** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 14417.4 | 23907.7 |
| 1.1 | - interest income on loan | 13866.4 | 17558.2 |
| **2** | Interests and expenses related to them | 10395.8 | 8425.9 |
| 2.1 | - interest payments for deposits | 6909.3 | 3231.0 |
| **3** | Pure non-interest incomes (loss) | 4021.6 | 15481.8 |
| **4** | Non-interest incomes | 11505.8 | 23457.4 |
| **5** | Non-interest expenses | 12545.6 | 17672.6 |
| **6** | Operating profit (loss) | 2981.8 | 21266.5 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 7613.2 | 12846.5 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | -4631.4 | 8420.0 |
| **10** | Taxes from profit | 0.0 | 516.8 |
| **11** | **Pure profit (lose)** | -4631.4 | 7903.2 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 6 | 7 |
| **2** | **Number of department** |  | 1 | 3 |
| **3** | **Number of ATM** |  | 12 | 16 |
| **4** | **Number of POS Terminal** |  | 48 | 130 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 18098 | 27960 |
| 5.1 | - Debit cards | *including salary cards* | 16624 | 26978 |
| 5.2 | - Credit cards |  | 1474 | 982 |
| **6** | **Number of employee** |  | 313 | 382 |

**Bank Avrasiya ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite:: | in CBA  m/h(AZIPS) AZ48NABZ01350100000000072944  KOD 505129  VÖEN 1700792251  SWIFT AVRAAZ22 |
| Bank’s complete name | "Bank Avrasiya" ASC |
| Bank’s short name | "Bank Avrasiya" ASC |
| Address of the head office | Baku city., Nizami street.112B, AZ 1000 |
| Telex | 142 402 AVRAZ Aİ |
| Telephone | (+99412)-598-85-85 |
| Fax | (+99412)-598-03-07 |
| Web address | [www.bankavrasiya.az](http://www.bankavrasiya.az/) |
| E-mail | info@bankavrasiya.az |
| Date of establishment and current legal status | 28 November 2007-th year |
| License | № 251, 28 November 2007-th year |
| Bank employees number | 82 |
| Types of services |  |
| Provided Services To banks and other financial institutions | All services |
| Number of branches within country and foreign | 2 |
| Subsidiary and associate companies | no |
| Contact with international financial institute | no |
| International rating | no |
| International prize and recognitions | no |
| Participation in international projects | no |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 17491.7 | 7076.6 |
| **2** | Correspondent account in Central Bank | 9905.2 | 32507.1 |
| **3** | Nostro acconts (in other banks correspondent accounts) | 10595.9 | 8752.5 |
| **4** | Including, financial institutes’ deposits | 15.6 | 0.0 |
| **5** | Securities | 6690.4 | 9250.9 |
| **6** | Including, financial institutes’ credits, | 5769.5 | 3915.7 |
| 6.1 | - Pure credits | 1805.7 | 3915.7 |
| **7** | Loans to customers | 79972.6 | 90189.1 |
| 7.1 | Purpose assets for payment of possible losses on loans | 9231.1 | 14581.0 |
| 7.2 | - Pure credits | 70741.5 | 75608.2 |
| **8** | Basis funds | 3303.6 | 4690.5 |
| **9** | intangible assets | 107.9 | 156.3 |
| **10** | Other assets (deductible reserves) | 2656.7 | 1459.6 |
| **11** | **Total assets** | **123314.3** | **143417.3** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 41518.7 | 53758.7 |
| 1.1 | - Physical person’s deposits | 36836.9 | 43437.7 |
| 1.1.1 | - term | 29195.8 | 38519.0 |
| 1.1.2 | - demand | 7641.1 | 4918.7 |
| 1.2 | - Legal persons deposits | 4681.8 | 10321.1 |
| 1.2.1 | - term | 0.0 | 0.0 |
| 1.2.2. | - demand | 4681.8 | 10321.1 |
| 2 | CBA claims against to Banks | 0.0 | 0.0 |
| 3 | Loro accounts | 5.0 | 3.2 |
| 4 | Financial institutes’ deposits | 7615.1 | 7456.5 |
| 5 | Banks’ credits | 1505.0 | 2151.7 |
| 6 | Other financial institute’s credits | 20178.8 | 26115.2 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | other liabilities | 1336.3 | 1355.2 |
| **9** | **Total Liabilities** | **72158.4** | **90840.5** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 50204.3 | 51125.3 |
| 11 | Total reserves | 951.6 | 1451.6 |
| **12** | **Total capital** | **51155.9** | **52576.9** |
| **13** | **Total Liabilities and capital** | **123314.3** | **143417.3** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 10837.0 | 12117.4 |
| 1.1 | - interest income on loan | 9244.5 | 10826.1 |
| **2** | Interests and expenses related to them | 3064.3 | 3395.8 |
| 2.1 | - interest payments for deposits | 2181.4 | 2347.6 |
| **3** | Pure non-interest incomes (loss) | 7772.7 | 8721.6 |
| **4** | Non-interest incomes | 2522.6 | 3807.9 |
| **5** | Non-interest expenses | 3085.3 | 3828.7 |
| **6** | Operating profit (loss) | 7210.0 | 8700.8 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 6628.3 | 7537.8 |
| **8** | Other incomes (expenses) | 0.4 | 0.3 |
| **9** | Profit (loss) until tax is paid | 582.1 | 1163.4 |
| **10** | Taxes from profit | 71.8 | 242.4 |
| **11** | **Pure profit (lose)** | 510.3 | 921.0 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 1 | 2 |
| **2** | **Number of department** |  | 0 | 0 |
| **3** | **Number of ATM** |  | 13 | 15 |
| **4** | **Number of POS Terminal** |  | 199 | 270 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 4981 | 6606 |
| 5.1 | - Debit cards | *Including salary cards* | 3186 | 4331 |
| 5.2 | - Credit cards | *Including installment cards* | 1795 | 2275 |
| **6** | **Number of employee** |  | 60 | 70 |

**Bank BTB ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | Bank "BTB" Open Joint Stock Company |
| Bank’s short name | Bank "BTB" ASC |
| Address of the head office | AZ 1025, Azerbaijan Republic, Baku city, Xatai region, Yusif Safarov street 27. |
| Teleks |  |
| Telephone | (+99412) 499-79-95 |
| Faks |  |
| Veb adress | [http://www.btb.az](http://www.btb.az/) |
| E-mail | [info@btb.az](mailto:info@btb.az) |
| Date of establishment and current legal status | 24.02.2010 |
| License | 19.03.2010-th year dated 06/06-638 numbered Bank License |
| Bank employees number | 302 |
|  |  |
| Provided Services To banks and other financial institutions | no |
| Number of branches within country and foreign | 18 |
| Subsidiary and associate companies | no |
| Contact with international financial institute | 15 |
| International rating | no |
| International prize and recognitions | no |
| Participation in international projects | no |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 2959.4 | 9371.3 |
| **2** | Correspondent account in Central Bank | 52789.7 | 45758.7 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 889.2 | 3139.3 |
| **4** | Including, financial institutes’ deposits | 18.1 | 2570.0 |
| **5** | Securities | 0.0 | 0.0 |
| **6** | Including, financial institutes’ credits, | 12898.2 | 7187.2 |
| 6.1 | - Pure credits | 12898.2 | 7187.2 |
| **7** | Loans to customers | 95860.8 | 136802.5 |
| 7.1 | Purpose assets for payment of possible losses on loans | -5990.6 | -15724.1 |
| 7.2 | - Pure credits | 89870.2 | 121078.4 |
| **8** | Basis funds | 48718.5 | 49103.7 |
| **9** | intangible assets | 204.6 | 265.4 |
| **10** | Other assets (deductible reserves) | 2701.4 | 3034.3 |
| **11** | Total assets | **211049.2** | **241508.2** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 81708.5 | 65942.5 |
| 1.1 | - Physical person’s deposits | 80140.9 | 64218.7 |
| 1.1.1 | - term | 70824.5 | 58218.2 |
| 1.1.2 | - demand | 9316.4 | 6000.4 |
| 1.2 | - Legal persons deposits | 1567.6 | 1723.9 |
| 1.2.1 | - term | 0.0 | 0.0 |
| 1.2.2. | - demand | 1567.6 | 1723.9 |
| 2 | CBA claims against to Banks | 38110.5 | 30900.0 |
| 3 | Loro accounts | 0.0 | 0.0 |
| 4 | Financial institutes’ deposits | 28603.0 | 20051.2 |
| 5 | Banks’ credits | 4678.2 | 0.0 |
| 6 | Other financial institute’s credits | 4479.6 | 69109.1 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | other liabilities | 2167.0 | 16883.2 |
| **9** | **Total Liabilities** | **159746.8** | **202886.0** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 50390.3 | 37243.4 |
| 11 | Total reserves | 912.2 | 1378.8 |
| **12** | **Total capital** | **51302.5** | **38622.2** |
| **13** | **Total Liabilities and capital** | **211049.2** | **241508.2** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 22130.0 | 14756.1 |
| 1.1 | - interest income on loan | 22130.0 | 14756.1 |
| **2** | Interests and expenses related to them | 14083.6 | 9147.7 |
| 2.1 | - interest payments for deposits | 14083.6 | 9147.7 |
| **3** | Pure non-interest incomes (loss) | 8046.4 | 5608.4 |
| **4** | Non-interest incomes | 426.0 | 4636.5 |
| **5** | Non-interest expenses | 10113.1 | 9956.8 |
| **6** | Operating profit (loss) | -1640.6 | 288.1 |
| **7** | Allocation (expense) of special provision for possible losses on assets | -31.0 | 13435.0 |
| **8** | Other incomes (expenses) | 0 | 0 |
| **9** | Profit (loss) until tax is paid | -1609.7 | -13146.9 |
| **10** | Taxes from profit | 0.00 | 0.00 |
| **11** | **Pure profit (lose)** | -1609.7 | -13146.9 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 10 | 10 |
| **2** | **Number of department** |  |  | 6 |
| **3** | **Number of ATM** |  | 20 | 20 |
| **4** | **Number of POS Terminal** |  | 42 | 69 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 3304 | 3923 |
| 5.1 | - Debit cards | *Including salary cards* | 1927 | 3029 |
| 5.2 | - Credit cards | *Including installment cards* | 1377 | 894 |
| **6** | **Number of employee** |  | 260 | 311 |

**Bank Melli İran Bakı filialı**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | Bank Melli İran Baku filial |
| Bank’s short name | BMİ Baku filial |
| Address of the head office | Baku city, Nobel pr. 23 |
| Telex |  |
| Telephone | (+994 12) 598-90-01/02/05 |
| Fax | (+994 12) 598-90-06 |
| Web address | [www.bmibaku.az](http://www.bmibaku.az/) |
| E-mail | [bank@bmibaku.az](mailto:bank@bmibaku.az) |
| Date of establishment and current legal status | 29.01. 1993 year, local filial of Foreign Bank |
| License | 29.01.1993 dated 124 Numbered license |
| Bank employees number | 26 |
| Types of services | Bank Financial services |
| Provided Services To banks and other financial institutions | - |
| Number of branches within country and foreign | - |
| Subsidiary and associate companies | - |
| Contact with international financial institute | - |
| International rating | - |
| International prize and recognitions | - |
| Participation in international projects | - |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds |  |  |
| **2** | Correspondent account in Central Bank |  |  |
| **3** | Nostro accounts (in other banks correspondent accounts) |  |  |
| **4** | Including, financial institutes’ deposits |  |  |
| **5** | Securities |  |  |
| **6** | Including, financial institutes’ credits, |  |  |
| 6.1 | - Pure credits |  |  |
| **7** | Loans to customers |  |  |
| 7.1 | Purpose assets for payment of possible losses on loans |  |  |
| 7.2 | - Pure credits |  |  |
| **8** | Basis funds |  |  |
| **9** | intangible assets |  |  |
| **10** | Other assets (deductible reserves) |  |  |
| **11** | **Total assets** |  |  |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) |  |  |
| 1.1 | - Physical person’s deposits |  |  |
| 1.1.1 | - term |  |  |
| 1.1.2 | - demand |  |  |
| 1.2 | - Legal persons deposits |  |  |
| 1.2.1 | - term |  |  |
| 1.2.2. | - demand |  |  |
| 2 | CBA claims against to Banks |  |  |
| 3 | Loro accounts |  |  |
| 4 | Financial institutes’ deposits |  |  |
| 5 | Banks’ credits |  |  |
| 6 | Other financial institute’s credits |  |  |
| 7 | Issued securities by banks |  |  |
| 8 | other liabilities |  |  |
| **9** | **Total Liabilities** |  |  |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital |  |  |
| 11 | Total reserves |  |  |
| **12** | **Total capital** |  |  |
| **13** | **Total Liabilities and capital** |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income |  |  |
| 1.1 | - interest income on loan |  |  |
| **2** | Interests and expenses related to them |  |  |
| 2.1 | - interest payments for deposits |  |  |
| **3** | Pure non-interest incomes (loss) |  |  |
| **4** | Non-interest incomes |  |  |
| **5** | Non-interest expenses |  |  |
| **6** | Operating profit (loss) |  |  |
| **7** | Allocation (expense) of special provision for possible losses on assets |  |  |
| **8** | Other incomes (expenses) |  |  |
| **9** | Profit (loss) until tax is paid |  |  |
| **10** | Taxes from profit |  |  |
| **11** | **Pure profit (lose)** |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* |  |  |
| **2** | **Number of department** |  |  |  |
| **3** | **Number of ATM** |  |  |  |
| **4** | **Number of POS Terminal** |  |  |  |
| **5** | **Number of plastic cards** | *Number of active plastic cards* |  |  |
| 5.1 | - Debit cards | *Including salary cards* |  |  |
| 5.2 | - Credit cards | *Including installment cards* |  |  |
| **6** | **Number of employee** |  |  |  |

**Bank of Baku ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Bank of Baku" Open Joint Stock Company |
| Bank’s short name | “Bank of Baku” ASC |
| Address of the head office | AZ 1069, Baku c., Ataturk pr.42 |
| Telex | 142318JBBK Aİ |
| Telephone | +994 12 447 00 55 |
| Fax | +994 12 498 82 78 |
| Web address | [www.bankofbaku.com](http://www.bankofbaku.com/) |
| E-mail | [root@bankofbaku.com](mailto:root@bankofbaku.com) |
| Date of establishment and current legal status | Bank of Baku 2005 Open Joint Stock Company |
| License | Bank license |
| Bank employees number | 600 |
| Types of services | all bank services |
| Provided Services To banks and other financial institutions | all bank services |
| Number of branches within country and foreign | 17 |
| Subsidiary and associate companies | 1 |
| Contact with international financial institute |  |
| International rating | Moody`s: Caa1/NP/negative |
| International prize and recognitions |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 32019.7 | 18625.8 |
| **2** | Correspondent account in Central Bank | 93200.9 | 100458.3 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 55170.2 | 41397.7 |
| **4** | Including, financial institutes’ deposits | 0.0 | 47707.0 |
| **5** | Securities | 1559.4 | 23421.1 |
| **6** | Including, financial institutes’ credits, | - | - |
| 6.1 | - Pure credits | 19891.7 | 7271.8 |
| **7** | Loans to customers | - | - |
| 7.1 | Purpose assets for payment of possible losses on loans | 90599.4 | 118858.3 |
| 7.2 | - Pure credits | 485274.8 | 245047.7 |
| **8** | Basis funds | 19804.1 | 16758.3 |
| **9** | intangible assets | 1456.5 | 1299.5 |
| **10** | Other assets (deductible reserves) | 26471.4 | 47622.3 |
| **11** | Total assets | **734848.7** | **549609.4** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) |  |  |
| 1.1 | - Physical person’s deposits |  |  |
| 1.1.1 | - term | 366931.8 | 245092.3 |
| 1.1.2 | - demand | 21441.5 | 18776.1 |
| 1.2 | - Legal persons deposits |  |  |
| 1.2.1 | - term | 26937.0 | 28312.3 |
| 1.2.2. | - demand | 16210.0 | 17094.0 |
| 2 | CBA claims against to Banks | 40000.0 | 60000.0 |
| 3 | Loro accounts | 124.6 | 94.7 |
| 4 | Financial institutes’ deposits | 90693.1 | 52549.5 |
| 5 | Banks’ credits | 3922.0 | - |
| 6 | Other financial institute’s credits | 23680.9 | 28108.6 |
| 7 | Issued securities by banks | 10000.0 | - |
| 8 | other liabilities | 45560.6 | 26714.5 |
| **9** | **Total Liabilities** | **645501.3** | **476741.9** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 76551.8 | 61618.1 |
| 11 | Total reserves | 12795.6 | 11249.4 |
| **12** | **Total capital** | **89347.4** | **72867.5** |
| **13** | **Total Liabilities and capital** | **734848.7** | **549609.4** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 149188.8 | 100626.0 |
| 1.1 | - interest income on loan | 147734.6 | 99643.0 |
| **2** | Interests and expenses related to them | 58675.0 | 40581.7 |
| 2.1 | - interest payments for deposits | 46677.6 | 30557.9 |
| **3** | Pure non-interest incomes (loss) | 90513.8 | 60044.3 |
| **4** | Non-interest incomes | 27852.4 | 64762.8 |
| **5** | Non-interest expenses | 43591.3 | 32063.6 |
| **6** | Operating profit (loss) | 74774.8 | 92743.5 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 97241.6 | 117658.8 |
| **8** | Other incomes (expenses) | 484.7 | 9585.2 |
| **9** | Profit (loss) until tax is paid | 22951.4 | 15330.1 |
| **10** | Taxes from profit | - | - |
| **11** | **Pure profit (lose)** | 22951.4 | 15330.1 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 21 | 17 |
| **2** | **Number of department** |  | - | - |
| **3** | **Number of ATM** |  | 43 | 40 |
| **4** | **Number of POS Terminal** |  | 1591 | 6314 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | - | - |
| 5.1 | - Debit cards | *Including salary cards* | 92813 | 71840 |
| 5.2 | - Credit cards | *Including installment cards* | 340413 | 102845 |
| **6** | **Number of employee** |  | 870 | 657 |

**Bank Respublika ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Bank Respublika" Open Joint Stock Company |
| Bank’s short name | "Bank Respublika" ASC |
| Address of the head office | Baku c, Xaqani street 21, AZ 1000 |
| Telex | - |
| Telephone | (012) 598 08 00 |
| Fax | (012) 598 08 80 |
| Web address | [www.bankrespublika.az](http://www.bankrespublika.az/) |
| E-mail | [info@bankrespublika.az](mailto:info@bankrespublika.az) |
| Date of establishment and current legal status | 22.05.1992, bank |
| License | 83 numbered license |
| Bank employees number | 628 - 20.09.2017 |
|  |  |
| Provided Services to banks and other financial institutions | All bank services |
| Number of branches within country and foreign | 27 filial/branch within country, abroud 0 |
| Subsidiary and associate companies | Derivative company - "Baku Insurance" OJSC |
|  |  |
| International rating | B3 (Moody`s) |
| International prize and recognitions | - |
| Participation in international projects | - |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 55744.7 | 30660.6 |
| **2** | Correspondent account in Central Bank | 455531.2 | 501804.7 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 9372.3 | 7761.6 |
| **4** | Including, financial institutes’ deposits | 5272.3 | 27005.0 |
| **5** | Securities | - | 16538.3 |
| **6** | Including, financial institutes’ credits, | 1985.0 | 3096.2 |
| 6.1 | - Pure credits | 1985.0 | 3096.2 |
| **7** | Loans to customers | 322788.5 | 281158.1 |
| 7.1 | Purpose assets for payment of possible losses on loans | 24872.3 | 14057.6 |
| 7.2 | - Pure credits | 297916.2 | 267100.5 |
| **8** | Basis funds | 29350.7 | 29538.6 |
| **9** | intangible assets | 2846.5 | 1136.9 |
| **10** | Other assets (deductible reserves) | 35542.1 | 27474.6 |
| **11** | **Total assets** | **893561.0** | **912117.0** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 557551.4 | 551815.9 |
| 1.1 | - Physical person’s deposits | 267910.5 | 189961.1 |
| 1.1.1 | - term | 217351.8 | 141632.6 |
| 1.1.2 | - demand | 50558.7 | 48328.5 |
| 1.2 | - Legal persons deposits | 289640.9 | 361854.8 |
| 1.2.1 | - term | 39592.8 | 50047.7 |
| 1.2.2. | - demand | 250048.0 | 311807.1 |
| 2 | CBA claims against to Banks | 135000.0 | 155000.0 |
| 3 | Loro accounts | 300.4 | 142.5 |
| 4 | Financial institutes’ deposits | 3805.4 | 21859.7 |
| 5 | Banks’ credits | - | - |
| 6 | Other financial institute’s credits | 128773.0 | 134055.6 |
| 7 | Issued securities by banks | - | - |
| 8 | other liabilities | 12507.7 | 8919.0 |
| **9** | **Total Liabilities** | **837937.8** | **871792.6** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 44102.0 | 29493.3 |
| 11 | Total reserves | 11521.2 | 10831.2 |
| **12** | **Total capital** | **55623.2** | **40324.4** |
| **13** | **Total liabilities and capital** | **893561.0** | **912117.0** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 62069.0 | 43952.3 |
| 1.1 | - interest income on loan | 61835.7 | 43337.7 |
| **2** | Interests and expenses related to them | 22604.8 | 26509.9 |
| 2.1 | - interest payments for deposits | 14364.7 | 12768.3 |
| **3** | Pure non-interest incomes (loss) | 39464.2 | 17442.4 |
| **4** | Non-interest incomes | 19808.1 | 35024.5 |
| **5** | Non-interest expenses | 31373.2 | 30149.0 |
| **6** | Operating profit (loss) | 27899.1 | 22317.9 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 35582.3 | 56926.7 |
| **8** | Other incomes (expenses) |  | - |
| **9** | Profit (loss) until tax is paid | - 7683.2 | - 34608.8 |
| **10** | Taxes from profit | - | - |
| **11** | **Pure profit (lose)** | - 7683.2 | - 34608.8 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 30 | 26 |
| **2** | **Number of department** |  | 2 | 2 |
| **3** | **Number of ATM** |  | 59 | 59 |
| **4** | **Number of POS Terminal** |  | 1050 | 789 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 97551 | 95126 |
| 5.1 | - Debit cards | *İncluding salary cards* | 37024 | 29850 |
| 5.2 | - Credit cards | *İncluding installment cards* | 60527 | 65276 |
| **6** | **Number of employee** |  | 635 | 553 |

**Bank VTB (Azərbaycan) ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | <http://vtb.az/about/requisits/> |
| Bank’s complete name | Bank VTB (Azerbaijan) Open Joint Stock Company |
| Bank’s short name | Bank VTB (Azerbaijan) ASC |
| Address of the head office | Bakı city., Xatai street.,38 |
| Telex | 784142543 |
| Telephone | 4920080 |
| Fax | 4377121 |
| Web address | [www.VTB.az](http://www.vtb.az/) |
| E-mail | [info@vtb.az](mailto:info@vtb.az) |
|  | . |
| License | 162 |
| Bank employees number | 278 |
| Types of services | Bank-Client System, Salary Project, Internet Banking, Cash Flow, Cash Flow, Money Transfer, Pledge Insurance, Cash-Settlement Services, Payments, Currency Exchange, Documentary Transactions, Mobile banking, online turns |
| Provided Services To banks and other financial institutions | Giving credits, deposit placement, settlement cash service, documentary operations, trade financing, Salary project, İnternet Banking, Mobil Banking, Online queue |
| Number of branches within country and foreign | 6 |
| Subsidiary and associate companies |  |
| Contact with international financial institute | 1. PSC Bank VTB 2. VTB Bank (Germany) 3. VTB Bank (Shanghai) 4. VTB Bank (Belarus) 5. LandesBank |
| International rating | B3 |
| International prize and recognitions |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 13626.0 | 8789.7 |
| **2** | Correspondent account in Central Bank | 53909.5 | 47187.2 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 24366.7 | 11808.8 |
| **4** | İncluding, financial institutes’ deposits | 0.0 | 0.0 |
| **5** | Securities | 0.0 | 0.0 |
| **6** | İncluding, financial institutes’ credits, | 0.0 | 0.0 |
| 6.1 | - Pure credits | 3647.4 | 10731.7 |
| **7** | Loans to customers | 0.0 | 0.0 |
| 7.1 | Purpose assets for payment of possible losses on loans | 0.0 | 0.0 |
| 7.2 | - Pure credits | 360447.0 | 318175.6 |
| **8** | Basis funds | 4000.2 | 2612.7 |
| **9** | intangible assets | 1429.0 | 1727.1 |
| **10** | Other assets (deductible reserves) | 8573.8 | 34530.3 |
| **11** | **Total assets** | **469882.4** | **435563.0** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 69202.9 | 43129.6 |
| 1.1 | - Physical person’s deposits | 67763.0 | 38793.5 |
| 1.1.1 | - term | 63515.1 | 35506.0 |
| 1.1.2 | - demand | 4247.9 | 3287.6 |
| 1.2 | - Legal persons deposits | 1439.9 | 4336.1 |
| 1.2.1 | - term | 0.0 | 0.0 |
| 1.2.2. | - demand | 1439.9 | 4336.1 |
| 2 | CBA claims against to Banks | 30000.0 | 30000.0 |
| 3 | Loro accounts | 192.2 | 123.7 |
| 4 | Financial institutes’ deposits | 15546.3 | 144158.9 |
| 5 | Banks’ credits | 332364.6 | 176991.1 |
| 6 | Other financial institute’s credits | 0.0 | 96.3 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | other liabilities | 6888.4 | 4932.1 |
| **9** | **Total Liabilities** | **454194.4** | **399431.7** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 11542.7 | 34942.8 |
| 11 | Total reserves | 4145.3 | 1188.5 |
| **12** | **Total capital** | **15688.0** | **36131.3** |
| **13** | **Total liabilities and capital** | **469882.4** | **435563.0** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 56109.9 | 49915.9 |
| 1.1 | - interest income on loan | 55163.2 | 49032.7 |
| **2** | Interests and expenses related to them | 20026.0 | 28650.0 |
| 2.1 | - interest payments for deposits | 3328.2 | 5040.0 |
| **3** | Pure non-interest incomes (loss) | 36083.9 | 21266. 1 |
| **4** | Non-interest incomes | 4288.5 | 4500.5 |
| **5** | Non-interest expenses | 20194.6 | 20696.6 |
| **6** | Operating profit (loss) | 20177.8 | 5070.0 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 52590.0 | 7694.8 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | -32412.2 | -2624.9 |
| **10** | Taxes from profit | 890.3 | 0 |
| **11** | **Pure profit (lose)** | -33302.5 | -2624.9 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 14 | 14 |
| **2** | **Number of department** |  | 0 | 0 |
| **3** | **Number of ATM** |  | 15 | 15 |
| **4** | **Number of POS Terminal** |  | 15 | 10 |
| **5** | **Number of plastic cards** | *Number of aktive plastic cards* | 6669 | 10866 |
| 5.1 | - Debit cards | *İncluding salary cards* | 2116 | 7859 |
| 5.2 | - Credit cards | *İncluding installment cards* | 4553 | 3007 |
| **6** | **Number of employee** |  | 526 | 387 |

**Bank Silk Vey ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | Correspondent account: AZ70NABZ01350100000000020944  Code: 507473  SWIFT: АZАL АZ22  VÖEN: 9900006241 |
| Bank’s complete name | Bank Silk Vey Open Joint Stock Company |
| Bank’s short name | Bank Silk Vey ASC |
| Address of the head office | Baku c., academic Hasan Aliyev street 131 A |
| Telex | - |
| Telephone | 5980412 |
| Fax | 4989701 |
| Web address | <http://www.banksilkway.az/> |
| E-mail | [info@banksilkway.az](mailto:info@banksilkway.az) |
| Date of establishment and current legal status |  |
| License | 175 |
| Bank employees number | 138 |
| Types of services |  |
| Provided Services To banks and other financial institutions |  |
| Number of branches within country and foreign | 5 |
| Subsidiary and associate companies | - |
| Contact with international financial institute |  |
| International rating |  |
| International prize and recognitions |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 6748 | 17122 |
| **2** | Correspondent account in Central Bank | 4242 | 2327 |
| **3** | Nostro CBA claims against to Banks | 5677 | 4199 |
| **4** | Including, financial institutes’ deposits | 4116 |  |
| **5** | Securities |  |  |
| **6** | Including, financial institutes’ credits, |  |  |
| 6.1 | - Pure credits |  |  |
| **7** | Loans to customers | 346953 | 388333 |
| 7.1 | Purpose assets for payment of possible losses on loans | 10224 | 15968 |
| 7.2 | - Pure credits | 336730 | 372365 |
| **8** | Basis funds | 3833 | 2329 |
| **9** | intangible assets | 96 | 296 |
| **10** | Other assets (deductible reserves) | 6713 | 5355 |
| **11** | **Total assets** | **368153** | **403993** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 140395 | 170045 |
| 1.1 | - Physical person’s deposits | 129307 | 156018 |
| 1.1.1 | - term | 103314 | 120382 |
| 1.1.2 | - demand | 25993 | 35637 |
| 1.2 | - Legal persons deposits | 11088 | 14027 |
| 1.2.1 | - term | 6044 | 6525 |
| 1.2.2. | - demand | 5044 | 7501 |
| 2 | CBA claims against to Banks | 28750 | 22500 |
| 3 | Loro accounts | 0 | 0 |
| 4 | Financial institutes’ deposits | 81890 | 89900 |
| 5 | Banks’ credits | 3119 |  |
| 6 | Other financial institute’s credits | 2535 | 2636 |
| 7 | Issued securities by banks |  |  |
| 8 | other liabilities | 4395 | 2451 |
| **9** | **Total Liabilities** | **261085** | **287531** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 103419 | 105001 |
| 11 | Total reserves | 3650 | 11461 |
| **12** | **Total capital** | **107068** | **116462** |
| **13** | **Total Liabilities and capital** | **368153** | **403993** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 24121 | 26231 |
| 1.1 | - interest income on loan | 22098 | 25733 |
| **2** | Interests and expenses related to them | 12833 | 13125 |
| 2.1 | - interest payments for deposits | 5842 | 5881 |
| **3** | Pure non-interest incomes (loss) | 11288 | 13106 |
| **4** | Non-interest incomes | 10131 | 16738 |
| **5** | Non-interest expenses | 13329 | 13078 |
| **6** | Operating profit (loss) | 8090 | 16766 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 5612 | 14886 |
| **8** | Other incomes (expenses) |  |  |
| **9** | Profit (loss) until tax is paid | 2478 | 1880 |
| **10** | Taxes from profit | 777 | 321 |
| **11** | **Pure profit (lose)** | **1701** | **1559** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 5 | 5 |
| **2** | **Number of department** |  | 1 | 1 |
| **3** | **Number of ATM** |  | 44 | 48 |
| **4** | **Number of POS Terminal** |  | 162 | 221 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 19824 | 23482 |
| 5.1 | - Debit cards | *Including salary cards* | 19651 | 23363 |
| 5.2 | - Credit cards | *İncluding* installment *cards* | 173 | 119 |
| **6** | **Number of employee** |  | 137 | 138 |

**Expressbank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | "Expressbank" Open Joint Stock Company Address: Azerbaijan, Baku, AZ1052, J.V.Chamanzaminli 134C  Tel.: (99412) 561 22 88, 561 30 88;  Fax: (99412) 561 26 88; E-mail: info@expressbank.az VÖEN: 1500031691 M/H: AZ11NABZ01350100000000036944 Code: 505099 S.W.I.F.T.: AZENAZ22 |
| Bank’s complete name | "Expressbank" Open Joint Stock Company |
| Bank’s short name | "Expressbank" ASC |
| Address of the head office | Baku city, J.V.Chamanzeminli home. 134C |
| Telex |  |
| Telephone | 132; 561-22-88 |
| Fax | 561-26-88 |
| Web address | [www.expressbank.az](http://www.expressbank.az/) |
| E-mail | [info@expressbank.az](mailto:info@expressbank.az) |
| Date of establishment and current legal status | 1989-cu il, "ASC" |
| License | 119 |
| Bank employees number | 657 |
| Types of services | All bank services |
| Provided Services To banks and other financial institutions | All bank services |
| Number of branches within country and foreign | 16 |
| Subsidiary and associate companies | - |
| Contact with international financial institute | Raiffeisen Bank International AG Sberbank Rossii Aktif Yatırım Bankası A.Ş. |
| International rating | Fitch Ratings - “B”, “stable” |
|  |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 9328 | 13643 |
| **2** | Correspondent account in Central Bank | 5632 | 13968 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 3710 | 15294 |
| **4** | İncluding, financial institutes’ deposits | 8 | - |
| **5** | Securities | 1022 | 1022 |
| **6** | İncluding, financial institutes’ credits, | - | - |
| 6.1 | - Pure credits | - | - |
| **7** | Loans to customers | 275229 | 199320 |
| 7.1 | Purpose assets for payment of possible losses on loans | 11306 | 5027 |
| 7.2 | - Pure credits | 263923 | 194293 |
| **8** | Basis funds | 10130 | 12471 |
| **9** | intangible assets | 2819 | 3377 |
| **10** | Other assets (deductible reserves) | 25149 | 32754 |
| **11** | **Total assets** | **321721** | **286822** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 85431 | 92690 |
| 1.1 | - Physical person’s deposits | 79631 | 71283 |
| 1.1.1 | - term | *69759* | *60368* |
| 1.1.2 | - demand | *9872* | *10915* |
| 1.2 | - Legal persons deposits | 5799 | 21407 |
| 1.2.1 | - term | *-* | *-* |
| 1.2.2. | - demand | *5799* | *21407* |
| 2 | CBA claims against to Banks | - | - |
| 3 | Loro accounts | 1 | 1 |
| 4 | Financial institutes’ deposits | 38250 | 20623 |
| 5 | Banks’ credits | 35927 | 15936 |
| 6 | Other financial institute’s credits | 11558 | 7198 |
| 7 | Issued securities by banks | - | - |
| 8 | other liabilities | 9003 | 8342 |
| **9** | **Total Liabilities** | **180169** | **144789** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 137910 | 138350 |
| 11 | Total reserves | 3642 | 3683 |
| **12** | **Total capital** | **141552** | **142032** |
| **13** | **Total Liabilities and capital** | **321721** | **286822** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 44202 | 36957 |
| 1.1 | - interest income on loan | 41582 | 35612 |
| **2** | Interests and expenses related to them | 10119 | 9430 |
| 2.1 | - interest payments for deposits | 8262 | 4808 |
| **3** | Pure non-interest incomes (loss) | 34083 | 27527 |
| **4** | Non-interest incomes | 12118 | 10697 |
| **5** | Non-interest expenses | 24460 | 24345 |
| **6** | Operating profit (loss) | 21740 | 13879 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 20593 | 13440 |
| **8** | Other incomes (expenses) | - | - |
| **9** | Profit (loss) until tax is paid | 1148 | 439 |
| **10** | Taxes from profit | 494 | - |
| **11** | **Pure profit (lose)** | **653** | **439** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 18 | 16 |
| **2** | **Number of department** |  | - | - |
| **3** | **Number of ATM** |  | 85 | 72 |
| **4** | **Number of POS Terminal** |  | 7232 | 5814 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | **64606** | **68722** |
| 5.1 | - Debit cards | *İncluding salary cards* | *45577* | *60523* |
| 5.2 | - Credit cards | *İncluding installment cards* | *19029* | *8199* |
| **6** | **Number of employee** |  | 654 | 573 |

**Kapital Bank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | Correspondent account AZ37NABZ01350100000000001944  SWIFT AIIBAZ2X  Code 200004  INN 9900003611 |
| Bank’s complete name | “Kapital Bank” Open Joint Stock Company |
| Bank’s short name | "Kapital Bank" ASC |
| Address of the head office | Azerbaijan Republic, Baku c., AZ1014, Fuzuli st., 71 |
| Telex | 142389 KRAB AI |
| Telephone | (+994 12) 598 12 95 |
| Fax | (+994 12) 493 79 05 |
| Web address | [www.kapitalbank.az](http://www.kapitalbank.az/) |
| E-mail | office@kapitalbank.az |
| Date of establishment and current legal status | 1874-th year /Open Joint Stock Company |
| License | 28 February 2000-th year, 244 dated license |
| Bank employees number | 2379 |
| Types of services | All bank services |
| Provided Services To banks and other financial institutions | Settlement cash transactions, placement of deposits and loans and etc. |
| Number of branches within country and foreign | 90 filial |
| Subsidiary and associate companies | no |
| Contact with international financial institute | America Banks Association, SWIFT GPI |
| International prize and recognitions | Global Finance "Safests Bank" |
| Participation in international projects | Sibos exhibition |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 305949 | 297679 |
| **2** | Correspondent account in Central Bank | 340978 | 416625 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 187380 | 192673 |
| **4** | İncluding, financial institutes’ deposits | 3251 | 857817 |
| **5** | Securities | - | 1710 |
| **6** | İncluding, financial institutes’ credits, | - | 35505 |
| 6.1 | - Pure credits | - | 35505 |
| **7** | Loans to customers | 1161636 | 1267012 |
| 7.1 | Purpose assets for payment of possible losses on loans | 75935 | 119846 |
| 7.2 | - Pure credits | 1085702 | 1147166 |
| **8** | Basis funds | 29778 | 38056 |
| **9** | intangible assets | 5804 | 11758 |
| **10** | Other assets (deductible reserves) | 61039 | 97702 |
| **11** | **Total assets** | **2019880** | **3096691** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 1045547 | 1916456 |
| 1.1 | - Physical person’s deposits | 591132 | 789165 |
| 1.1.1 | - term | 434872 | 576709 |
| 1.1.2 | - demand | 156259 | 212455 |
| 1.2 | - Legal persons deposits | 454416 | 1127292 |
| 1.2.1 | - term | 199276 | 706120 |
| 1.2.2. | - demand | 255140 | 421172 |
| 2 | CBA claims against to Banks | 103000 | 80000 |
| 3 | Loro accounts | 2210 | 24189 |
| 4 | Financial institutes’ deposits | 390597 | 575544 |
| 5 | Banks’ credits | - | - |
| 6 | Other financial institute’s credits | 70655 | 64419 |
| 7 | Issued securities by banks | 16335 | - |
| 8 | other liabilities | 104733 | 153915 |
| **9** | **Total Liabilities** | **1733078** | **2814524** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 271130 | 260790 |
| 11 | Total reserves | 15672 | 21377 |
| **12** | **Total capital** | **286802** | **282167** |
| **13** | **Total Liabilities and capital** | **2019880** | **3096691** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 176999 | 210393 |
| 1.1 | - interest income on loan | 175212 | 188597 |
| **2** | Interests and expenses related to them | 53539 | 86023 |
| 2.1 | - interest payments for deposits | 29094 | 52131 |
| **3** | Pure non-interest incomes (loss) | 123459 | 124370 |
| **4** | Non-interest incomes | 116388 | 126196 |
| **5** | Non-interest expenses | 102942 | 116078 |
| **6** | Operating profit (loss) | 136905 | 134488 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 56797 | 66014 |
| **8** | Other incomes (expenses) | - | - 151 |
| **9** | Profit (loss) until tax is paid | 80108 | 68322 |
| **10** | Taxes from profit | 16068 | 15938 |
| **11** | **Pure profit (lose)** | 64040 | 52385 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 89 | 90 |
| **2** | **Number of department** |  | 5 | 3 |
| **3** | **Number of ATM** |  | 551 | 569 |
| **4** | **Number of POS Terminal** |  | 8496 | 9170 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 2499039 | 2644071 |
| 5.1 | - Debit cards | *İncluding salary cards* | 2472988 | 2602984 |
| 5.2 | - Credit cards | İncluding installment cards | 26051 | 41087 |
| **6** | **Number of employee** |  | 2172 | 2379 |

**NBCBank ASC**

|  |  |
| --- | --- |
| **Basic bank information** | **NBCBANK ASC** |
| Bank’s requisite: | Code :505345, VÖEN:1700130681 , correspondent account: AZ93NABZ01350100000000045944 , S.W.İ.F.Т. BİK :NBCBAZ22 |
| Bank’s complete name | NBCBank ASC |
| Bank’s short name | NBCBank ASC |
| Address of the head office | M.Narimanov street., |
| Telex | - |
| Telephone | 447-71-53, 566-46-46, 514-01-28, 514-01-86 |
| Fax | 566-75-17 |
| Web address | [www.nbcbank.az](http://www.nbcbank.az/) |
| E-mail | info@nbcbank.az |
| Date of establishment and current legal status | 17 December 1992-nd year |
| License | 112 |
| Bank employees number | 206 |
| Types of services | Bank services |
| Provided Services To banks and other financial institutions | Bank services |
| Number of branches within country and foreign | 11 |
| Subsidiary and associate companies | “NBC Lizinq” MMC |
| Contact with international financial institute | IFS,EBRD,RBI,USAID |
| International rating | Caa1/NP/E 2008 11 dec. Moody's Investors Service |
| International prize and recognitions | - |
| Participation in international projects | - |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 666.9 | 568.5 |
| **2** | Correspondent account in Central Bank | 847.5 | 647.9 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 184.0 | 454.6 |
| **4** | İncluding, financial institutes’ deposits | 3.7 | 4.3 |
| **5** | Securities | 0.0 | 0.0 |
| **6** | İncluding, financial institutes’ credits, | 18000.0 | 12755.0 |
| 6.1 | - Pure credits | 18000.0 | 12755.0 |
| **7** | Loans to customers | 134977.5 | 122091.1 |
| 7.1 | Purpose assets for payment of possible losses on loans | 4682.2 | 9094.7 |
| 7.2 | - Pure credits | 130295.3 | 112996.4 |
| **8** | Basis funds | 10999.3 | 25034.9 |
| **9** | intangible assets | 149.7 | 138.7 |
| **10** | Other assets (deductible reserves) | 6114.8 | 6370.1 |
| **11** | **Total assets** | **167261.3** | **158969.8** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 100747.3 | 67598.0 |
| 1.1 | - Physical person’s deposits | 99259.9 | 66917.2 |
| 1.1.1 | - term | 97147.5 | 64971.1 |
| 1.1.2 | - demand | 2112.4 | 1946.1 |
| 1.2 | - Legal persons deposits | 1487.4 | 680.9 |
| 1.2.1 | - term | 2.9 | 0.04 |
| 1.2.2. | - demand | 1484.5 | 680.8 |
| 2 | CBA claims against to Banks | 0.0 | 0.0 |
| 3 | Loro accounts | 2.7 | 0.0 |
| 4 | Financial institutes’ deposits | 22256.8 | 34386.8 |
| 5 | Banks’ credits | 4919.1 | 2977.5 |
| 6 | Other financial institute’s credits | 0.0 | 0.0 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | other liabilities | 1966.9 | 1068.3 |
| **9** | **Total Liabilities** | **129892.7** | **106030.6** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 35934.8 | 51604.0 |
| 11 | Total reserves | 1433.7 | 1335.3 |
| **12** | **Total capital** | **37368.5** | **52939.2** |
| **13** | **Total liabilities and capital** | **167261.3** | **158969.8** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 17861.1 | 16207.9 |
| 1.1 | - interest income on loan | 17861.1 | 16207.9 |
| **2** | Interests and expenses related to them | 8237.0 | 6920.3 |
| 2.1 | - interest payments for deposits | 8237.0 | 6920.3 |
| **3** | Pure non-interest incomes (loss) | 9624.1 | 9287.7 |
| **4** | Non-interest incomes | -14035.1 | 3264.1 |
| **5** | Non-interest expenses | 8199.8 | 7027.3 |
| **6** | Operating profit (loss) | -12610.8 | 5524.5 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 1180.5 | 7249.2 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | -13791.3 | -1724.7 |
| **10** | Taxes from profit | 0.0 | 72.8 |
| **11** | **Pure profit (lose)** | **-13791.3** | **-1797.5** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | **11** | **11** |
| **2** | **Number of department** |  | **1** | **1** |
| **3** | **Number of ATM** |  | **19** | **19** |
| **4** | **Number of POS Terminal** |  | **53** | **43** |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | **4737** | **3103** |
| 5.1 | - Debit cards | *İncluding salary cards* | 1167 | 695 |
| 5.2 | - Credit cards | *İncluding installment cards* | 3570 | 2408 |
| **6** | **Number of employee** |  | **219** | **206** |

**Nikoyl Bank İKB ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Nikoyl" Investment Commercial Bank ASC |
| Bank’s short name | "Nikoyl" İKB ASC, NİKOİL | Bank |
| Address of the head office | Baku city, Pushcin street 30 |
| Telex |  |
| Telephone | (+994 12) 981 |
| Fax | (+994 12) 497 33 79 |
| Web address | [www.nikoil.az](http://www.nikoil.az/) |
| E-mail | [bank@nikoil.az](mailto:bank@nikoil.az) |
| Date of establishment and current legal status | 02.02.1994; ACS |
| License | (11 April 2002-th year dated, 203 numbered license AR MB) |
| Bank employees number | between 400-500 |
| Types of services | All bank services |
| Provided Services To banks and other financial institutions | Bank services |
| Number of branches within country and foreign | 14 |
| Subsidiary and associate companies | no |
| Contact with international financial institutes | RAIFFEISEN BANK INTERNATIONAL, URALSIB BANK MOSCOW RU, Novikom Bank, Bank of Georgia |
| International rating | no |
| International prize and recognitions | no |
| Participation in international projects | no |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 12547.9 | 8890.6 |
| **2** | Correspondent account in Central Bank | 83561.2 | 91847.1 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 29577.6 | 16316.8 |
| **4** | İncluding, financial institutes’ deposits | 14661.5 | 2836.7 |
| **5** | Securities | 6078.3 | 6980.5 |
| **6** | İncluding, financial institutes’ credits, | 11230.8 | 19290.1 |
| 6.1 | - Pure credits | 11230.8 | 19290.1 |
| **7** | Loans to customers | 358934.6 | 320987.7 |
| 7.1 | Purpose assets for payment of possible losses on loans | 14883.2 | 99876.0 |
| 7.2 | - Pure credits | 344051.5 | 221111.8 |
| **8** | Basis funds | 14724.6 | 11823.2 |
| **9** | intangible assets | 3063.3 | 3499.2 |
| **10** | Other assets (deductible reserves) | 70044.6 | 57130.6 |
| **11** | **Total assets** | **589541.0** | **439726.4** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 363723.5 | 263307.9 |
| 1.1 | - Physical person’s deposits | 305722.7 | 239272.1 |
| 1.1.1 | - term | 291611.6 | 226340.6 |
| 1.1.2 | - demand | 14111.1 | 12931.5 |
| 1.2 | - Legal persons deposits | 58000.8 | 24035.8 |
| 1.2.1 | - term | 27772.9 | 442.7 |
| 1.2.2. | - demand | 30227.9 | 23593.1 |
| 2 | CBA claims against to Banks | 62200.0 | 40500.0 |
| 3 | Loro accounts | 129.8 | 11.5 |
| 4 | Financial institutes’ deposits | 21421.6 | 2999.2 |
| 5 | Banks’ credits | 7797.0 | - |
| 6 | Other financial institute’s credits | 50451.8 | 51202.4 |
| 7 | Issued securities by banks | 33967.7 | 34758.0 |
| 8 | other liabilities | 9133.9 | 6386.2 |
| **9** | **Total Liabilities** | **548825.3** | **399165.3** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 36287.3 | 37854.2 |
| 11 | Total reserves | 4428.3 | 2706.9 |
| **12** | **Total capital** | **40715.7** | **40561.1** |
| **13** | **Total öhdəliklər and capital** | **589541.0** | **439726.4** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 73159.5 | 87222.4 |
| 1.1 | - interest income on loan | 71606.7 | 85166.2 |
| **2** | Interests and expenses related to them | 29691.0 | 30902.1 |
| 2.1 | - interest payments for deposits | 23706.7 | 23963.3 |
| **3** | Pure non-interest incomes (loss) | 43468.4 | 56320.1 |
| **4** | Non-interest incomes | - 3145.1 | 20946.4 |
| **5** | Non-interest expenses | 26901.6 | 27286.9 |
| **6** | Operating profit (loss) | 13421.8 | 49979.6 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 22514.2 | 198518.4 |
| **8** | Other incomes (expenses) | - | - |
| **9** | Profit (loss) until tax is paid | - 9092.4 | - 148538.8 |
| **10** | Taxes from profit | - | - |
| **11** | **Pure profit (lose)** | - 9092.4 | - 148538.8 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 21 | 16 |
| **2** | **Number of department** |  | 0 | 0 |
| **3** | **Number of ATM** |  | 40 | 32 |
| **4** | **Number of POS Terminal** |  | 481 | 247 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 16697 | 14911 |
| 5.1 | - Debit cards | *İncluding salary cards* | 14982 | 14056 |
| 5.2 | - Credit cards | *İncluding installment cards* | 1715 | 855 |
| **6** | **Number of employee** |  | 583 | 423 |

**Paşa Bank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | Code: 505141 VÖEN: 1700767721 Correspondent account№: AZ82NABZ01350100000000071944 (AZN) AZ04NABZ01350200000000071840 (USD) AZ30NABZ01350200000000071954 (EUR) SWIFT BIK: PAHAAZ22 |
| Bank’s complete name | “PASHA Bank” Open Joint Stock Company |
| Bank’s short name | PASHA Bank |
| Address of the head office | AZ 1005, Yusif Mammadaliyev street, 13, Baku city, Azerbaijan |
| Telex | no |
| Telephone | Tel: \*9123 Tel: (+994 12) 496 50 00 |
| Fax | Fax: (+994 12) 496 50 10 |
| Web address | [www.pashabank.az](http://www.pashabank.az/) |
| E-mail | [office@pashabank.az](mailto:office@pashabank.az) |
| Date of establishment and current legal status | 18.06.2007 |
| License | 28 November 2017-th year, 250 numbered license |
| Bank employees number | 573 (01.10.2017) |
| Types of services | Involvement of deposits and other reimbursable funds from individuals and legal entities in national and foreign currencies, issuing loans on their own behalf and at their own expense, as well as transferring cash and cash settlement transactions on behalf of clients. |
| Provided Services to banks and other financial institutions | Deposits, Credits, Derivatives, exchange services, settlement services, asset management |
| Number of branches within country and foreign | 2 filial, 4 branch, 1 exchange branch. |
| Subsidiary and associate companies | PASHA Bank Gurcustan SC, PAŞA Yatırım Bank A.Ş. |
| Contact with international financial institute | World Bank |
| International rating | B+ Fitch Raitngs, BB- S&P |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015 (Consolidated IFRS)** | **2016 (Consolidated IFRS)** |
|  | **Assets** |  |  |
| **1** | Cash funds | 486117 | 480537 |
| **2** | Correspondent account in Central Bank | 199708 | 534087 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 335481 | 91145 |
| **4** | İncluding, financial institutes’ deposits | 114509 | 634394 |
| **5** | Securities | 139837 | 257218 |
| **6** | İncluding, financial institutes’ credits, | 23386 | 93727 |
| 6.1 | - Pure credits | 23386 | 93727 |
| **7** | Loans to customers | 949848 | 1169607 |
| 7.1 | Purpose assets for payment of possible losses on loans | -47698 | -62333 |
| 7.2 | - Pure credits | 902150 | 1107274 |
| **8** | Basis funds | 15851 | 12809 |
| **9** | intangible assets | 56730 | 55067 |
| **10** | Other assets (deductible reserves) | 18970 | 23587 |
| **11** | **Total assets** | **2292739** | **3289845** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 1374113 | 2350687 |
| 1.1 | - Physical person’s deposits |  |  |
| 1.1.1 | - term | 472897 | 1351762 |
| 1.1.2 | - required | 901216 | 998925 |
| 1.2 | - Legal persons deposits |  |  |
| 1.2.1 | - term |  |  |
| 1.2.2. | - demand |  |  |
| 2 | CBA claims against to Banks | 48383 | 41676 |
| 3 | Loro accounts | 597 | 21450 |
| 4 | Financial institutes’ deposits | 246210 | 157423 |
| 5 | Banks’ credits | 93814 | 51473 |
| 6 | Other financial institute’s credits | 74503 | 109745 |
| 7 | Issued securities by banks | 0.0 | 18705 |
| 8 | other liabilities | 22630 | 51420 |
| **9** | **Total Liabilities** | 1860250 | 2802579 |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special Capital | 333000 | 333000 |
| 11 | Total reserves | 154266 | 99489 |
| **12** | **Total capital** | 487266 | 432489 |
| **13** | **Total Liabilities and capital** | **2347516** | **3235068** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015 (Consolidated IFRS)** | **2016 (Consolidated IFRS)** |
| **1** | These types of percent and income | 100280 | 157502 |
| 1.1 | - interest income on loan | 78032 | 105063 |
| **2** | Interests and expenses related to them | -24335 | -53006 |
| 2.1 | - interest payments for deposits | -16700 | -40530 |
| **3** | Pure non-interest incomes (loss) | **75945** | **104496** |
| **4** | Non-interest incomes | 40308 | 82003 |
| **5** | Non-interest expenses | -45138 | -87181 |
| **6** | Operating profit (loss) | **71115** | **99318** |
| **7** | Allocation (expense) of special provision for possible losses on assets | -52171 | -11447 |
| **8** | Other incomes (expenses) |  |  |
| **9** | Profit (loss) until tax is paid | 18944 | 87871 |
| **10** | Taxes from profit | -4561 | -18583 |
| **11** | **Pure profit (lose)** | **14383** | **69288** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 2 | 2 |
| **2** | **Number of department** |  | 3 | 3 |
| **3** | **Number of ATM** |  | 26 | 31 |
| **4** | **Number of POS Terminal** |  | 551 | 1310 |
| **5** | **Number of plastic cards** | *Number of active plastic carts* | 30877 | 44095 |
| 5.1 | - Debit cards | *İncluding salary cards* | 28967 | 39652 |
| 5.2 | - Credit cards | *İncluding installment cards* | 1910 | 4443 |
| **6** | **Number of employee** |  | 414 | 475 |

**Rabitəbank**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | «Rabitebank» ASC Address: Baku city., 28 May street.33, AZ1010 Tel: (994 12) 598 44 88 Fax: (994 12) 497 11 01 VÖEN: 9900001061  FAD: 506399  M/H: AZ61NABZ01350100000000006944 SWİFT Bik: RBTAAZ22 |
| Bank’s complete name | “Rabitəbank” Open Joint Stock Company |
| Bank’s short name | “Rabitəbank” ASC |
| Address of the head office | 28 May street.,33 Baku, AZ1010, Azerbaijan |
| Telex |  |
| Telephone | 994 12 598 44 88, +994 12 598 22 56 |
| Fax | 994 12 497 11 01 |
| Web address | [www.rabitabank.com](http://www.rabitabank.com/) |
| E-mail | rb@rabitabank.az |
| Date of establishment and current legal status | 30 June 1993 |
| License | 30 iyun 1993-th year,136 numbered license |
| Bank employees number | 562 |
| Types of services | • Business Credits  • Consumer Credits • documentary operations  • derivative financial transactions(Svoplar, Forvardlar) • Term and demand deposits • Fast money transfers of individual persons  • Deposits and credits between banks • Cash-settlement services between banks |
| Provided Services To banks and other financial institutions | • Deposits between banks • Credits between banks  • Money transfers between banks • Securities • Documentary operations |
| Number of branches within country and foreign | 22 filial (only within country ) |
| Subsidiary and associate companies |  |
| Contact with international financial institute |  |
| İnternational rating |  |
| İnternational prize and recognitions |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | **25355.1** | **24848.2** |
| **2** | Correspondent account in Central Bank | **71021.1** | **217998.5** |
| **3** | Nostro accounts (in other banks correspondent accounts) | **42639.9** | **40182.6** |
| **4** | İncluding, financial institutes’ deposits | **46782.0** | **35414.0** |
| **5** | Securities | **12787.1** | **22836.7** |
| **6** | İncluding, financial institutes’ credits, | 19871.4 | 8589.0 |
| 6.1 | - Pure credits | **19871.4** | **8589.0** |
| **7** | Loans to customers | 226457.5 | 205205.2 |
| 7.1 | Purpose assets for payment of possible losses on loans | 19129.5 | 27669.9 |
| 7.2 | - Pure credits | **207328.0** | **177535.4** |
| **8** | Basis funds | **7101.5** | **9693.6** |
| **9** | intangible assets | **126.3** | **240.8** |
| **10** | Other assets (deductible reserves) | **17718.7** | **14949.6** |
| **11** | **Total assets** | **450731.0** | **552288.3** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | **308341.6** | **404256.4** |
| 1.1 | - Physical person’s deposits | **212830.0** | **246661.0** |
| 1.1.1 | - term | 189505.5 | 203279.2 |
| 1.1.2 | - demand | 23324.5 | 43381.8 |
| 1.2 | - Legal persons deposits | **95511.6** | **157595.4** |
| 1.2.1 | - term | 19961.9 | 22188.6 |
| 1.2.2. | - demand | 75549.7 | 135406.8 |
| 2 | CBA claims against to Banks | **32000.0** | **52000.0** |
| 3 | Loro accounts | **230.6** | **182.0** |
| 4 | Financial institutes’ deposits | **20041.2** | **23464.6** |
| 5 | Banks’ credits | **-** | **-** |
| 6 | Other financial institute’s credits | **18899.3** | **18710.5** |
| 7 | Issued securities by banks | **-** | **-** |
| 8 | other liabilities | **10166.4** | **8063.0** |
| **9** | **Total Liabilities** | **389679.0** | **506676.5** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 54260.4 | 38903.3 |
| 11 | Total reserves | 6791.5 | 6708.5 |
| **12** | **Total capital** | **61052.0** | **45611.8** |
| **13** | **Total Liabilities and capital** | 450731.0 | 552288.3 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | **36868.4** | **29237.4** |
| 1.1 | - interest income on loan | *35739.7* | *27680.0* |
| **2** | Interests and expenses related to them | **15489.9** | **17103.5** |
| 2.1 | - interest payments for deposits | *13869.6* | *13575.3* |
| **3** | Pure non-interest incomes (loss) | **21378.6** | **12133.9** |
| **4** | Non-interest incomes | *16997.8* | *14530.5* |
| **5** | Non-interest expenses | *16182.3* | *15288.8* |
| **6** | Operating profit (loss) | **22194.0** | **11375.6** |
| **7** | Allocation (expense) of special provision for possible losses on assets | **18968.1** | **24390.9** |
| **8** | Other incomes (expenses) | **9.3** | **142.4** |
| **9** | Profit (loss) until tax is paid | **3235.2** | **- 12872.9** |
| **10** | Taxes from profit | **912.3** | **-** |
| **11** | **Pure profit (lose)** | 2323.0 | - 12872.9 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 22 | 22 |
| **2** | **Number of department** |  | 2 | 1 |
| **3** | **Number of ATM** |  | 53 | 56 |
| **4** | **Number of POS Terminal** |  | 355 | 189 |
| **5** | **Number of plastic cards** | *Number of active plastic carts* | 28220 | 33415 |
| 5.1 | - Debit cards | *İncluding salary cards* | 22991 | 30958 |
| 5.2 | - Credit cards | *İncluding installment cards* | 5229 | 2457 |
| **6** | **Number of employee** |  | 624 | 562 |

**TuranBank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: | VÖEN: 1300016391 Code: 507462 Correspondent account: AZ26NABZ01350100000000027944 SWIFT: TURAAZ22 |
| Bank’s complete name | TuranBank ASC |
| Bank’s short name | TuranBank |
| Address of the head office | İsmayil bay Qutqashinli street., 85, AZ1073, Baku |
| Telex | No |
| Telephone | (012) 510 79 11 / 22 |
| Fax | (012) 497 25 77 |
| Web address | [www.turanbank.az](http://www.turanbank.az/) |
| E-mail | office@turanbank.az |
| Date of establishment and current legal status | 12 June 1992, Open Joint Stock Company |
| License | 115 (30 dekabr 1992) |
| Bank employees number | 403 |
| Types of services | For individual clients:  -Cash and settlement services  Currency exchange operations  -Credits  -Credit payments through -Manat terminals  - Credit repayments at national payment points  -Plastic cards  - Money transfers  - Deposits  - Service tariffs  -Bank tips  -Online Payments  For Corporate Clients:  -Cash and settlement services  Currency exchange operations  -Credits  - Specific project loans  - Deposits  -Short operations  - Financial services  -Free projects  -POS terminal service  - Service tariffs  -Bank tips |
| Provided Services To banks and other financial institutions | Deposit  Credit  Correspondent Accounts, Currency Transactions, Cash and Cash Settlements, Cash Collection, Derivative Financial Instruments, FX Transactions |
| Number of branches within country and foreign | Domestic: 14 branches and 1 department |
| Subsidiary and associate companies | TuranLizinq LLC |
| Contact with international financial institute | Raiffeisen Zentralbank (Austriya), Ziraat Bank International (Germany), Ziraat Bank (Turkey), Yapı Kredi Bank (Turkey), Uralsib (Russia), Türkiye İş Bankası (Turkey) və Kuveyt Türk Katılım Bankası (Turkey), Transcapital (Russia) and Sberbank (Russia). |
| International rating | No |
| International prize and recognitions | Winner of the Most Innovative Bank in the 2015 edition of the British "The Business Year" magazine. |
| Participation in international projects | KOS lending (IFC, ECO TDB, ICD, Incofin)  MKOS lending (WBC, liability fund)  Trade Finance (BSTDB, ECO TDB, Commerzbank, ITFC)  Micro lending (GLS Investment, MEF Cyrano, Bank of Bistum Essen and Sus Bee Finance), USAID Credit Guarantee Project |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 52258.8 | 27171.0 |
| **2** | Correspondent account in Central Bank | 93530.0 | 108853.3 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 44108.7 | 29286.8 |
| **4** | İncluding, financial institutes’ deposits | 30240.7 | 51626.6 |
| **5** | Securities | 147.0 | 3541.4 |
| **6** | İncluding, financial institutes’ credits, | 4491.5 | 3352.8 |
| 6.1 | - Pure credits | 4491.5 | 3352.8 |
| **7** | Loans to customers | 286856.7 | 290018.0 |
| 7.1 | Purpose assets for payment of possible losses on loans | 7653.9 | 10884.9 |
| 7.2 | - Pure credits | 279202.8 | 279133.2 |
| **8** | Basis funds | 12626.5 | 12216.2 |
| **9** | intangible assets | 195.2 | 439.6 |
| **10** | Other assets (deductible reserves) | 9104.2 | 12600.8 |
| **11** | **Total assets** | **525905.4** | **528221.7** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 216784.5 | 213557.8 |
| 1.1 | - Physical person’s deposits | 181123.0 | 179002.8 |
| 1.1.1 | - term | 130522.5 | 111583.3 |
| 1.1.2 | - demand | 50600.5 | 67419.5 |
| 1.2 | - Legal persons deposits | 35661.5 | 34555.0 |
| 1.2.1 | - term | 0.0 | 0.0 |
| 1.2.2. | - demand | 35661.5 | 34555.0 |
| 2 | CBA claims against to Banks | 65800.0 | 73550.0 |
| 3 | Loro accounts | 11503.6 | 30693.3 |
| 4 | Financial institutes’ deposits | 18290.2 | 30527.5 |
| 5 | Banks’ credits | 31001.9 | 19181.5 |
| 6 | Other financial institute’s credits | 120781.5 | 85115.0 |
| 7 | Issued securities by banks | 0.0 | 12619.4 |
| 8 | other liabilities | 6293.3 | 3742.3 |
| **9** | **Total Liabilities** | **470454.9** | **468986.8** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 51229.3 | 54832.1 |
| 11 | Total reserves | 4221.1 | 4402.7 |
| **12** | **Total capital** | **55450.4** | **59234.9** |
| **13** | **Total Liabilities and capital** | **525905.4** | **528221.7** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 35314.0 | 33493.3 |
| 1.1 | - interest income on loan | 33457.7 | 31581.0 |
| **2** | Interests and expenses related to them | 19499.8 | 25118.1 |
| 2.1 | - interest payments for deposits | 10586.1 | 12595.1 |
| **3** | Pure non-interest incomes (loss) | 15814.1 | 8375.2 |
| **4** | Non-interest incomes | 2930.2 | 6045.4 |
| **5** | Non-interest expenses | 14125.4 | 11793.6 |
| **6** | Operating profit (loss) | 4618.9 | 2627.0 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 4447.0 | 4025.2 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | 171.9 | 0.0 |
| **10** | Taxes from profit | 118.0 | 0.0 |
| **11** | **Pure profit (lose)** | **54.0** | **-1398.2** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 14 | 14 |
| **2** | **Number of department** |  | 1 | 1 |
| **3** | **Number of ATM** |  | 26 | 28 |
| **4** | **Number of POS Terminal** | *Number of active plastic cards* | 159 | 158 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 15195 | 15211 |
| 5.1 | - Debit cards | İncluding salary cards | 13904 | 14715 |
| 5.2 | - Credit cards | *İncluding* *installment cards* | 1291 | 496 |
| **6** | **Number of employee** |  | 476 | 403 |

**Unibank KB ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | “UNİBANK” Kommersiya Bankı” Open Joint Stock Company |
| Bank’s short name | Unibank KB |
| Address of the head office | AZ1014, R.Behbudov street., 55 |
| Telex | 142460 MBANK |
| Telephone | 541-33-33 |
| Fax | 498-09-53 |
| Web address | unibank.az |
| E-mail | bank@unibank.az |
| Date of establishment and current legal status | 27 July 1992-th year |
| License | 73-numbered license |
| Bank employees number | 1234.5 |
| Types of services | Individual and corporate loans ,settlement cash register, deposit boxes, money transfers, service with plastic cards, mobil and internet banking services |
| Provided Services To banks and other financial institutions | Opening correspondent accounts, credit and deposits between banks |
| Number of branches within country and foreign | 32 |
| Subsidiary and associate companies | Unikapital ASC, Unilizinq ASC |
| Contact with international financial institute | available |
| International rating | no |
|  |  |
| Participation in international projects | No |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 55210.5 | 35843.2 |
| **2** | Correspondent account in Central Bank | 162029.4 | 119628.3 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 42383.1 | 14513.6 |
| **4** | İncluding, financial institutes’ deposits | 16272.3 | 26991.0 |
| **5** | Securities | - | - |
| **6** | İncluding, financial institutes’ credits, | 17317.2 | 16589.8 |
| 6.1 | - Pure credits | 17317.2 | 16589.8 |
| **7** | Loans to customers | 768245.6 | 602432.7 |
| 7.1 | Purpose assets for payment of possible losses on loans | 127691.3 | 189754.1 |
| 7.2 | - Pure credits | 640554.4 | 412678.7 |
| **8** | Basis funds | 50363.2 | 48148.3 |
| **9** | intangible assets | 4575.8 | 6581.3 |
| **10** | Other assets (deductible reserves) | 39277.3 | 35545.3 |
| **11** | **Total assets** | **1027983.2** | **716521.6** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 525950.0 | 362456.5 |
| 1.1 | - Physical person’s deposits | 461813.1 | 324883.4 |
| 1.1.1 | - term | 424315.3 | 288437.9 |
| 1.1.2 | - demand | 37497.9 | 36445.5 |
| 1.2 | - Legal persons deposits | 64136.9 | 37573.1 |
| 1.2.1 | - term | 2408.2 | - |
| 1.2.2. | - demand | 61728.7 | 37573.1 |
| 2 | CBA claims against to Banks | 80000.0 | 124997.5 |
| 3 | Loro accounts | 2788.2 | 134.9 |
| 4 | Financial institutes’ deposits | 35032.7 | 15059.0 |
| 5 | Banks’ credits | 82648.2 | 10000.0 |
| 6 | Other financial institute’s credits | 110019.6 | 107156.8 |
| 7 | Issued securities by banks | 63985.0 | 17217.8 |
| 8 | other liabilities | 25206.5 | 12983.0 |
| **9** | **Total Liabilities** | **925630.1** | **650005.5** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 94419.9 | 60785.0 |
| 11 | Total reserves | 7933.1 | 5731.1 |
| **12** | **Total capital** | **102353.0** | **66516.1** |
| **13** | **Total Liabilities and capital** | **1027983.2** | **716521.6** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 159714.7 | 122014.6 |
| 1.1 | - interest income on loan | 156569.7 | 118640.7 |
| **2** | Interests and expenses related to them | 53279.2 | 44970.2 |
| 2.1 | - interest payments for deposits | 32764.1 | 21160.6 |
| **3** | Pure non-interest incomes (loss) | 106435.5 | 77044.3 |
| **4** | Non-interest incomes | 42027.8 | 42428.4 |
| **5** | Non-interest expenses | 62981.0 | 48139.4 |
| **6** | Operating profit (loss) | 85482.4 | 71333.4 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 113172.1 | 102634.5 |
| **8** | Other incomes (expenses) | - | - |
| **9** | Profit (loss) until tax is paid | - 27689.7 | - 31301.1 |
| **10** | Taxes from profit | - 5390.5 | - |
| **11** | **Pure profit (lose)** | - 22299.3 | - 31301.1 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | *Note* | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 34 | 32 |
| **2** | **Number of department** |  | 0 | 0 |
| **3** | **Number of ATM** |  | 88 | 87 |
| **4** | **Number of POS Terminal** |  | 1650 | 1615 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 486087 | 333146 |
| 5.1 | - Debit cards | *İncluding salary cards* | 295972 | 198262 |
| 5.2 | - Credit cards | *İncluding installment cards* | 190115 | 134884 |
| **6** | **Number of employee** |  | 1564 | 1235 |

**Xalq Bank ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | ASC "Xalq" Bankı |
| Bank’s short name | Xalq Bank |
| Address of the head office | İnshaatchilar prospect 22L |
| Telex | 142400 XALG AI |
| Telephone | (012) 404-43-43 |
| Fax | (012) 404-43-34 |
| Web address | [www.xalqbank.az](http://www.xalqbank.az/) |
| E-mail | mail@xalqbank.az |
| Date of establishment and current legal status | 12/24/2004 |
| License | 246 |
| Bank employees number | 561 |
| Types of services | Commercial bank |
| Provided Services To banks and other financial institutions | correspondent account, credits between banks, FOREX |
| Number of branches within country and foreign | 28 |
| Subsidiary and associate companies | Xalq Kapital |
| Contact with international financial institute | correspondent accounts |
| International rating | B3, Not Prime, negative, B2 (cr)/Not Prime (cr) |
| Enternational prize and recognitions |  |
| Participation in international projects |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 84122.8 | 32607.5 |
| **2** | Correspondent account in Central Bank | 50302.1 | 74038.4 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 36521.6 | 38979.7 |
| **4** | İncluding, financial institutes’ deposits | - | 78494.3 |
| **5** | Securities | - | 75089.8 |
| **6** | İncluding, financial institutes’ credits, | 15009.1 | 11582.7 |
| 6.1 | - Pure credits | 4678.2 | 11582.7 |
| **7** | Loans to customers | 1315708.7 | 1274525.7 |
| 7.1 | Purpose assets for payment of possible losses on loans | 5718.43 | 35658.5 |
| 7.2 | - Pure credits | 1309990.3 | 1238867.2 |
| **8** | Basis funds | 71185.1 | 79688.3 |
| **9** | intangible assets | 1861.4 | 1742.9 |
| **10** | Other assets (deductible reserves) | 28990.5 | 37530.2 |
| **11** | **Total assets** | **1597982.9** | **1668620.9** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 1159290.3 | 1,098899.6 |
| 1.1 | - Physical person’s deposits |  |  |
| 1.1.1 | - term | 804929.5 | 697405.6 |
| 1.1.2 | - demand | 86449.7 | 78911.5 |
| 1.2 | - Legal persons deposits |  |  |
| 1.2.1 | - term | 104956.4 | 200302.7 |
| 1.2.2. | - demand | 162954.7 | 122279.9 |
| 2 | CBA claims against to Banks | 31500.0 | 31500.0 |
| 3 | Loro accounts | 290.2 | 25.2 |
| 4 | Financial institutes’ deposits | 48637.2 | 52724.8 |
| 5 | Banks’ credits |  | 88535 |
| 6 | Other financial institute’s credits | 118407.0 | 141117.8 |
| 7 | Issued securities by banks | 0.0 |  |
| 8 | other liabilities | 14966.2 | 18179.9 |
| **9** | **Total Liabilities** | **1373090.9** | **1430982.3** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 214977.0 | 225798.3 |
| 11 | Total reserves | 9915.0 | 11840.3 |
| **12** | **Total capital** | **224892.0** | **237638.6** |
| **13** | **Total Liabilities and capital** | **1597982.9** | **1668620.9** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 84591.7 | 104925.9 |
| 1.1 | - interest income on loan | 83002.5 | 98023.6 |
| **2** | Interests and expenses related to them | 36613.2 | 27788.5 |
| 2.1 | - interest payments for deposits | 29088.4 | 9982.4 |
| **3** | Pure non-interest incomes (loss) | 47978.5 | 77137.5 |
| **4** | Non-interest incomes | - 4128.2 | 28240.9 |
| **5** | Non-interest expenses | 28990.0 | 33084.9 |
| **6** | Operating profit (loss) | **14860.3** | **72293.5** |
| **7** | Allocation (expense) of special provision for possible losses on assets | 11484.6 | 59928.2 |
| **8** | Other incomes (expenses) | 136.0 | 109.8 |
| **9** | Profit (loss) until tax is paid | 3511.7 | 12475.0 |
| **10** | Taxes from profit | 1339.0 | 2105.4 |
| **11** | **Pure profit (lose)** | 2172.7 | 10369.7 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 27 | 27 |
| **2** | **Number of department** |  | 0 | 0 |
| **3** | **Number of ATM** |  | 47 | 85 |
| **4** | **Number of POS Terminal** |  | 830 | 1020 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 10460 | 14702 |
| 5.1 | - Debit cards | *İncluding salary cards* | 6541 | 10124 |
| 5.2 | - Credit cards | *İncluding installment cards* | 3919 | 4578 |
| **6** | **Number of employee** |  | 545 | 565 |

**Yapı Kredi Bank Azərbaycan QSC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Yapı Kredi Bank Azərbaycan" QSC |
| Bank’s short name | YKAZ |
| Address of the head office | C.Mammadquluzade street 73 G |
| Telex |  |
| Telephone | 497 77 95 |
| Fax | 497 02 76 |
| Web address | [www.yapikredi.com.az](http://www.yapikredi.com.az/) |
| E-mail | [info@yapikredi.com.az](mailto:info@yapikredi.com.az) |
| Date of establishment and current legal status | 2000 |
| License | 243 numbered license |
| Bank employees number |  |
| Types of services | Deposit, credit, money transfers, credit card, İnternet Banking, Mobil Banking |
| Provided Services To banks and other financial institutions |  |
| Number of branches within country and foreign | 8 |
| Subsidiary and associate companies | no |
| Contact with international financial institute | The Bank of New York Mellon, Yapı Kredi Bank A.Sh, Unicredit, Yapı Kredi Nederland, Yapı Kredi Moscow |
| International rating | no |
|  |  |
| Participation in international projects |  |

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|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 27973 | 19680 |
| **2** | Correspondent account in Central Bank | 53744 | 69361 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 72090 | 161444 |
| **4** | İncluding, financial institutes’ deposits | 49916 | 0.0 |
| **5** | Securities | 0.0 | 2560 |
| **6** | İncluding, financial institutes’ credits, | 0.0 | 0.0 |
| 6.1 | - Pure credits | 0.0 | 0.0 |
| **7** | Loans to customers | 263396 | 212296 |
| 7.1 | Purpose assets for payment of possible losses on loans | -18789 | -44112 |
| 7.2 | **- Pure credits** | **244608** | **168185** |
| **8** | Basis funds | 10119 | 7260 |
| **9** | intangible assets | 5813 | 7933 |
| **10** | Other assets (deductible reserves) | 9212 | 11439 |
| **11** | **Total assets** | **473475** | **447862** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| **1** | **Deposits (except for financial institutions)** | **182354** | **288030** |
| 1.1 | **- Physical person’s deposits** | **66654** | **103762** |
| 1.1.1 | - term | 39152 | 70711 |
| 1.1.2 | - demand | 27501 | 33051 |
| 1.2 | **- Legal persons deposits** | **115700** | **184268** |
| 1.2.1 | - term | 5923 | 45946 |
| 1.2.2. | - demand | 109777 | 138322 |
| **2** | CBA claims against to Banks | 20000 | 20000 |
| **3** | Loro accounts | 4406 | 13477 |
| **4** | Financial institutes’ deposits | 41295 | 24648 |
| **5** | Banks’ credits | 101361 | 35414 |
| **6** | Other financial institute’s credits | 2207 | 2271 |
| **7** | Issued securities by banks | 48782 | 0.0 |
| **8** | other liabilities | 7614 | 8325 |
| **9** | **Total Liabilities** | **408018** | **392166** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 61252 | 50924 |
| 11 | Total reserves | 4205 | 4772 |
| **12** | **Total capital** | **65457** | **55696** |
| **13** | **Total Liabilities and capital** | **473475** | **447862** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | **These types of percent and income** | **35749** | **33209** |
| 1.1 | - interest income on loan | 35521 | 33010 |
| **2** | **Interests and expenses related to them** | **-12991** | **-12497** |
| 2.1 | - interest payments for deposits | -5221 | -5125 |
| **3** | **Pure non-interest incomes (loss)** | **22758** | **20712** |
| **4** | Non-interest incomes | 21152 | 29735 |
| **5** | Non-interest expenses | -33119 | -31131 |
| **6** | **Operating profit (loss)** | **10791** | **19316** |
| **7** | Allocation (expense) of special provision for possible losses on assets | -15299 | -30004 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | **-4509** | **-10688** |
| **10** | Taxes from profit | 0.0 | 360 |
| **11** | Pure profit (lose) | **-4509** | **-10328** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 16 | 15 |
| **2** | **Number of department** |  | 2 | 1 |
| **3** | **Number of ATM** |  | 28 | 27 |
| **4** | **Number of POS Terminal** |  |  |  |
| **5** | **Number of plastic cards** | *Number of active plastic cards* |  |  |
| 5.1 | - Debit cards | *İncluding salary cards* |  |  |
| 5.2 | - Credit cards | *İncluding installment cards* |  |  |
| **6** | **Number of employee** |  |  |  |

**Ziraat Bank Azərbaycan ASC**

|  |  |
| --- | --- |
| **Basic bank information** |  |
| Bank’s requisite: |  |
| Bank’s complete name | "Ziraat Bank Azərbaycan" ASC |
| Bank’s short name | no |
| Address of the head office | Hasan bay Zardabi street, 191. |
| Teleks | no |
| Telephone | 0094 (12) 505 56 16 |
| Faks | 0094 (12) 505 56 15 |
| Veb adress | <http://www.ziraatbank.az/> |
| E-mail | [info@ziraatbank.az](mailto:info@ziraatbank.az) |
| Date of establishment and current legal status | 30 december 2014-th year |
| License | 255 numbered lisence |
| Bank employees number | 54 |
| Types of services | Money mediation(64190) |
| Provided Services To banks and other financial institutions | Opening accounts in correspondent banks, getting deposits between banks, getting credits between banks |
| Number of branches within country and foreign | 1 |
| Subsidiary and associate companies | no |
| Contact with international financial institute | no |
| International rating | no |
| International prize and recognitions | no |
| Participation in international projects | no |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Balance indicators**  *(with thousand manats)* | **2015** | **2016** |
|  | **Assets** |  |  |
| **1** | Cash funds | 1715.6 | 4914.9 |
| **2** | Correspondent account in Central Bank | 4646.4 | 31517.1 |
| **3** | Nostro accounts (in other banks correspondent accounts) | 2055.4 | 7864.6 |
| **4** | İncluding, financial institutes’ deposits | 42797.0 | 0.0 |
| **5** | Securities | 0.0 | 4497.8 |
| **6** | İncluding, financial institutes’ credits, | 23391.0 | 10833.5 |
| 6.1 | - Pure credits | 23391.0 | 10833.5 |
| **7** | Loans to customers | 11174.5 | 54666.0 |
| 7.1 | Purpose assets for payment of possible losses on loans | 0.0 | 0.0 |
| 7.2 | - Pure credits | 11174.5 | 54666.0 |
| **8** | Basis funds | 1475.9 | 10039.1 |
| **9** | intangible assets | 252.3 | 1205.2 |
| **10** | Other assets (deductible reserves) | 2736.6 | 6657.8 |
| **11** | **Total assets** | **90244.7** | **132195.9** |
|  |  |  |  |
|  | **Liabilities** |  |  |
| 1 | Deposits (except for financial institutions) | 4701.8 | 37924.6 |
| 1.1 | - Physical person’s deposits | 2452.3 | 21907.2 |
| 1.1.1 | - term | 1091.8 | 17158.5 |
| 1.1.2 | - demand | 1360.5 | 4748.7 |
| 1.2 | - Legal persons deposits | 2249.5 | 16017.4 |
| 1.2.1 | - term | 0.0 | 531.2 |
| 1.2.2. | - demand | 2249.5 | 15486.2 |
| 2 | CBA claims against to Banks | 0.0 | 0.0 |
| 3 | Loro accounts | 16.1 | 99.3 |
| 4 | Financial institutes’ deposits | 7447.0 | 15030.8 |
| 5 | Banks’ credits | 23010.5 | 0.0 |
| 6 | Other financial institute’s credits | 0.0 | 0.0 |
| 7 | Issued securities by banks | 0.0 | 0.0 |
| 8 | other liabilities | 835.4 | 804.5 |
| **9** | Total Liabilities | **36010.7** | **71566.2** |
|  |  |  |  |
|  | **Capital** |  |  |
| 10 | Special capital | 53459.1 | 59421.2 |
| 11 | Total reserves | 774.9 | 1208.56 |
| **12** | **Total capital** | **54234.0** | **60629.7** |
| **13** | **Total Liabilities and capital** | **90244.7** | **132195.9** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Profit and loss items**  *(with thousand manats)* | **2015** | **2016** |
| **1** | These types of percent and income | 4737.0 | 8133.0 |
| 1.1 | - interest income on loan | 153.7 | 4397.3 |
| **2** | Interests and expenses related to them | 407.4 | 1588.9 |
| 2.1 | - interest payments for deposits | 20.4 | 306.9 |
| **3** | Pure non-interest incomes (loss) | 4329.6 | 6544.1 |
| **4** | Non-interest incomes | 2883.6 | 5931.7 |
| **5** | Non-interest expenses | 2100.2 | 4345.8 |
| **6** | Operating profit (loss) | 5113.0 | 8130.0 |
| **7** | Allocation (expense) of special provision for possible losses on assets | 774.9 | 433.7 |
| **8** | Other incomes (expenses) | 0.0 | 0.0 |
| **9** | Profit (loss) until tax is paid | 4338.1 | 7696.3 |
| **10** | Taxes from profit | 879.0 | 1739.4 |
| **11** | Pure profit (lose) | 3459.1 | 5956.9 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Service network** | Note | **2015** | **2016** |
| **1** | **Number of filial** | *except branches* | 1 | 1 |
| **2** | **Number of department** |  | 0 | 0 |
| **3** | **Number of ATM** |  | 0 | 0 |
| **4** | **Number of POS Terminal** |  | 0 | 0 |
| **5** | **Number of plastic cards** | *Number of active plastic cards* | 0 | 0 |
| 5.1 | - Debet cards | *İncluding salary cards* | 0 | 0 |
| 5.2 | - Credit cards | *İncluding Taksit cards* | 0 | 0 |
| **6** | **Number of employee** |  | 41 | 47 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ***Banks*** | ***Actives*** | ***Credits*** | ***Deposits*** | *Entrusted* | *Deposits of legal persons* | *Deposit of financial institutions* | **Total**  **capital** | *Special capital* | ***Operating***  ***profit*** | ***Pure***  ***profit*** |
| **"AccessBank" QSC** | **1,058,871.72** | **704,189.3** | **284,846.5** | 233,483.3 | 51,363.1 | 76,681.0 | **52,460.5** | 36,544.8 | **33,669.94** | **-111,491.27** |
| **"AFB Bank" ASC** | **300.446.4** | **225399.41** | **96723.65** | 23710.8 | 73012.9 | 18,290.44 | **81,134.36** | 78,920.26 | **22,505.17** | **2,554.22** |
| **AGBank ASC** | **520003.15** | **292226.84** | **216275.56** | 158462.3227 | 57813.24401 | 35601.60 | **53804.15** | 48568.95 | **1482.8** | **-35629.6** |
| **Amrahbank ASC** | **257629.4917** | **138541.5467** | **141974.2** | 116229.5 | 25744.7 | 24,173.1 | **40282.9917** | 38,877.1 | **54,692.4** | **-8422.68** |
| **AtaBank ASC** | **472541.8596** | **406,533.0** | **269,591.4** | 227804.49 | 41786.91 | 13,367.4 | **59811.1886** | 51291.0559 | **17,789.3** | **340.38** |
| **Azər Türk Bank ASC** | **473520.185** | **165281.29** | **219699.61** | 135954.29 | 83745.32 | 16269.55 | **100,094.18** | 54,646.2 | **21266.54** | **7903.21** |
| **Azərbaycan Sənaye Bankı ASC** | **787179.2018** | **297,391.38** | **432707.8323** | 336077.3032 | 96630.5291 | 173399.339 | **84653.5743** | 76957.6752 | **8344.57391** | **3833.19862** |
| **Bank Avrasiya ASC** | **143417.3207** | **90189.12802** | **53758.72862** | 43437.66033 | 10321.06829 | 7456.5216 | **52576.8584** | 51125.2492 | **8,700.79** | **920.9472** |
| **Bank BTB ASC** | **241508.223** | **136802.5** | **65942.54** | 64218.7 | 1723.87 | 20051.19 | **38622.223** | 37243.39 | **288.07** | **-13146.91** |
| **Bank Melli İran Bakı filialı** |  |  |  |  |  |  |  |  |  |  |
| **Bank of Baku ASC** | **549609.4433** | **363,905.94** | **309274.62** | 263868.37 | 45406.25 | 52549.4665 | **72,867.50** | 61618.1204 | **92,743.51** | **-15330.1122** |
| **Bank Respublika ASC** | **912117.0177** | **281158.0957** | **551815.8858** | 189961.0887 | 361854.7971 | 21859.6677 | **40324.4292** | 29493.2515 | **22317.8625** | **-34608.8045** |
| **Bank VTB (Azərbaycan)ASC** | **435563.0427** | **318175.5958** | **43129.61135** | 38793.50687 | 4336.10448 | 144158.879 | **36131.3158** | 34942.7667 | **5069.97173** | **-2624.87748** |
| **Expressbank ASC** | **286821.6262** | **199320.2326** | **92689.69881** | 71283.15786 | 21406.54095 | 20622.5753 | **142032.155** | 138349.538 | **13879.1785** | **439.20053** |
| **Xalq Bank ASC** | **1668620.903** | **1274525.69** | **1,098,899.6** | 776317.07 | 322582.6 | 52724.76 | **237638.603** | 225798.273 | **72293.4469** | **10369.65687** |
| **Kapital Bank ASC** | **3,096,691** | **1,267,012** | **1916456.16** | 789164.64 | 1127291.52 | 575544.42 | **282166.89** | 260790.07 | **134488.18** | **52384.85** |
| **NBCBank ASC** | **158969.80** | **122091.1151** | **67598.01227** | 66917.14895 | 680.86332 | 34386.8076 | **52939.24** | 51603.9508 | **5524.49252** | **-1797.53106** |
| **NİKOYL Bank İKB ASC** | **439726.3626** | **320,987.74** | **263307.91** | 239272.09 | 24035.82 | 2999.23 | **40561.1126** | 37854.19 | **49979.63** | **-148538.8** |
| **PAŞA Bank ASC** | **3289845** | **1169607** | **2350687** | 2350687 |  | 157423 | **432489** | 333000 | **99318** | **69288** |
| **Rabitəbank ASC** | **552288.28** | **205205.22** | **404256.39** | 246661.03 | 157595.36 | 23464.61 | **45611.767** | 38903.26 | **11375.57** | **-12872.92** |
| **Silk Vey Bank ASC** | **403992.8706** | **388332.684** | **170044.9275** | 156,018 | 14026.56571 | 89899.65 | **116,462** | 105,001 | **16765.6783** | **1558.69087** |
| **TuranBank ASC** | **528221.6995** | **290018.0304** | **213557.7888** | 179002.7646 | 34555.02417 | 30527.5102 | **59234.8534** | 54832.1483 | **2626.99234** | **-1398.15786** |
| **Unibank KB ASC** | **716521.6102** | **602432.7144** | **362456.4772** | 324883.3803 | 37573.09696 | 15058.9877 | **66516.121** | 60784.9833 | **71333.3843** | **-31301.1184** |
| **Yapı Kredi Bank Azərbaycan QSC** | **447861.981** | **212296.0842** | **288029.8116** | 103762.0417 | 184267.7699 | 24648.2394 | **55696.0771** | 50924.4981 | **19316.1232** | **-10327.6222** |
| **Ziraat Bank Azerbaycan ASC** | **132195.87** | **54666.01** | **37924.56** | 21907.18 | 16017.38 | 15030.83 | **60629.72** | 59421.16 | **8130** | **5956.91** |

Source: Banklar tərəfindən ABA-ya təqdim edilmiş məlumatlar əsasında tərtib edilmişdir.