



2018 IVQ

BANK SECTOR: quarterly analysis



AZERBAIJAN BANKS ASSOCIATION

Contents

Assets.....	2
Dynamics of assets.....	3
Credit Portfolio	3
Dynamics of Loan Portfolio	4
Deposit Portfolio	5
Dynamics of Deposit Portfolio	6
Balance Capital	7
Dynamics of Balance Capital	8
Net Profit (Loss)	9
Net Operation Profit (Loss)	10
Interest incomes	11
Interest expenses.....	12
Non-interest incomes.....	13
Non-interest expenses	14
Reserve allocations	15

1. Assets

Number	Banks	Assets for fourth quarter of 2018 year (mln. manats)	Assets for third quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	7932.8	8320.3
2	PASHA Bank	4695.7	4332.0
3	Kapital Bank	3716.5	3457.5
4	Xalq Bank	2008.2	1941.0
5	Bank Respublika	983.1	976.0
6	AccessBank	878.7	836.5
7	Azerbaijan Industry Bank	822.3	1007.2
8	Rabitabank	772.1	656.2
9	Unibank KB	693.9	669.3
10	Premium Bank	646.3	614.1
11	AtaBank	581.1	589.1
12	Mughanbank	551.7	560.5
13	AGBank	496.2	522.0
14	TuranBank	492.6	514.0
15	Yapi Kredi Bank Azerbaijan	426.7	501.0
16	AFB Bank	417.5	420.0
17	Nikoil Bank İKB	417.0	407.1
18	Expressbank	395.2	460.3
19	Azer Turk Bank	368.3	314.8
20	Bank BTB	314.8	302.8
21	Bank of Baku	300.1	301.6
22	NBCBank	283.4	268.9
23	Amrahbank	230.3	207.0
24	Ziraat Bank Azerbaijan	227.9	215.5
25	Nakhchivanbank	196.5	194.9
26	Gunay Bank	191.2	173.8
27	Bank Avrasiya	167.6	164.8
28	Bank VTB (Azerbaijan)	135.3	144.4
29	Bank Melli Iran Baku branch	110.4	113.3
30	Natinal Bank of Pakistan Baku branch	11.5	10.7

2. Dynamics of assets

Number	Banks	Relative dynamics of assets for fourth quarter of 2018 year (%) (quarterly)	Definitely dynamics of assets for fourth quarter of 2018 year (mln. manats) (quarterly)
1	Rabitabank	17.7%	116.0
2	Azer Turk Bank	17.0%	53.5
3	Amrahbank	11.2%	23.3
4	Gunay Bank	10.0%	17.4
5	PASHA Bank	8.4%	363.7
6	Kapital Bank	7.5%	258.9
7	Natinal Bank of Pakistan Baku branch	7.4%	0.8
8	Ziraat Bank Azerbaijan	5.8%	12.5
9	NBCBank	5.4%	14.4
10	Premium Bank	5.2%	32.1
11	AccessBank	5.0%	42.2
12	Bank BTB	4.0%	12.0
13	Unibank KB	3.7%	24.5
14	Xalq Bank	3.5%	67.2
15	Nikoil Bank İKB	2.4%	9.9
16	Bank Avrasiya	1.7%	2.9
17	Nakhchivanbank	0.9%	1.7
18	Bank Respublika	0.7%	7.1
19	Bank of Baku	-0.5%	-1.5
20	AFB Bank	-0.6%	-2.5
21	AtaBank	-1.4%	-8.0
22	Mughanbank	-1.6%	-8.8
23	Bank Melli Iran Baku branch	-2.5%	-2.9
24	TuranBank	-4.2%	-21.4
25	International Bank of Azerbaijan	-4.7%	-387.5
26	AGBank	-4.9%	-25.8
27	Bank VTB (Azerbaijan)	-6.3%	-9.1
28	Expressbank	-14.1%	-65.1
29	Yapi Kredi Bank Azerbaijan	-14.8%	-74.3
30	Azerbaijan Industry Bank	-18.4%	-184.9

3. Credit Portfolio

Number	Banks	Credit Portfolio for IV quarter of 2018 year (mln. manats)	Credit Portfolio for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	1923.0	1695.7
2	Kapital Bank	1500.9	1380.3
3	Xalq Bank	1382.6	1179.7
4	PASHA Bank	1320.9	1144.3
5	Premium Bank	584.6	554.7
6	AccessBank*	542.5	518.5
7	AtaBank	428.6	453.4
8	Unibank KB	387.7	398.6
9	Mughanbank	371.6	376.3
10	Bank Respublika	343.6	299.5
11	Rabitabank	317.8	292.0
12	TuranBank	313.1	290.1
13	Azerbaijan Industry Bank	285.9	287.0
14	Nikoil Bank İKB	282.7	293.2
15	AGBank	245.7	285.1
16	Expressbank	222.2	218.3
17	NBCBank*	204.5	187.8
18	Bank of Baku*	200.4	193.2
19	AFB Bank	194.3	206.5
20	Bank BTB	175.2	169.3
21	Yapi Kredi Bank Azerbaijan	174.0	172.3
22	Azer Turk Bank	165.6	153.4
23	Gunay Bank	146.1	135.4
24	Amrahbank*	111.9	105.8
25	Ziraat Bank Azerbaijan	105.5	95.1
26	Bank Avrasiya	99.0	92.5
27	Nakhchivanbank	64.9	68.4
28	Bank VTB (Azərbaycan)*	49.4	55.5
29	Bank Melli Iran Baku branch	3.6	3.5
30	Natinal Bank of Pakistan Baku branch	1.3	1.6

*net loans

4. Dynamics of Loan Portfolio

Number	Banks	Relative dynamics of Credit Portfolio for IV quarter of 2018 year (%) (quarterly)	Definitely dynamics of Credit Portfolio for IV quarter of 2018 year (mln. manats) (quarterly)
1	Xalq Bank	17.2%	202.86
2	PASHA Bank	15.4%	176.62
3	Bank Respublika	14.7%	44.09
4	International Bank of Azerbaijan	13.4%	227.34
5	Ziraat Bank Azerbaijan	11.0%	10.44
6	NBCBank	8.9%	16.71
7	Rabitabank	8.8%	25.75
8	Kapital Bank	8.7%	120.62
9	Azer Turk Bank	8.0%	12.21
10	TuranBank	7.9%	22.97
11	Gunay Bank	7.9%	10.69
12	Bank Avrasiya	7.0%	6.46
13	Amrahbank	5.7%	6.03
14	Premium Bank	5.4%	29.93
15	AccessBank	4.6%	24.01
16	Bank of Baku	3.7%	7.20
17	Bank BTB	3.5%	5.93
18	Bank Melli Iran Baku branch	2.3%	0.08
19	Expressbank	1.8%	3.86
20	Yapi Kredi Bank Azerbaijan	1.0%	1.70
21	Azerbaijan Industry Bank	-0.4%	-1.05
22	Mughanbank	-1.2%	-4.68
23	Unibank KB	-2.8%	-10.99
24	Nikoil Bank İKB	-3.6%	-10.45
25	Nakhchivanbank	-5.2%	-3.54
26	AtaBank	-5.5%	-24.82
27	AFB Bank	-5.9%	-12.16
28	Bank VTB (Azerbaijan)	-11.0%	-6.08
29	AGBank	-13.8%	-39.40
30	Natinal Bank of Pakistan Baku branch	-17.3%	-0.27

5. Deposit Portfolio

Number	Banks	Deposit Portfolio for IV quarter of 2018 year (mln. manats)	Deposit Portfolio for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	4079.9	3479.0
2	PASHA Bank	3923.3	3623.7
3	Kapital Bank	2948.3	2674.8
4	Xalq Bank	1259.4	1197.9
5	Bank Respublika	715.5	712.6
6	Rabitabank	595.7	490.4
7	Azerbaijan Industry Bank	558.4	684.1
8	AccessBank	501.1	464.0
9	Unibank KB	467.3	412.6
10	Premium Bank	466.1	442.6
11	Yapi Kredi Bank Azerbaijan	320.8	397.2
12	AtaBank	308.0	305.3
13	Mughanbank	280.8	302.3
14	TuranBank	253.8	253.3
15	AGBank	236.8	246.8
16	Expressbank	233.1	273.7
17	Nikoil Bank İKB	228.7	213.7
18	AFB Bank	201.9	220.6
19	Azer Turk Bank	200.3	176.6
20	Amrahbank	185.9	161.5
21	Bank of Baku	159.2	157.0
22	Bank BTB	123.7	110.7
23	NBCBank	106.4	100.6
24	Ziraat Bank Azerbaijan	80.5	87.5
25	Nakhchivanbank	75.5	75.9
26	Gunay Bank	70.5	69.8
27	Bank VTB (Azerbaijan)	58.7	49.6
28	Bank Avrasiya	54.5	53.7
29	Bank Melli Iran Baku branch	8.5	8.7
30	Natinal Bank of Pakistan Baku branch	1.4	0.5

6. Dynamics of Deposit Portfolio

Number	Banks	Relative dynamics of Deposit Portfolio for IV quarter of 2018 year (%) (quarterly)	Definitely dynamics of Deposit Portfolio for IV quarter of 2018 year (mln. manats) (quarterly)
1	Natinal Bank of Pakistan Baku branch	182.1%	0.9
2	Rabitabank	21.5%	105.3
3	Bank VTB (Azerbaijan)	18.3%	9.1
4	International Bank of Azerbaijan	17.3%	600.8
5	Amrahbank	15.1%	24.4
6	Azer Turk Bank	13.4%	23.7
7	Unibank KB	13.2%	54.6
8	Bank BTB	11.7%	13.0
9	Kapital Bank	10.2%	273.4
10	PASHA Bank	8.3%	299.5
11	AccessBank	8.0%	37.1
12	Nikoil Bank İKB	7.0%	15.0
13	NBCBank	5.8%	5.8
14	Premium Bank	5.3%	23.5
15	Xalq Bank	5.1%	61.5
16	Bank of Baku	1.4%	2.2
17	Bank Avrasiya	1.4%	0.8
18	Gunay Bank	0.9%	0.6
19	AtaBank	0.9%	2.7
20	Bank Respublika	0.4%	2.8
21	TuranBank	0.2%	0.5
22	Nakhchivanbank	-0.6%	-0.4
23	Bank Melli Iran Baku branch	-2.6%	-0.2
24	AGBank	-4.0%	-10.0
25	Mughanbank	-7.1%	-21.5
26	Ziraat Bank Azerbaijan	-8.0%	-7.0
27	AFB Bank	-8.5%	-18.7
28	Expressbank	-14.8%	-40.6
29	Azerbaijan Industry Bank	-18.4%	-125.7
30	Yapi Kredi Bank Azerbaijan	-19.3%	-76.5

7. Balance Capital

Number	Banks	Balance capital for IV quarter of 2018 year (mln. manats)	Balance capital for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	1161.5	1280.0
2	PASHA Bank	418.1	391.4
3	Kapital Bank	371.9	323.5
4	Xalq Bank	282.5	272.8
5	AtaBank	142.5	144.5
6	Premium Bank	134.7	147.9
7	Expressbank	119.3	147.3
8	Azerbaijan Industry Bank	92.0	95.2
9	Rabitabank	89.8	87.0
10	AFB Bank	87.6	73.8
11	Mughanbank	80.0	69.0
12	Yapi Kredi Bank Azerbaijan	78.8	76.6
13	Nakhchivanbank	78.2	77.3
14	Bank Melli Iran Baku branch	70.7	70.6
15	Ziraat Bank Azerbaijan	67.4	67.6
16	Nikoil Bank İKB	65.7	69.3
17	Bank Avrasiya	64.2	61.5
18	Gunay Bank	61.3	61.9
19	TuranBank	59.1	59.0
20	NBCBank	58.1	59.6
21	Bank Respublika	56.8	55.3
22	AccessBank	56.6	56.0
23	Bank BTB	55.4	56.6
24	Unibank KB	55.2	84.7
25	Bank VTB (Azerbaijan)	55.0	54.8
26	Azer Turk Bank	53.5	53.4
27	AGBank	52.1	42.0
28	Bank of Baku	39.9	39.5
29	Amrahbank	26.4	32.2
30	Natinal Bank of Pakistan Baku branch	10.1	10.1

8. Dynamics of Balance Capital

Number	Banks	Relative dynamics of Balance Capital for IV quarter of 2018 year (%) (quarterly)	Definitely dynamics of Balance Capital for IV quarter of 2018 year (mln. manats) (quarterly)
1	AGBank	23.9%	10.0
2	AFB Bank	18.7%	13.8
3	Mughanbank	15.9%	11.0
4	Kapital Bank	15.0%	48.4
5	PASHA Bank	6.8%	26.7
6	Bank Avrasiya	4.4%	2.7
7	Xalq Bank	3.6%	9.7
8	Rabitabank	3.2%	2.8
9	Yapi Kredi Bank Azerbaijan	2.9%	2.2
10	Bank Respublika	2.6%	1.5
11	Nakhchivanbank	1.2%	0.9
12	Bank of Baku	1.0%	0.4
13	AccessBank	1.0%	0.6
14	Bank VTB (Azerbaijan)	0.4%	0.2
15	TuranBank	0.2%	0.1
16	Azer Turk Bank	0.1%	0.0
17	Bank Melli Iran Baku branch	0.1%	0.0
18	Natinal Bank of Pakistan Baku branch	-0.1%	0.0
19	Ziraat Bank Azerbaijan	-0.3%	-0.2
20	Gunay Bank	-0.9%	-0.5
21	AtaBank	-1.3%	-1.9
22	Bank BTB	-2.1%	-1.2
23	NBCBank	-2.6%	-1.5
24	Azerbaijan Industry Bank	-3.4%	-3.2
25	Nikoil Bank İKB	-5.2%	-3.6
26	Premium Bank	-8.9%	-13.2
27	International Bank of Azerbaijan	-9.3%	-118.5
28	Amrahbank	-18.1%	-5.8
29	Expressbank	-19.0%	-27.9
30	Unibank KB	-34.7%	-29.4

9. Net Profit (Loss)

Number	Banks	Net Profit for IV quarter of 2018 year (mln. manats)	Net Profit for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	425.8	319.1
2	Kapital Bank	98.1	71.1
3	PASHA Bank	77.1	50.4
4	Unibank KB	30.3	34.1
5	Xalq Bank	27.7	18.0
6	AFB Bank	21.7	7.5
7	Premium Bank	16.1	28.2
8	Nakhchivanbank	5.4	4.4
9	Yapi Kredi Bank Azerbaijan	5.4	2.7
10	AGBank	5.4	-6.1
11	Bank Avrasiya	5.2	2.7
12	Azerbaijan Industry Bank	3.9	4.7
13	Bank of Baku	3.5	3.1
14	Rabitabank	3.1	0.5
15	Bank Respublika	2.2	1.2
16	Bank Melli Iran Baku branch	2.1	1.8
17	Mughanbank	1.4	0.6
18	Ziraat Bank Azerbaijan	1.4	1.6
19	Gunay Bank	1.3	1.9
20	NBCBank	1.1	2.9
21	Bank BTB	0.7	2.2
22	Azer Turk Bank	0.2	0.1
23	TuranBank	0.1	0.1
24	AtaBank	0.1	0.1
25	Natinal Bank of Pakistan Baku branch	0.0	-0.1
26	AccessBank	-11.6	-11.8
27	Amrahbank	-12.6	-10.3
28	Expressbank	-23.8	3.2
29	Nikoil Bank İKB	-135.2	-79.9
30	Bank VTB (Azerbaijan)	-250.5	-250.8

10. Net Operation Profit (Loss)

Number	Banks	Net Operating Profit (Loss) for IV quarter of 2018 year (mln. manats)	Net Operating Profit for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	295.5	216.6
2	Kapital Bank	223.2	166.4
3	PASHA Bank	92.6	62.1
4	Xalq Bank	52.6	38.1
5	Nikoil Bank İKB	37.0	28.2
6	AFB Bank	19.4	18.5
7	Yapi Kredi Bank Azerbaijan	17.4	12.5
8	Premium Bank	9.8	9.4
9	Bank Respublika	9.2	6.2
10	Rabitabank	8.7	6.4
11	Mughanbank	7.5	4.9
12	Ziraat Bank Azerbaijan	7.1	4.4
13	Nakhchivanbank	7.0	5.0
14	Gunay Bank	6.8	5.3
15	Unibank KB	6.5	-5.6
16	Bank Avrasiya	5.8	4.6
17	NBCBank	2.3	2.4
18	Azerbaijan Industry Bank	1.8	5.1
19	Bank Melli Iran Baku branch	1.6	1.5
20	AGBank	1.5	-3.2
21	Bank BTB	1.4	1.1
22	Expressbank	1.2	1.3
23	TuranBank	0.7	0.7
24	Natinal Bank of Pakistan Baku branch	-0.1	-0.1
25	Azer Turk Bank	-1.2	-1.2
26	AtaBank	-5.8	-1.5
27	Amrahbank	-9.9	-7.8
28	Bank of Baku	-26.8	-23.6
29	Bank VTB (Azerbaijan)	-31.7	-19.7
30	AccessBank	-33.0	-25.7

11. Interest incomes

Number	Banks	Interest incomes for IV quarter of 2018 year (mln. manats)	Interest incomes for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	415.1	308.9
2	Kapital Bank	321.6	234.1
3	PASHA Bank	173.5	124.3
4	Xalq Bank	109.5	82.1
5	AccessBank	88.1	65.3
6	Nikoil Bank İKB	68.1	50.5
7	Unibank KB	67.7	34.6
8	Bank Respublika	42.5	29.2
9	Mughanbank	42.0	30.2
10	Bank of Baku	41.3	31.0
11	AtaBank	40.4	31.3
12	Premium Bank	37.6	26.9
13	Rabitabank	35.4	26.2
14	Yapi Kredi Bank Azerbaijan	35.2	26.0
15	AFB Bank	33.9	26.9
16	Expressbank	31.7	23.1
17	TuranBank	30.9	22.9
18	Azerbaijan Industry Bank	24.9	18.5
19	Bank BTB	19.1	13.9
20	Azer Turk Bank	17.9	12.7
21	AGBank	17.6	13.7
22	NBCBank	17.6	13.4
23	Ziraat Bank Azerbaijan	14.1	9.6
24	Bank Avrasiya	12.1	9.1
25	Gunay Bank	8.9	6.5
26	Amrahbank	8.7	6.0
27	Bank VTB (Azerbaijan)	7.8	5.9
28	Nakhchivanbank	7.0	5.1
29	Bank Melli Iran Baku branch	2.9	2.2
30	Natinal Bank of Pakistan Baku branch	0.6	0.5

12. Interest expenses

Number	Banks	Interest expenses for IV quarter of 2018 year (mln. manats)	Interest expenses for III quarter of 2018 year (mln. manats)
1	International Bank of Azerbaijan	118.4	90.4
2	Kapital Bank	75.7	57.8
3	AccessBank	51.8	39.4
4	PASHA Bank	34.7	27.2
5	Mughanbank	25.7	18.8
6	AtaBank	25.0	19.1
7	Unibank KB	23.2	16.3
8	Xalq Bank	23.0	17.5
9	TuranBank	21.2	16.0
10	Bank Respublika	17.8	12.6
11	AGBank	16.5	13.0
12	Nikoil Bank İKB	15.5	12.0
13	Premium Bank	14.8	10.6
14	Bank of Baku	14.4	11.0
15	Azerbaijan Industry Bank	13.4	9.9
16	Rabitabank	12.9	10.1
17	Amrahbank	11.3	8.4
18	NBCBank	11.0	7.8
19	Bank BTB	10.9	7.9
20	Expressbank	8.9	6.6
21	Bank VTB (Azerbaijan)	8.6	7.8
22	Azer Turk Bank	7.6	5.6
23	Yapi Kredi Bank Azerbaijan	4.9	3.8
24	Ziraat Bank Azerbaijan	4.3	3.2
25	Gunay Bank	4.0	3.4
26	AFB Bank	2.8	2.2
27	Bank Avrasiya	2.7	2.1
28	Nakhchivanbank	0.4	0.3
29	Bank Melli Iran Baku branch	0.1	0.1
30	Natinal Bank of Pakistan Baku branch	0.002	0.002

13. Non-interest incomes

Number	Banks	Non-interest incomes for IV quarter of 2018 year (mln. manats)	Non-interest incomes for III quarter of 2018 year (mln. manats)
1	Kapital Bank	136.9	110.7
2	International Bank of Azerbaijan	116.1	80.7
3	AGBank	38.5	23.5
4	PASHA Bank	33.2	22.4
5	Bank Respublika	26.6	18.6
6	Unibank KB	22.7	13.5
7	Premium Bank	21.6	16.1
8	Mughanbank	19.4	12.9
9	Yapi Kredi Bank Azerbaijan	16.8	12.5
10	Expressbank	12.8	9.3
11	AFB Bank	11.3	7.9
12	Azer Turk Bank	10.8	7.7
13	Rabitabank	10.3	7.2
14	Xalq Bank	9.6	4.0
15	Gunay Bank	9.2	7.1
16	Amrahbank	8.2	5.7
17	Nikoil Bank İKB	7.7	5.4
18	Bank BTB	6.6	4.6
19	AtaBank	5.2	4.1
20	Ziraat Bank Azerbaijan	5.1	3.5
21	Nakhchivanbank	4.0	2.7
22	NBCBank	3.4	2.2
23	Bank of Baku	3.3	2.5
24	TuranBank	3.0	2.4
25	Azerbaijan Industry Bank	2.7	4.9
26	Bank Avrasiya	1.4	1.0
27	Bank Melli Iran Baku branch	0.6	0.5
28	Natinal Bank of Pakistan Baku branch	0.1	0.0
29	Bank VTB (Azerbaijan)	-5.5	-5.5
30	AccessBank	-9.0	-7.5

14. Non-interest expenses

Number	Banks	Non-interest expenses for IV quarter of 2018 year (mln. manats)	Non-interest expenses for III quarter of 2018 year (mln. manats)
1	Kapital Bank	159.5	120.6
2	International Bank of Azerbaijan	117.2	82.6
3	PASHA Bank	79.4	57.3
4	Unibank KB	60.6	37.3
5	AccessBank	60.3	44.2
6	Bank of Baku	57.0	46.1
7	Xalq Bank	43.5	30.5
8	Bank Respublika	42.1	28.9
9	AGBank	38.1	27.3
10	Premium Bank	34.5	22.9
11	Expressbank	34.4	24.5
12	Yapi Kredi Bank Azerbaijan	29.7	22.3
13	Mughanbank	28.3	19.3
14	AtaBank	26.3	17.8
15	Bank VTB (Azerbaijan)	25.3	12.3
16	Rabitabank	24.0	16.9
17	Nikoil Bank İKB	23.4	15.7
18	AFB Bank	23.1	14.2
19	Azer Turk Bank	22.3	16.0
20	Amrahbank	15.5	11.0
21	Bank BTB	13.3	9.5
22	Azerbaijan Industry Bank	12.4	8.4
23	TuranBank	12.0	8.6
24	Ziraat Bank Azerbaijan	7.8	5.5
25	NBCBank	7.7	5.4
26	Gunay Bank	7.3	4.8
27	Bank Avrasiya	5.0	3.4
28	Nakhchivanbank	3.6	2.5
29	Bank Melli Iran Baku branch	1.7	1.1
30	Natinal Bank of Pakistan Baku branch	0.8	0.6

15. Reserve allocations

Number	Banks	Reserve allocations for IV quarter of 2018 year (mln. manats)	Reserve allocations for III quarter of 2018 year (mln. manats)
1	Bank VTB (Azerbaijan)	218.8	231.1
2	Nikoil Bank İKB	172.2	108.1
3	Kapital Bank	93.4	76.4
4	Expressbank	25.0	-1.8
5	Xalq Bank	17.9	17.8
6	Yapi Kredi Bank Azerbaijan	10.0	8.7
7	Bank Respublika	7.0	5.0
8	Mughanbank	6.1	4.3
9	Rabitabank	5.6	5.9
10	Gunay Bank	5.5	3.4
11	Ziraat Bank Azerbaijan	5.4	2.5
12	Amrahbank	2.7	2.5
13	NBCBank	1.1	-0.5
14	Bank BTB	0.7	-1.1
15	TuranBank	0.7	0.6
16	Nakhchivanbank	0.1	0.5
17	Natinal Bank of Pakistan Baku branch	-0.1	0.0
18	Bank Melli Iran Baku branch	-0.5	-0.3
19	Bank Avrasiya	-0.7	2.0
20	Azer Turk Bank	-1.4	-1.3
21	Azerbaijan Industry Bank	-3.2	-0.8
22	AGBank	-3.9	2.8
23	AFB Bank	-4.6	11.0
24	PASHA Bank	-6.2	10.4
25	AtaBank	-6.7	-1.6
26	Premium Bank	-9.3	-19.2
27	AccessBank	-21.4	-13.8
28	Unibank KB	-23.8	-39.7
29	Bank of Baku	-30.3	-26.7
30	International Bank of Azerbaijan	-130.3	-102.6

Azerbaijan Banks Association

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