



2018 IV Quarter

# Structure and adequacy of capital

Quarterly comparison



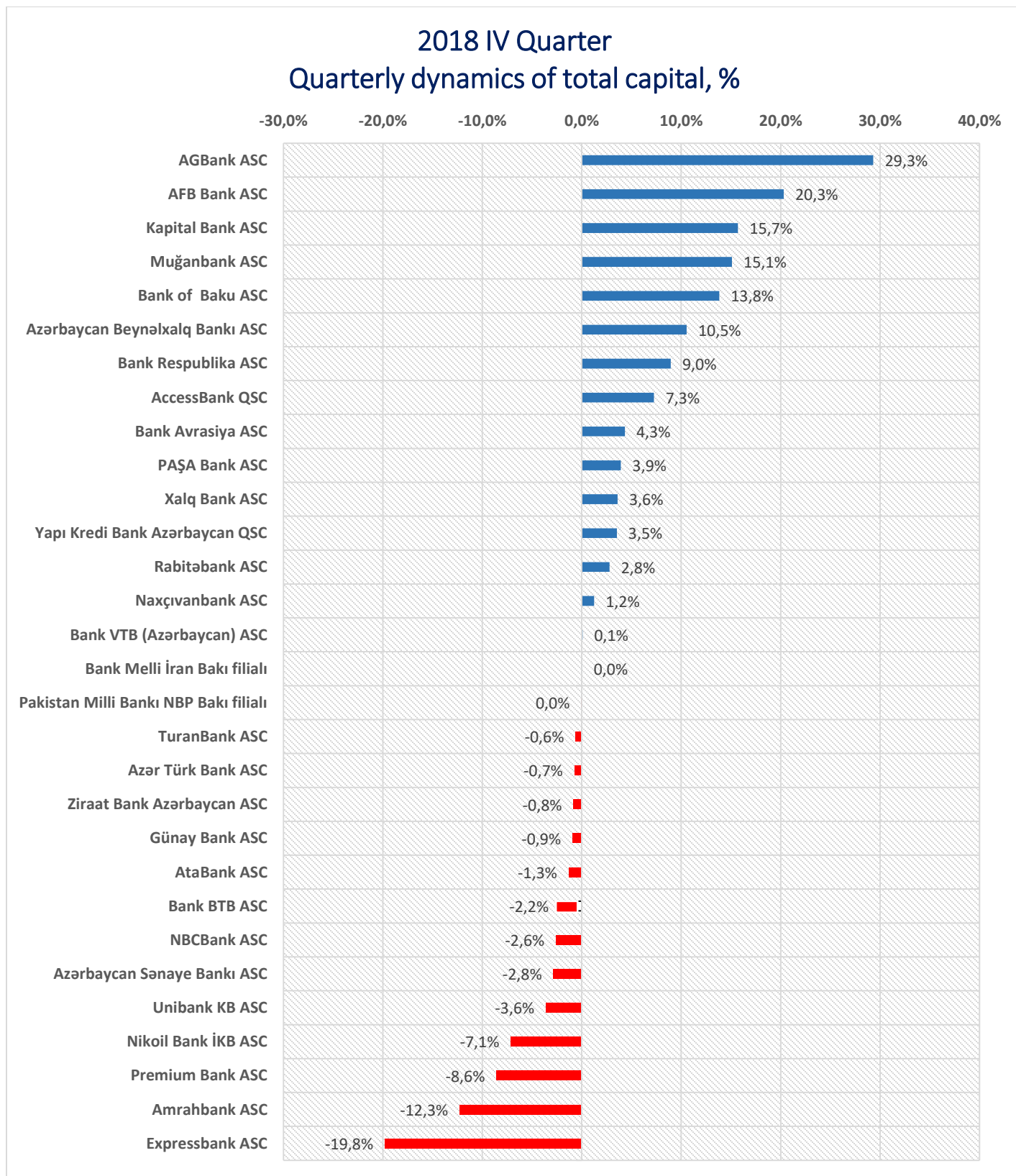
# CONTENTS

1. Volume of total capital.....	2
2. Dynamics of total capital.....	3
3. Total capital (after deductions).....	4
4. Adequacy ratio of total capital.....	4
5. Tier-1 capital .....	Ошибка! Закладка не определена.
6. Tier-1 capital (after deductions).....	7
7. Adequacy ratio of Tier-1 capital.....	8
8. Tier-2 capital .....	Ошибка! Закладка не определена.
9. Leverage ratio .....	10
10. Risk-weighted assets .....	Ошибка! Закладка не определена.

## 1. Volume of total capital

Number	Bank	Total capital, mln. manats	
		2018 IIIQ	2018 IVQ
1	International Bank of Azerbaijan	980,8	1084,2
2	PASHA Bank	418,6	435,0
3	Kapital Bank	300,6	347,8
4	Xalq Bank	271,2	281,0
5	AtaBank	139,4	137,5
6	Premium Bank	142,7	130,4
7	Expressbank	143,2	114,8
8	Rabitabank	100,7	103,5
9	Azerbaijan Industry Bank	89,7	87,1
10	AFB Bank	70,6	84,9
11	Mughanbank	71,7	82,5
12	Nakhchivanbank	76,8	77,7
13	Bank Melli Iran Baku branch	71,0	71,0
14	Yapi Kredi Bank Azerbaijan	67,9	70,3
15	Nikoil Bank	73,1	67,9
16	Unibank	66,8	64,4
17	Ziraat Bank Azerbaijan	64,7	64,2
18	TuranBank	64,6	64,2
19	Bank Avrasiya	61,1	63,8
20	Bank Respublika	57,1	62,2
21	Gunay Bank	61,8	61,3
22	NBCBank	59,4	57,9
23	Bank BTB	56,3	55,1
24	Bank VTB (Azerbaijan)	53,1	53,2
25	AGBank	40,8	52,8
26	Azer Turk Bank	52,7	52,3
27	Bank of Baku	27,6	31,4
28	AccessBank	28,0	30,1
29	Amrahbank	24,9	21,8
30	Natinal Bank of Pakistan Baku branch	10,1	10,1

## 2. Dynamics of total capital



### 3. Total capital (after deductions)

Number	Bank	Total capital (after deductions), mln. manats	
		2018 IIR	2018 IVR
1	International Bank of Azerbaijan	853,7	981,8
2	Kapital Bank	295,3	342,5
3	PASHA Bank	269,3	285,7
4	Xalq Bank	268,8	278,6
5	AtaBank	139,0	137,2
6	Premium Bank	142,7	130,4
7	Expressbank	143,5	114,8
8	Rabitəbank	100,2	103,0
9	AFB Bank	70,6	84,9
10	Mughanbank	71,7	82,5
11	Nakhchivanbank	71,3	72,2
12	Bank Melli Iran Baku branch	71,0	71,0
13	Yapi Kredi Bank Azerbaijan	67,8	70,2
14	Nikoil Bank	73,1	67,9
15	Azerbaijan Industry Bank	66,3	67,4
16	Ziraat Bank Azerbaijan	64,5	63,9
17	Bank Avrasiya	61,1	63,8
18	TuranBank	63,9	63,5
19	Unibank	65,8	63,5
20	Gunay Bank	61,7	61,2
21	Bank Respublika	50,5	59,4
22	NBCBank	58,6	57,1
23	Bank BTB	55,9	54,7
24	Bank VTB (Azerbaijan)	53,9	53,1
25	AGBank	40,4	52,4
26	Azer Turk Bank	52,4	52,0
27	Bank of Baku	27,5	31,3
28	AccessBank	28,0	30,0
29	Amrahbank	24,7	21,6
30	Natinal Bank of Pakistan Baku branch	10,1	10,1

adequacy ratio

#### 4. Adequacy ratio of total capital

Number	Bank	Adequacy ratio of total capital (min. 10%)	
		2018 IIIQ	2018 IVQ
1	Natinal Bank of Pakistan Baku branch	321,9%	348,9%
2	Nakhchivanbank	142,1%	152,4%
3	Bank Melli Iran Baku branch	107,4%	110,4%
4	Bank Avrasiya	63,5%	57,9%
5	AFB Bank	39,0%	54,5%
6	Bank VTB (Azerbaijan)	30,2%	39,1%
7	International Bank of Azerbaijan	27,5%	32,3%
8	Gunay Bank	35,4%	31,6%
9	Rabitəbank	28,0%	26,0%
10	Azer Turk Bank	26,2%	24,7%
11	Nikoil Bank	24,6%	24,6%
12	Expressbank	24,0%	24,0%
13	Yapi Kredi Bank Azerbaijan	23,6%	23,8%
14	Ziraat Bank Azerbaijan	26,8%	23,1%
15	NBCBank	23,0%	22,1%
16	Bank BTB	24,4%	20,4%
17	Azerbaijan Industry Bank	12,8%	16,0%
18	TuranBank	15,7%	15,8%
19	Xalq Bank	18,0%	15,7%
20	Mughanbank	13,9%	15,4%
21	Kapital Bank	14,7%	15,3%
22	AtaBank	13,1%	14,7%
23	Premium Bank	15,6%	13,3%
24	Bank Respublika	12,6%	13,2%
25	PASHA Bank	12,6%	11,8%
26	Unibank	11,8%	11,0%
27	Bank of Baku	8,9%	10,5%
28	AGBank	7,3%	10,1%
29	Amrahbank	11,0%	9,0%
30	AccessBank	3,9%	4,0%

## 5. Tier-1 capital

Number	Bank	Tier-1 capital, mln. manats	
		2018 III Q	2018 IV Q
1	International Bank of Azerbaijan	910,9	646,4
2	PASHA Bank	341,4	341,4
3	Kapital Bank	228,8	248,8
4	Xalq Bank	237,2	237,3
5	AtaBank	136,1	134,8
6	Expressbank	140,4	116,6
7	Premium Bank	104,7	104,7
8	Azerbaijan Industry Bank	81,3	81,3
9	Rabitəbank	79,9	79,9
10	Mughanbank	67,5	77,5
11	Nakhchivanbank	71,8	71,8
12	Yapi Kredi Bank Azerbaijan	69,6	69,6
13	AFB Bank	64,8	64,8
14	Ziraat Bank Azerbaijan	63,5	63,5
15	Nikoil Bank	66,7	63,4
16	Gunay Bank	59,0	59,0
17	Unibank	57,9	57,9
18	Bank Avrasiya	57,5	57,5
19	NBCBank	54,5	54,5
20	Bank VTB (Azerbaijan)	m/y	54,2
21	Azer Turk Bank	53,3	53,3
22	TuranBank	53,2	53,2
23	Bank BTB	52,4	52,4
24	Bank Melli Iran Baku branch	51,0	51,0
25	Bank Respublika	41,9	45,6
26	AccessBank	44,9	45,1
27	AGBank	37,0	43,5
28	Bank of Baku	26,8	26,9
29	Amrahbank	20,0	17,7
30	Natinal Bank of Pakistan Baku branch	10,1	10,1

## 6. Tier-1 capital (after deductions)

Number	Bank	Tier-1 capital (after deductions), mln. manat	
		2018 IIIQ	2018 IVQ
1	International Bank of Azerbaijan	635,2	632,6
2	PASHA Bank	326,8	313,6
3	Xalq Bank	235,6	235,7
4	Kapital Bank	210,8	229,6
5	AtaBank	134,8	133,6
6	Expressbank	136,9	112,7
7	Premium Bank	104,1	104,0
8	Rabitəbank	79,1	79,1
9	Azerbaijan Industry Bank	79,1	78,3
10	Mughanbank	64,6	74,4
11	Nakhchivanbank	71,7	71,7
12	AFB Bank	61,6	62,1
13	Yapi Kredi Bank Azerbaijan	61,6	61,2
14	Ziraat Bank Azerbaijan	61,1	60,8
15	Gunay Bank	58,9	58,9
16	Nikoil Bank	62,0	58,8
17	Bank Avrasiya	57,2	57,2
18	NBCBank	54,3	54,3
19	TuranBank	52,8	52,9
20	Bank VTB (Azerbaijan)	52,3	52,5
21	Bank BTB	52,1	52,1
22	Bank Melli Iran Baku branch	51,0	51,0
23	Azer Turk Bank	50,4	50,2
24	Unibank	41,3	40,7
25	AGBank	33,4	40,1
26	Bank Respublika	34,4	37,7
27	Bank of Baku	14,0	16,2
28	AccessBank	14,0	15,0
29	Amrahbank	15,3	13,2
30	Natinal Bank of Pakistan Baku branch	10,0	10,1



## 7. Adequacy ratio of Tier-1 capital

Number	Bank	Adequacy ratio of Tier-1 capital (min. 5%)	
		2018 IIIQ	2018 IVQ
1	Natinal Bank of Pakistan Baku branch	319,3%	348,6%
2	Nakhchivanbank	143,0%	151,1%
3	Bank Melli Iran Baku branch	77,1%	79,2%
4	Bank Avrasiya	59,5%	51,9%
5	AFB Bank	32,0%	39,4%
6	Bank VTB (Azerbaijan)	29,7%	38,6%
7	Gunay Bank	33,7%	30,2%
8	Azer Turk Bank	25,2%	23,3%
9	Expressbank	21,0%	23,0%
10	Ziraat Bank Azerbaijan	25,4%	21,8%
11	Nikoil Bank	20,8%	21,2%
12	NBCBank	21,1%	20,9%
13	Yapi Kredi Bank Azerbaijan	21,4%	20,7%
14	International Bank of Azerbaijan	19,9%	20,0%
15	Bank BTB	22,7%	19,2%
16	Rabitəbank	21,0%	19,0%
17	Azerbaijan Industry Bank	15,6%	18,8%
18	AtaBank	12,4%	14,0%
19	Mughanbank	12,5%	13,9%
20	Xalq Bank	15,7%	13,3%
21	PASHA Bank	15,7%	13,2%
22	TuranBank	12,8%	13,0%
23	Kapital Bank	10,3%	10,0%
24	Premium Bank	10,8%	10,0%
25	Bank Respublika	8,3%	7,8%
26	AGBank	5,6%	7,2%
27	Unibank	7,3%	6,9%
28	Amrahbank	6,0%	6,0%
29	Bank of Baku	4,1%	5,1%
30	AccessBank	1,9%	2,0%

## 8. Tier-2 capital

Number	Bank	Tier-2 capital, mln. manats	
		2018 IIIQ	2018 IVQ
1	International Bank of Azerbaijan	345,6	451,6
2	PASHA Bank	91,8	121,5
3	Kapital Bank	89,8	118,2
4	Xalq Bank	35,5	45,2
5	Premium Bank	38,6	26,5
6	Bank Respublika	22,7	24,5
7	Rabitəbank	21,5	24,3
8	Unibank	25,5	23,8
9	AFB Bank	9,0	22,8
10	Bank Melli Iran Baku branch	20,0	20,0
11	Bank of Baku	13,7	15,2
12	AccessBank	14,0	15,0
13	AGBank	7,4	12,8
14	TuranBank	11,7	11,3
15	Yapi Kredi Bank Azerbaijan	6,3	9,1
16	Nikoil Bank	11,1	9,1
17	Azerbaijan Industry Bank	10,6	8,8
18	Amrahbank	9,6	8,7
19	Mughanbank	7,1	8,1
20	Bank Avrasiya	3,9	6,6
21	Nakhchivanbank	5,1	6,1
22	AtaBank	4,6	3,9
23	NBCBank	5,2	3,6
24	Ziraat Bank Azerbaijan	3,6	3,4
25	Bank BTB	4,2	3,0
26	Gunay Bank	2,9	2,4
27	Expressbank	6,3	2,1
28	Azer Turk Bank	2,3	2,1
29	Bank VTB (Azerbaijan)	0,9	0,7
30	Natinal Bank of Pakistan Baku branch	0,1	0,01

## 9. Leverage ratio

Number	Bank	Leverage ratio (min. 5%)	
		2018 IIIQ	2018 IVQ
1	Bank Avrasiya	34,0%	31,8%
2	AFB Bank	14,6%	15,0%
3	Mughanbank	10,7%	12,4%
4	Yapi Kredi Bank Azerbaijan	10,6%	12,0%
5	Xalq Bank	11,8%	10,9%
6	AGBank	6,7%	8,4%
7	International Bank of Azerbaijan	7,7%	7,1%
8	Unibank	6,2%	5,6%
9	Bank of Baku	<b>4,0%</b>	<b>4,7%</b>

## 10. Risk-weighted assets

Number	Bank	Risk-weighted assets, mln. manat	
		2018 IIIQ	2018 IVQ
1	International Bank of Azerbaijan	2940,6	2914,2
2	Kapital Bank	1948,4	2154,5
3	PASHA Bank	1844,4	2099,5
4	Xalq Bank	1484,7	1757,3
5	Premium Bank	829,9	832,9
6	AccessBank	700,0	737,9
7	AtaBank	603,9	601,6
8	Unibank	552,9	568,2
9	Mughanbank	515,4	534,8
10	Bank Respublika	382,4	436,2
11	AGBank	429,2	427,2
12	TuranBank	407,2	402,2
13	Azerbaijan Industry Bank	469,7	386,8
14	Rabitəbank	336,0	373,4
15	Yapi Kredi Bank Azerbaijan	286,7	294,6
16	Bank of Baku	283,2	283,1
17	Expressbank	313,5	278,0
18	Nikoil Bank	289,2	264,8
19	Ziraat Bank Azerbaijan	240,9	249,0
20	Bank BTB	224,8	244,4
21	NBCBank	226,7	242,8
22	Amrahbank	224,5	240,5
23	Azer Turk Bank	195,9	210,7
24	Gunay Bank	165,7	173,8
25	AFB Bank	149,9	153,5
26	Bank VTB (Azerbaijan)	175,5	135,7
27	Bank Avrasiya	96,0	106,1
28	Bank Melli Iran Baku branch	66,1	64,4
29	Nakhchivanbank	52,9	50,2
30	Natinal Bank of Pakistan Baku branch	3,1	2,9

**Azerbaijan Banks Assosiation**

**Contact: 012-497-15-15**

**Email: [office@aba.az](mailto:office@aba.az)**