



ASSOCIATION OF
BANKS OF RUSSIA

BANKING SECTOR OF RUSSIA

IN BRIEF: FIGURES AND CHARTS

2018



Current review has been performed on the basis of data provided by the Bank of Russia, the Federal State Statistics Service, and published reports by credit institutions.

The data on bank types has been delivered based on public reporting. The data may differ from the consolidated figures available from the Bank of Russia.

In some cases individual figures may vary from totals slightly due to rounding.

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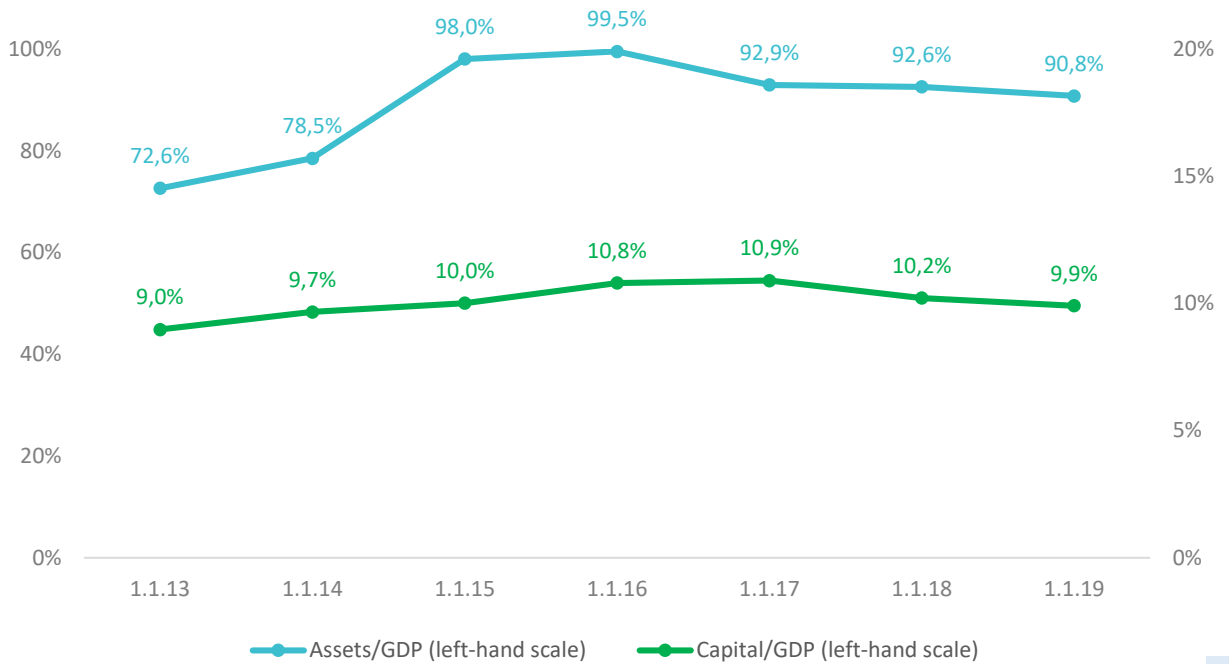
Reference to the Association of Banks of Russia is required when quoting this publication.

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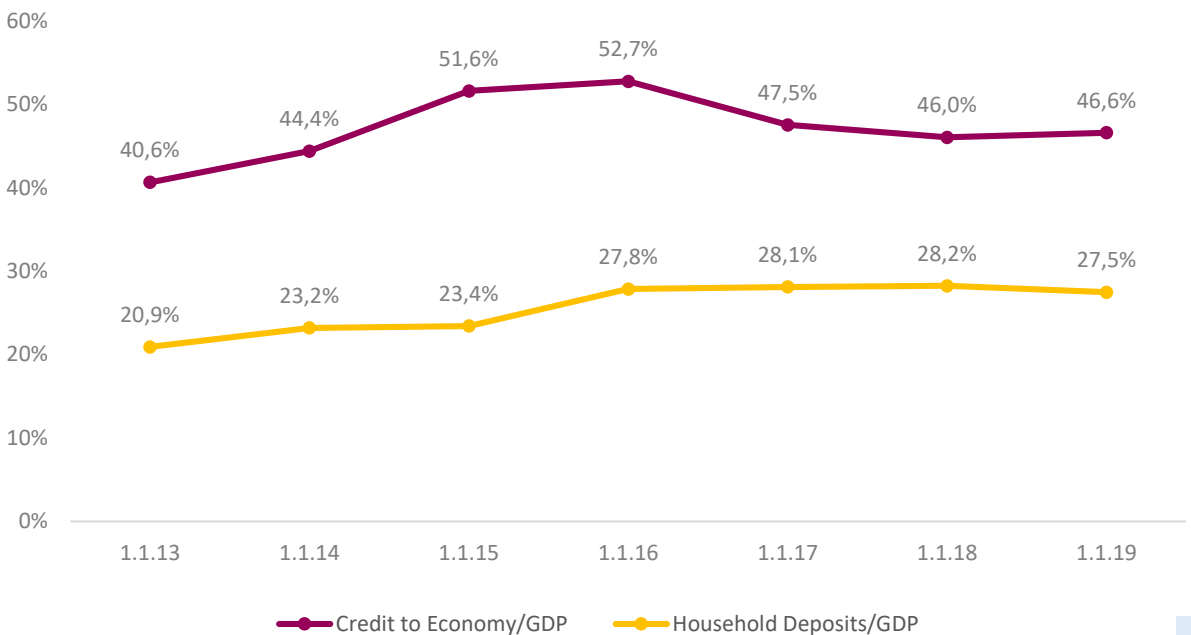
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1. Russian banking sector overview



1*

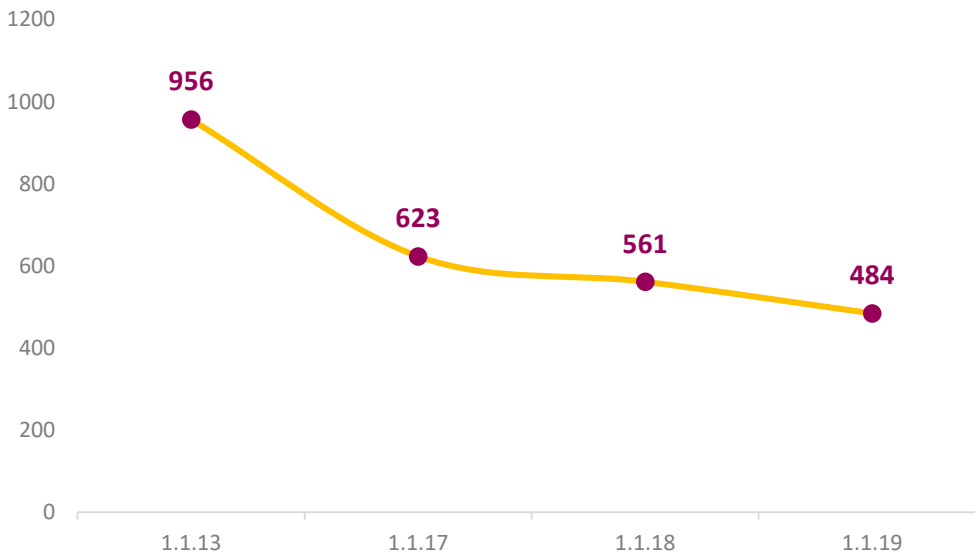


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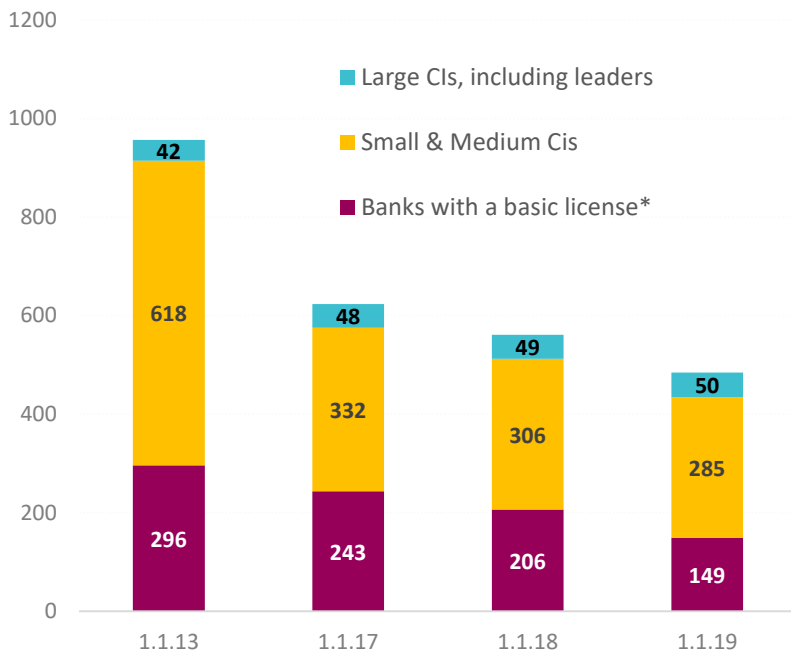
*- GDP values as of 01.04.2018, 01.07.2018, 01.10.2018 are calculated to reflect the sum of quarterly data (for four quarters, preceding the reporting date).

**- "Credit to economy" refers to lending to non-financial corporates and households

2. Total number of operating credit institutions



3

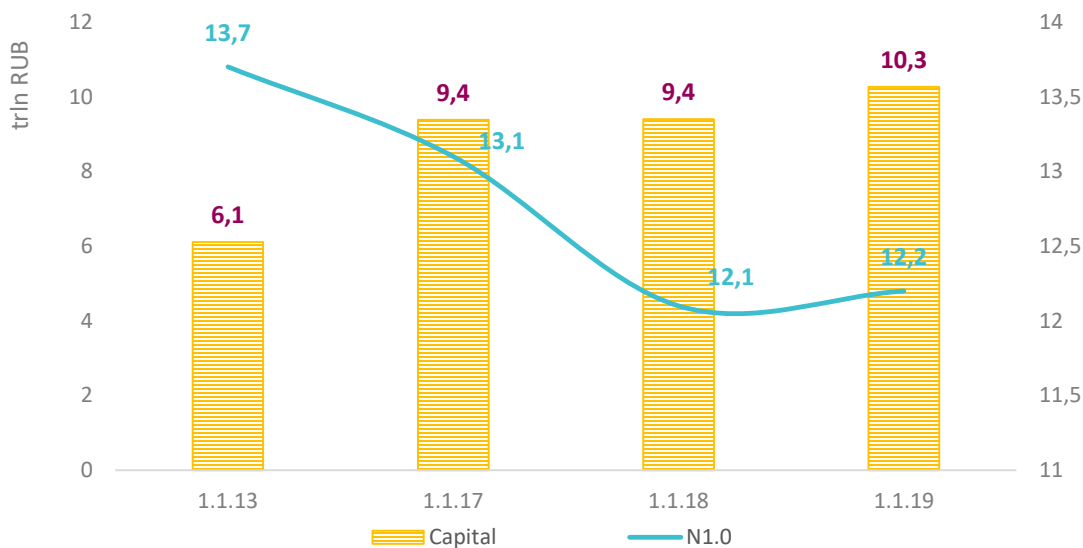


Leaders – Sberbank и VTB;
Large Credit Institutions (CIs) – credit institutions (excluding Sberbank and VTB), with assets above 150 bln RUB;
Medium and Small CIs – credit institutions with assets below 150 bln RUB (excluding banks with a basic license).

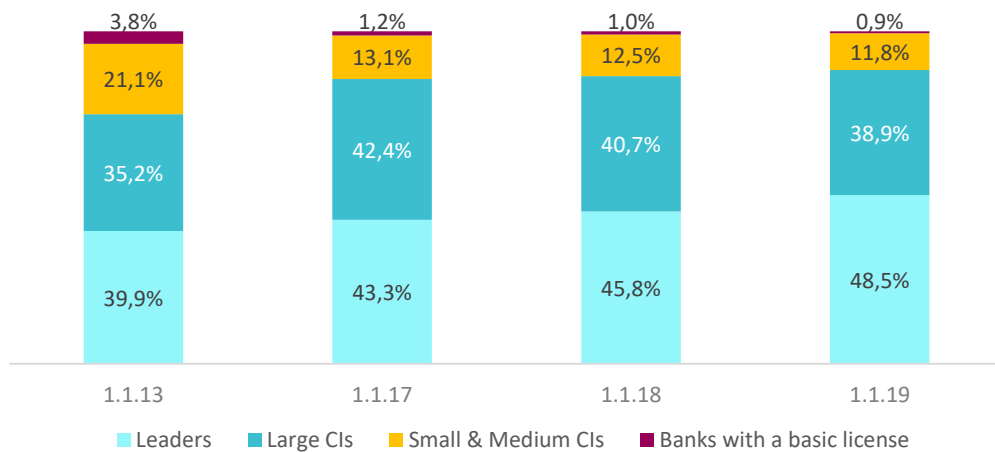
4

* The review represents the data on credit institutions with capital up to 1 bln RUB as of the dates prior to 01.01.2019 (the end of transition period granted to banks in order to either obtain a basic license or increase the charter capital to at least 1 bln RUB – **Trans.**).

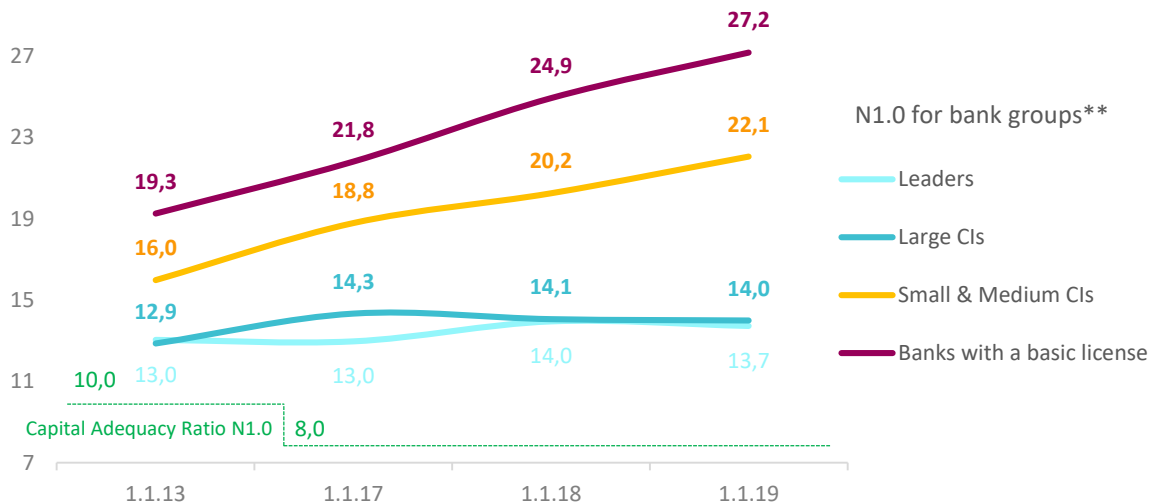
3.1. Macroprudential indicators of the banking sector : Capital



5



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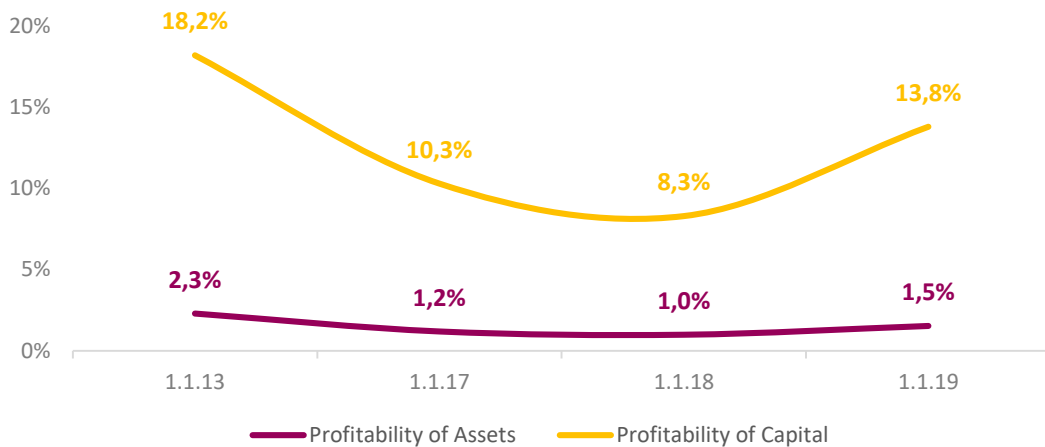


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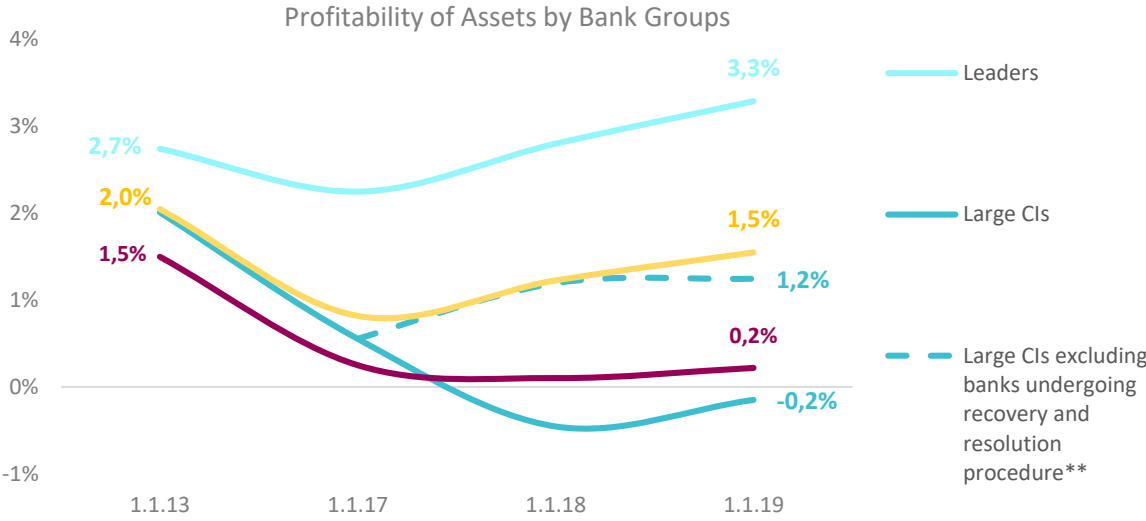
* Capital Adequacy Ratio (CAR) N1.0 value is quoted according to the Bank of Russia and calculated for all credit institutions including banks undergoing financial recovery and resolution procedure.

**CAR N1.0 values for bank groups are calculated except for banks undergoing financial recovery and resolution procedure and other non-disclosing credit institutions

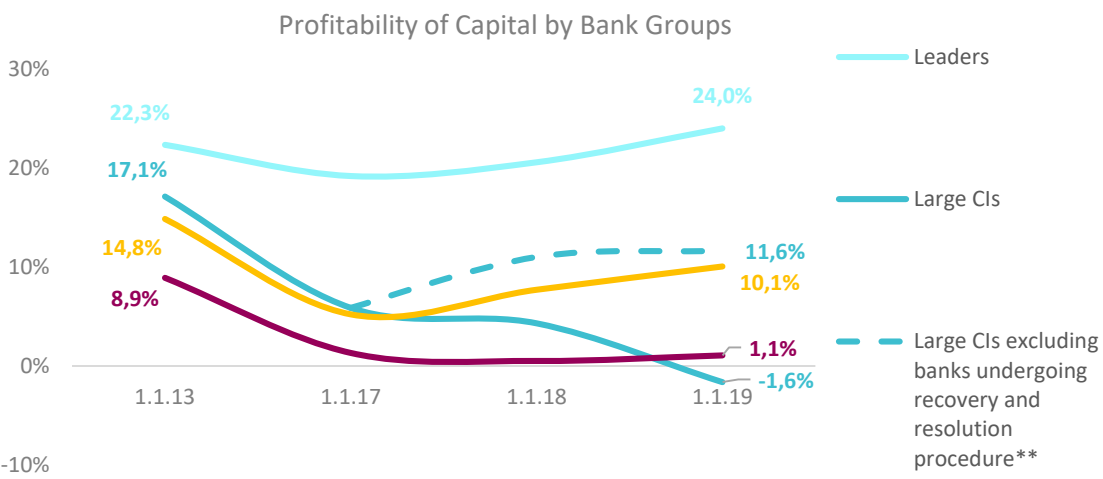
3.2. Macroprudential indicators of the banking sector : Profitability



8*



9*

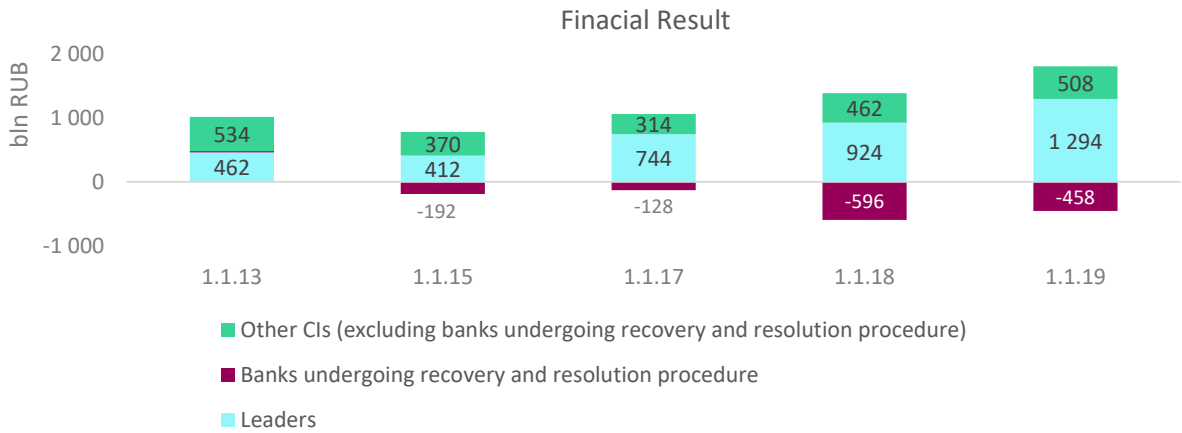


10*

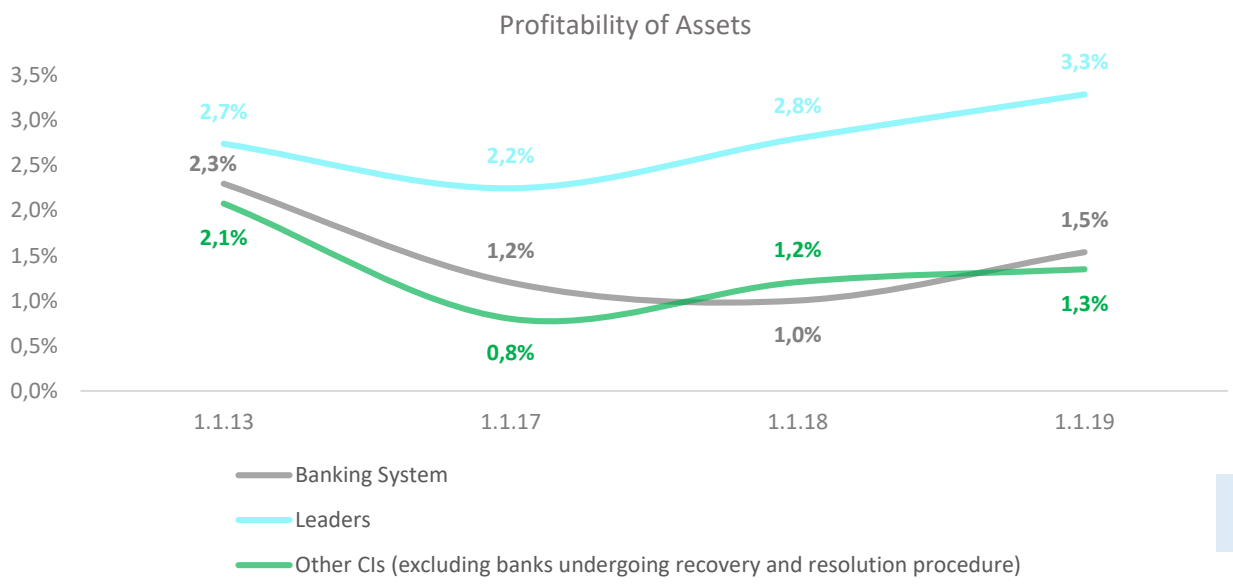
* - From here and onwards profitability indicators are calculated as a ratio of Financial Result (before taxes) for the period of 12 months preceding the reporting date to Average Assets for the same period. The data provided hereby is for credit institutions that disclosed their financial statements over the period reviewed. Capital figures quoted are based on public financial statements data of credit institutions as of 01.01.2019.

** - PJSC "Otkritie FC" Bank, JSC "ROST BANK", JSC "AvtoVAZ Bank" and Bank "Trust" (PAO)

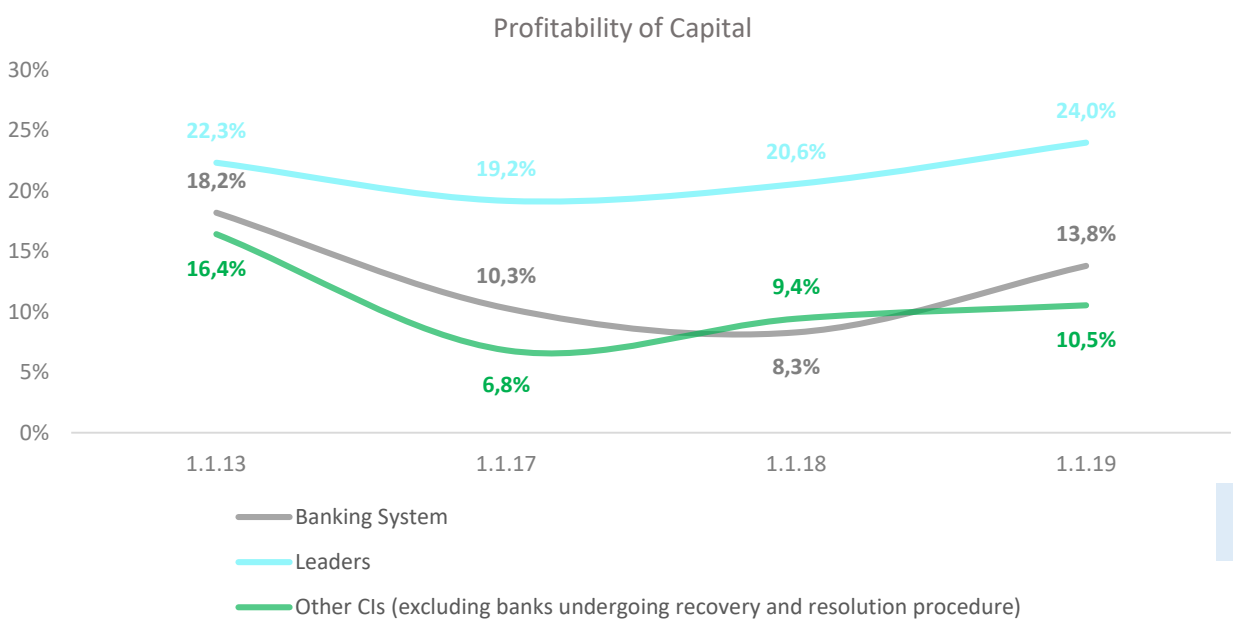
3.3. Macroprudential indicators of the banking sector : Bailouts effect



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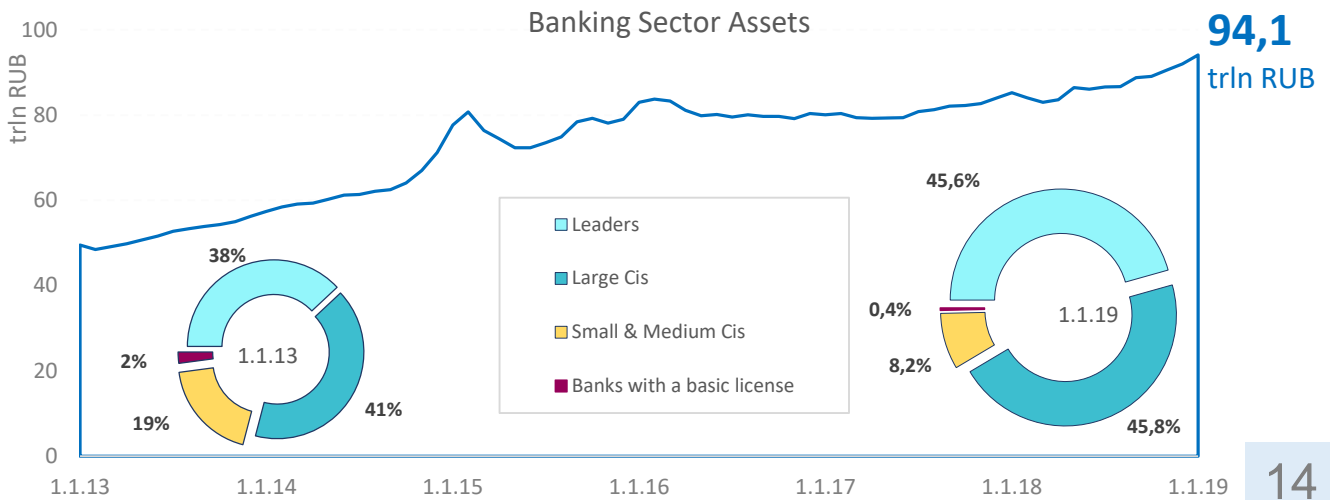


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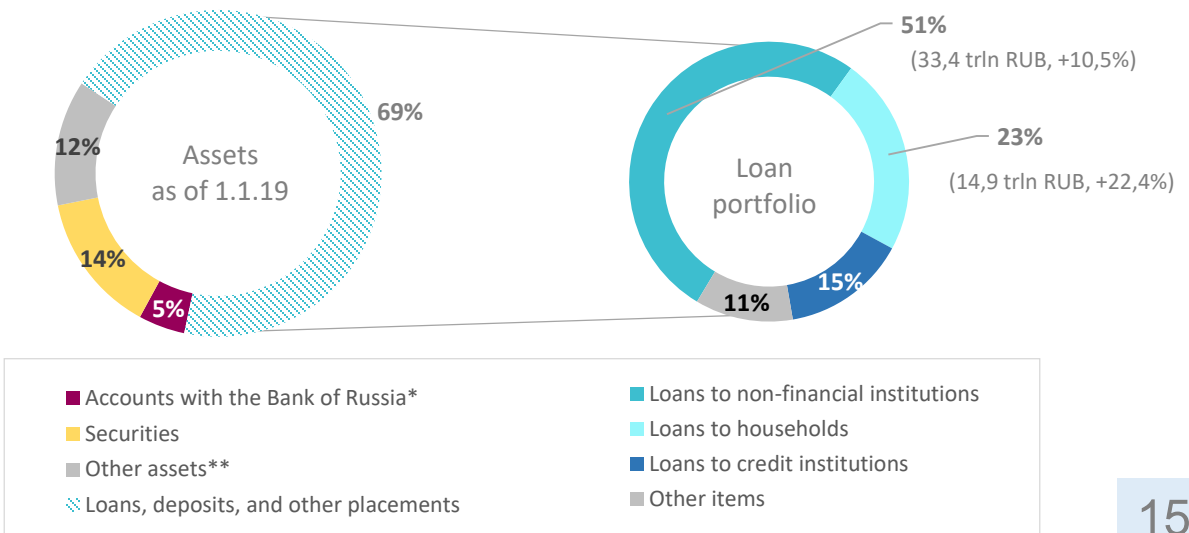


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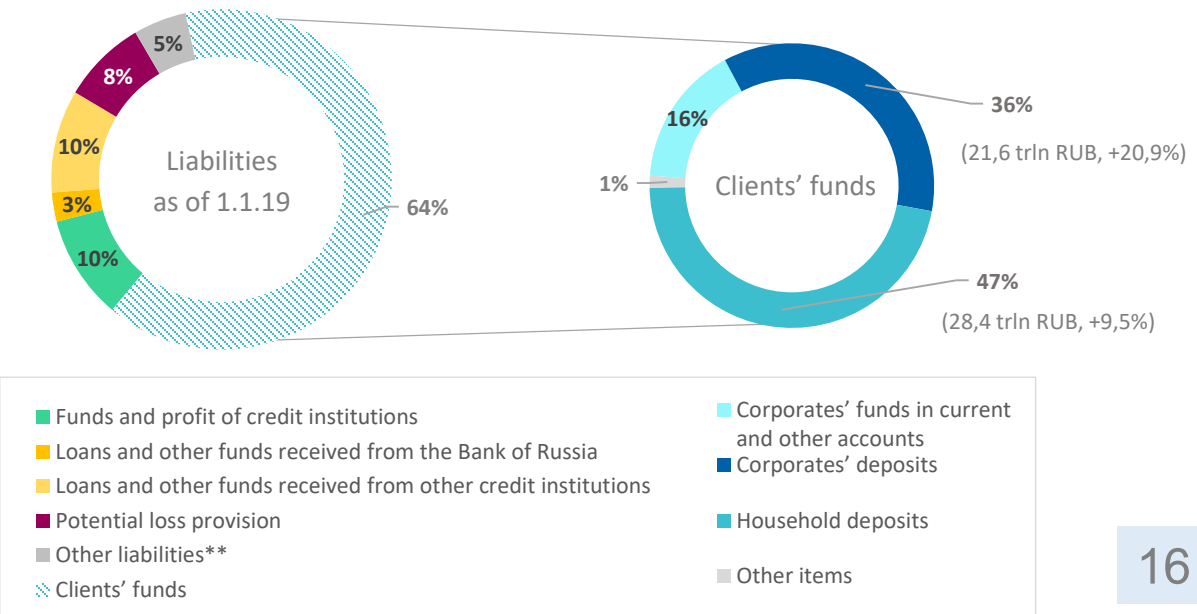
4. Banking sector Balance Sheet



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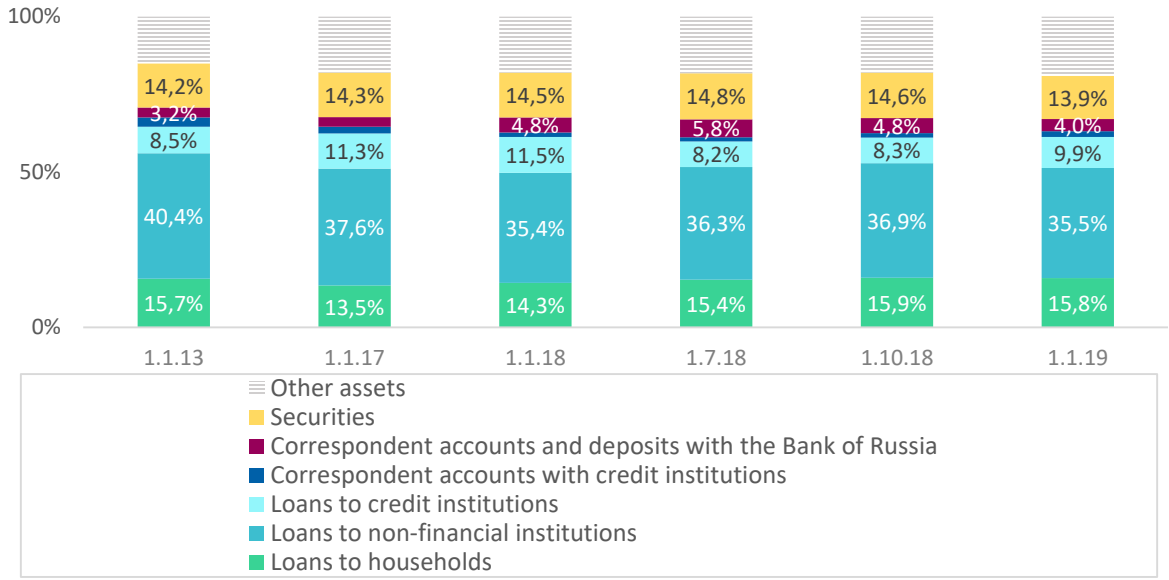


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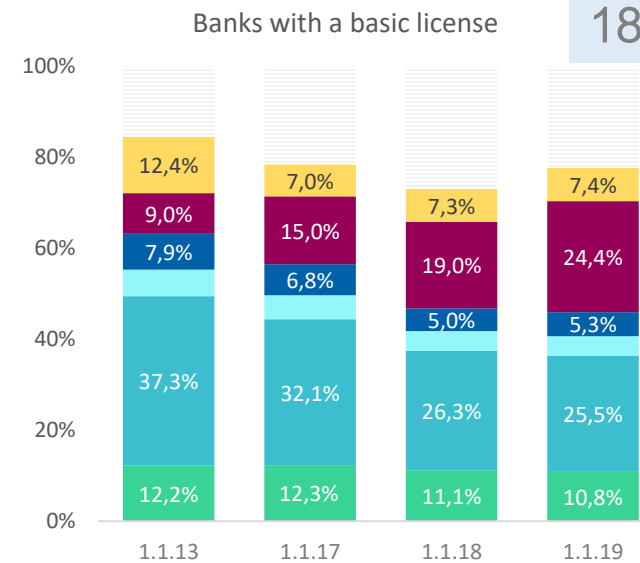
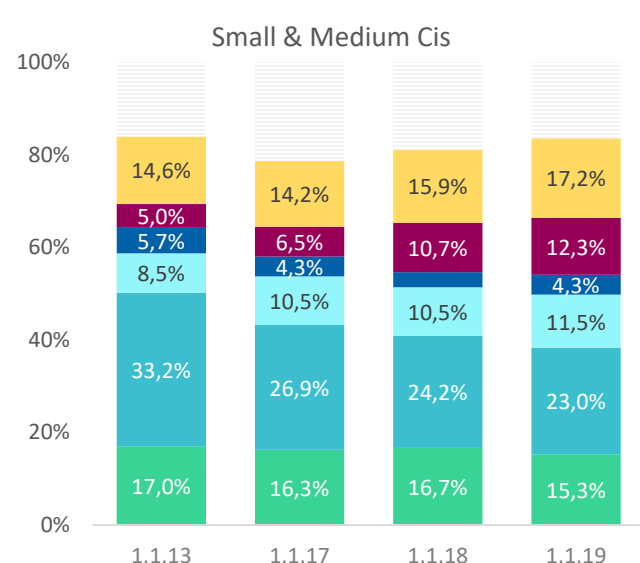
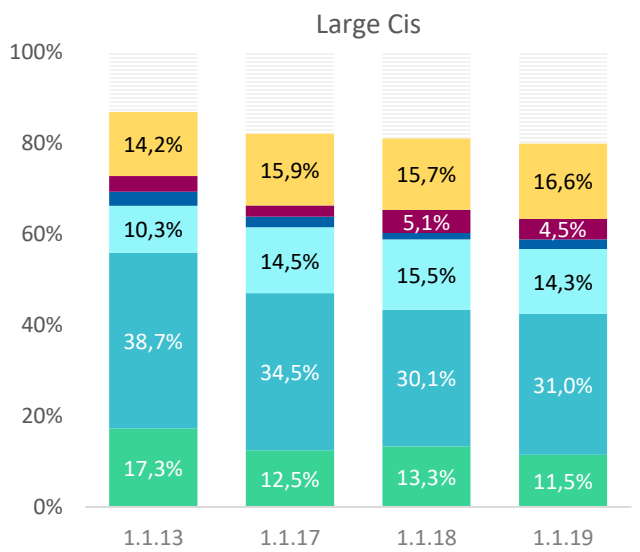
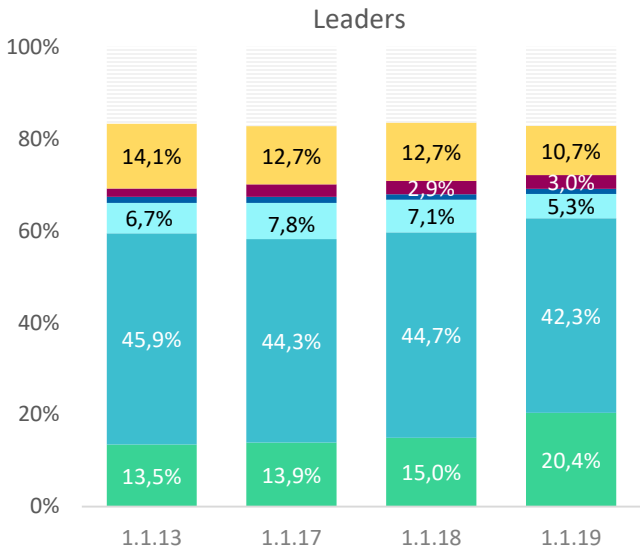
*- including accounts with regulators of other countries
 **- including other minor Asset/Liability types of relatively insignificant volume
 ***- from here and onwards the growth is given for the year 2018

4.1. Banking sector Assets structure

Banking sector Assets structure



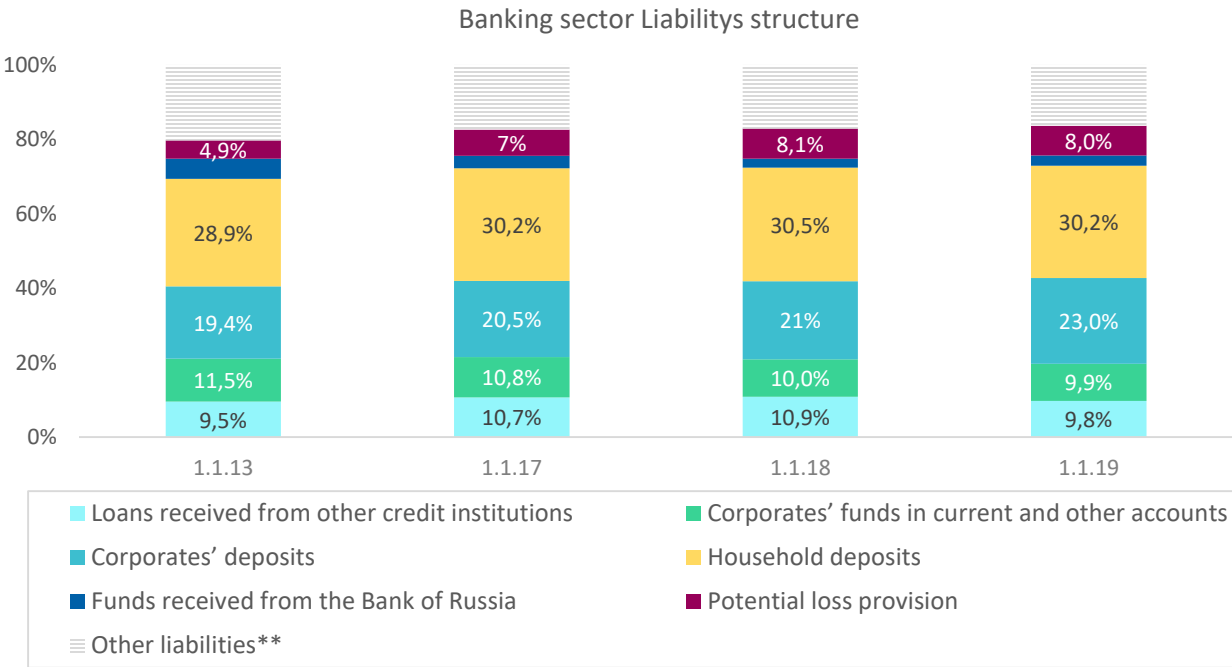
17



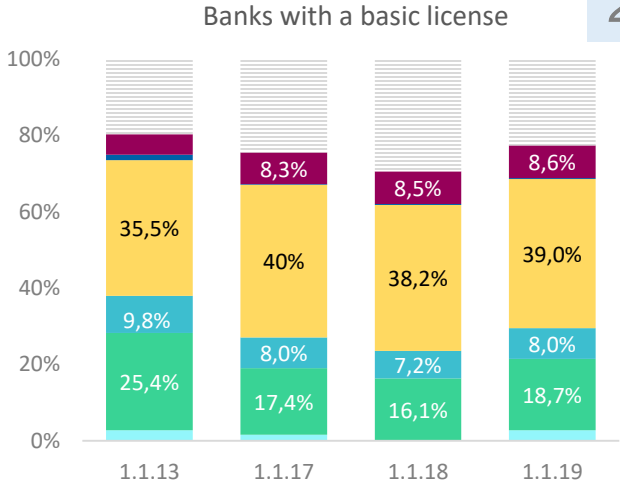
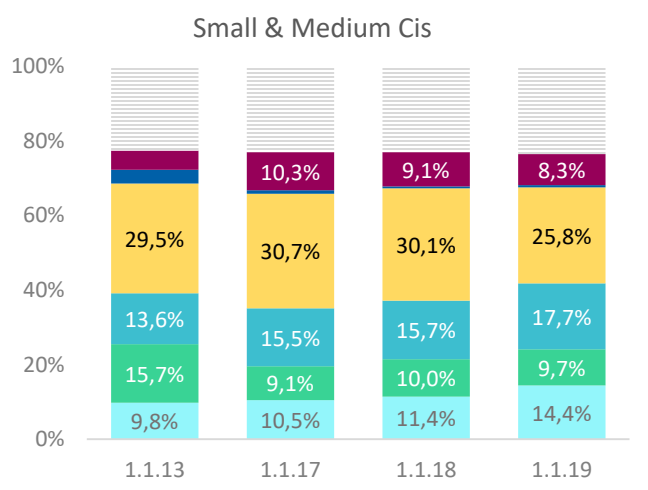
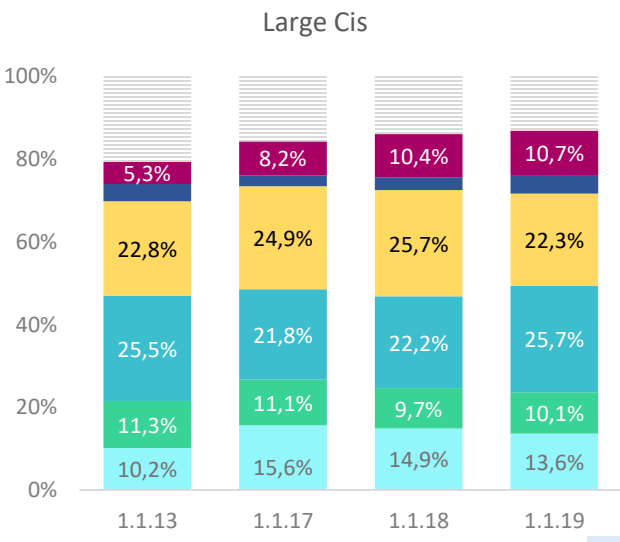
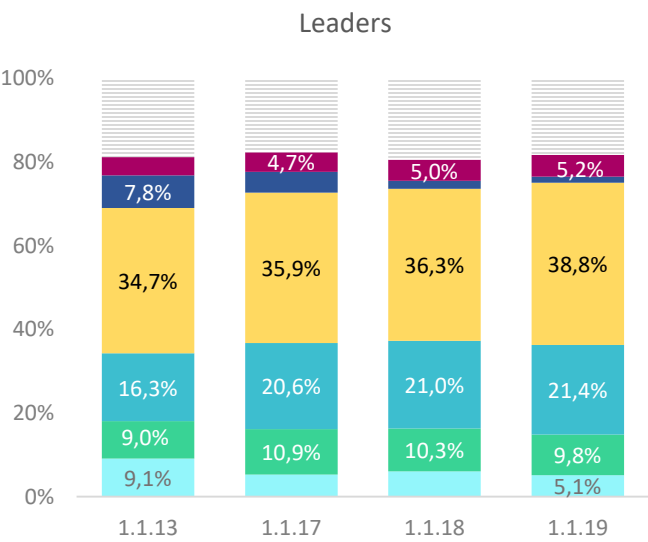
18-21

* - including other minor Asset types of relatively insignificant volume

4.2. Banking sector Liabilities structure



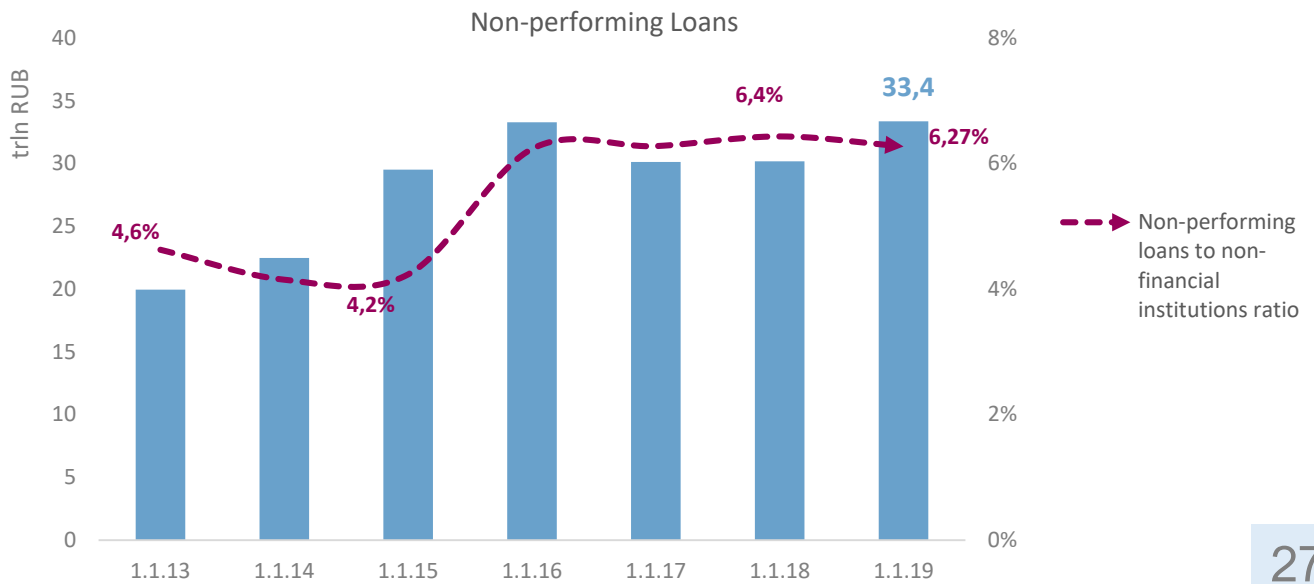
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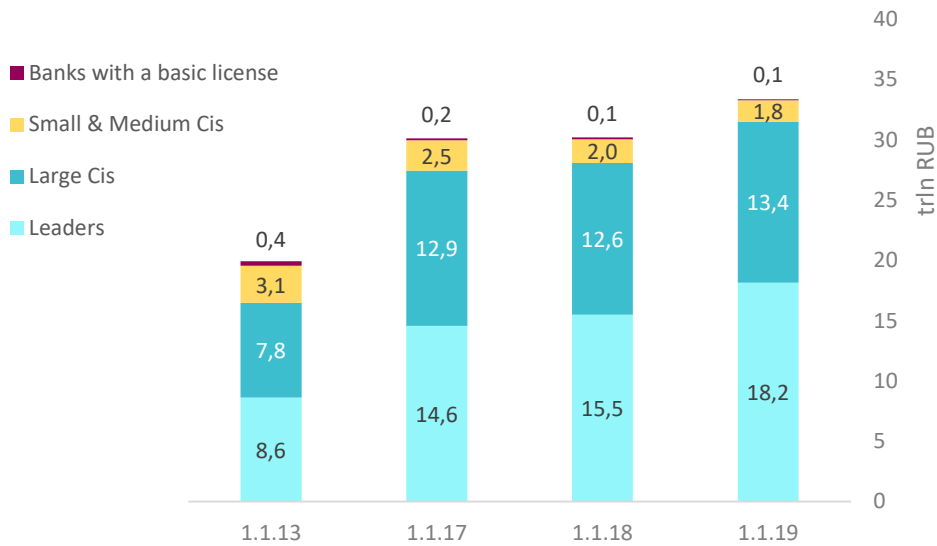
23-26

* - including other minor Asset types of relatively insignificant volume

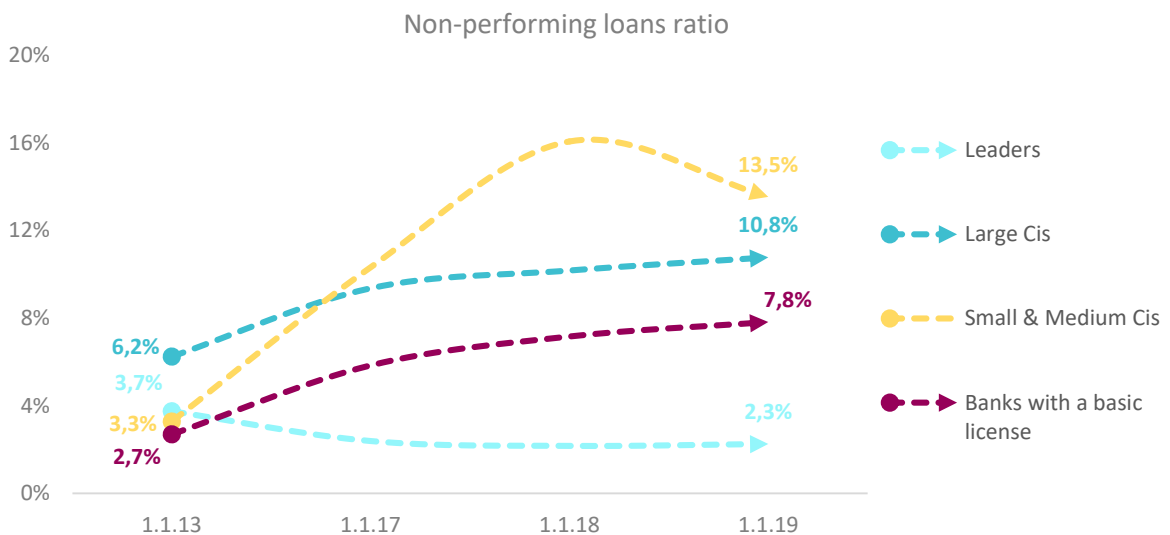
5.1. Lending to non-financial corporates



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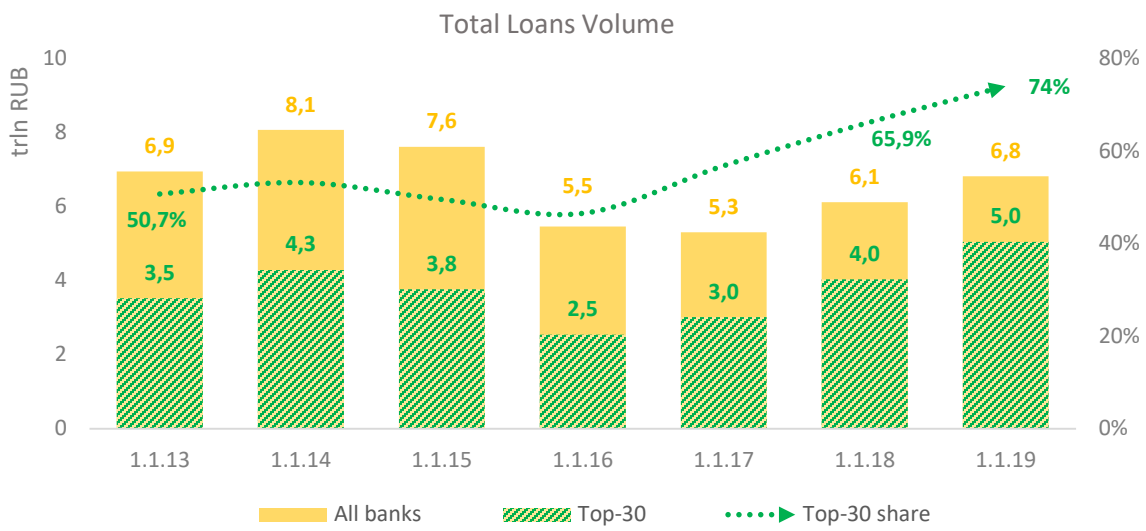
28*



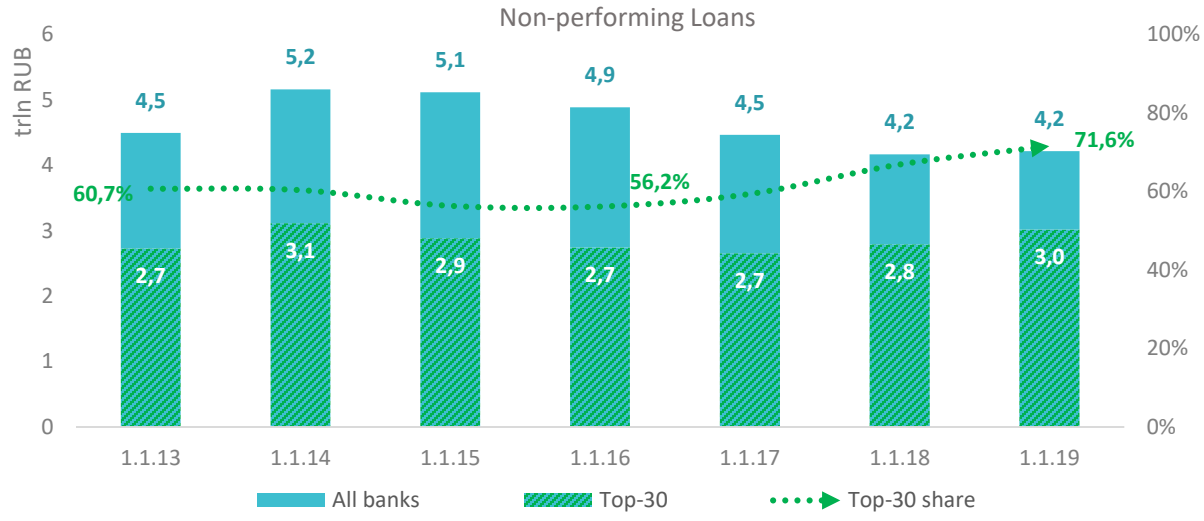
29

* - data may not sum to total due to rounding

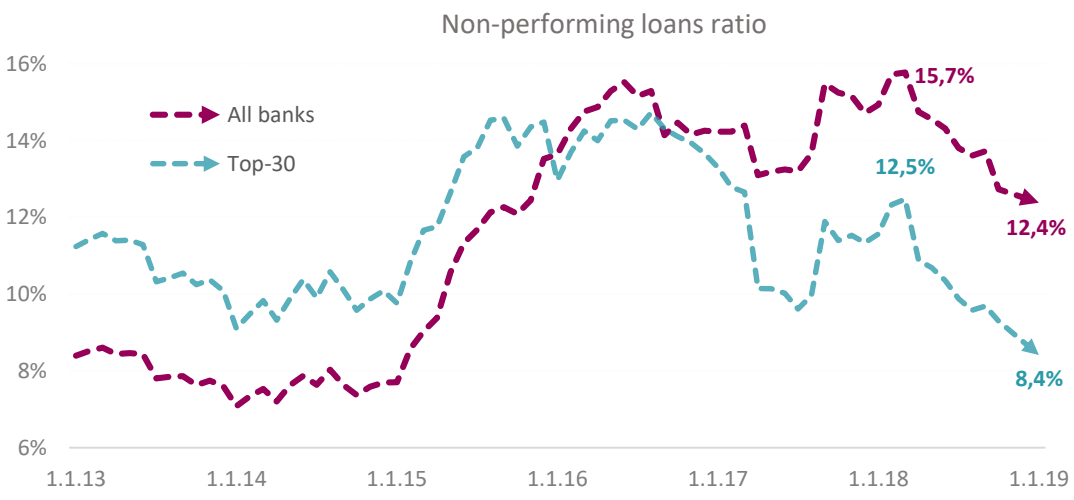
5.1.1. Lending to SME



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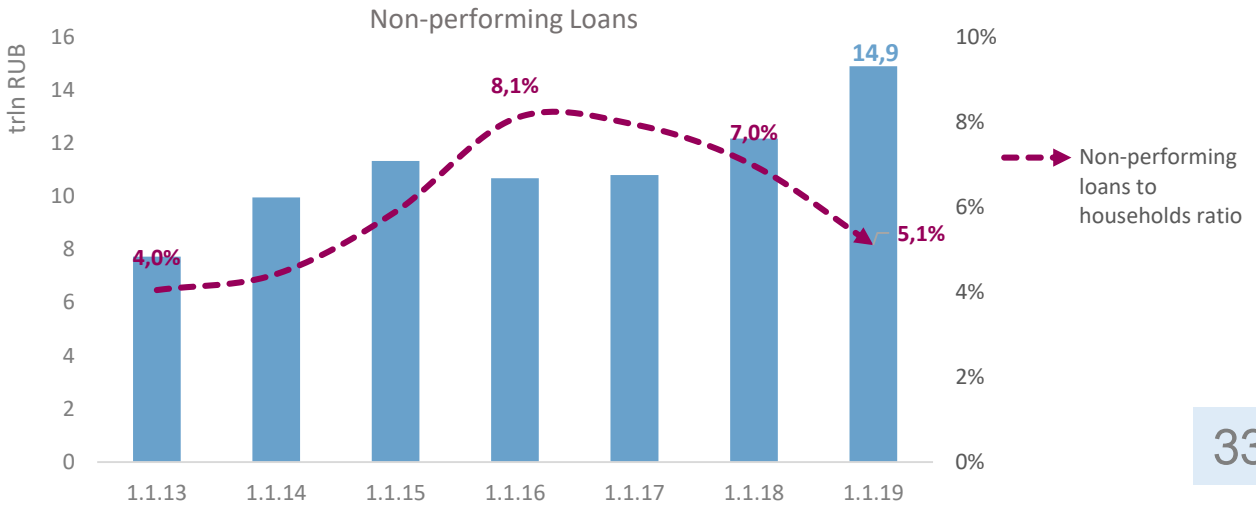
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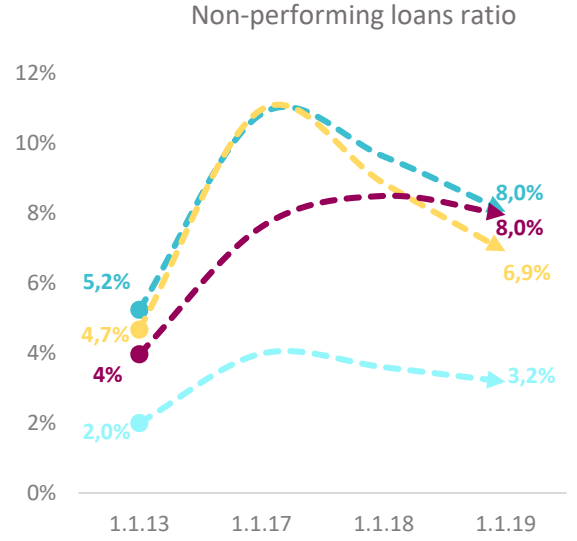
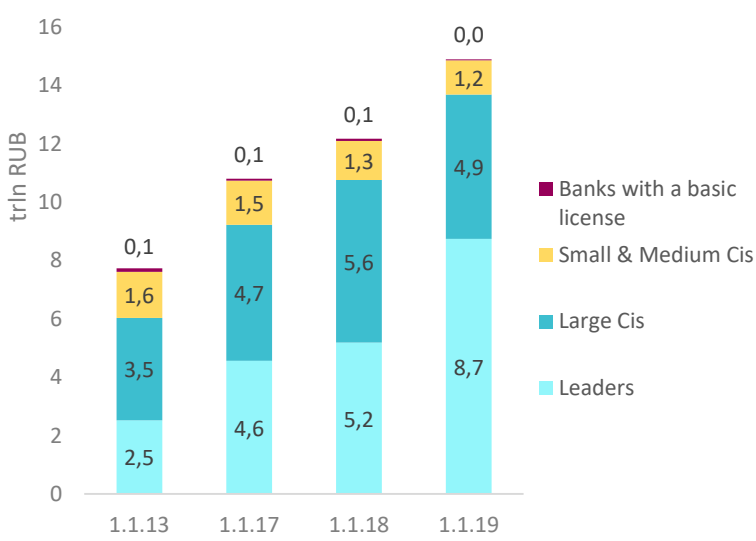
32

* - on an accrual basis year-to-date

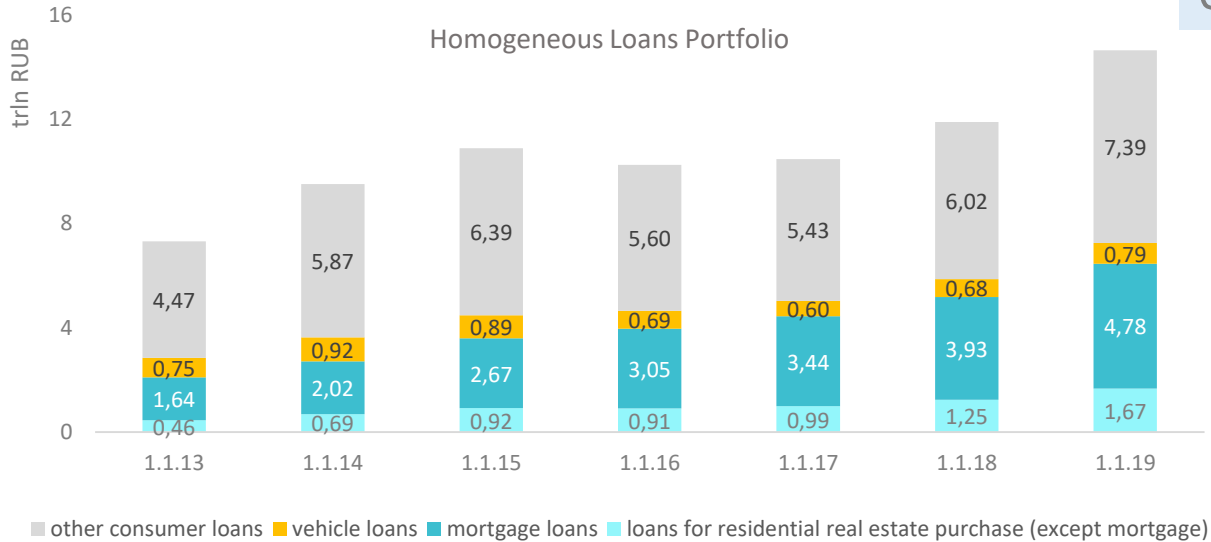
5.2. Consumer lending



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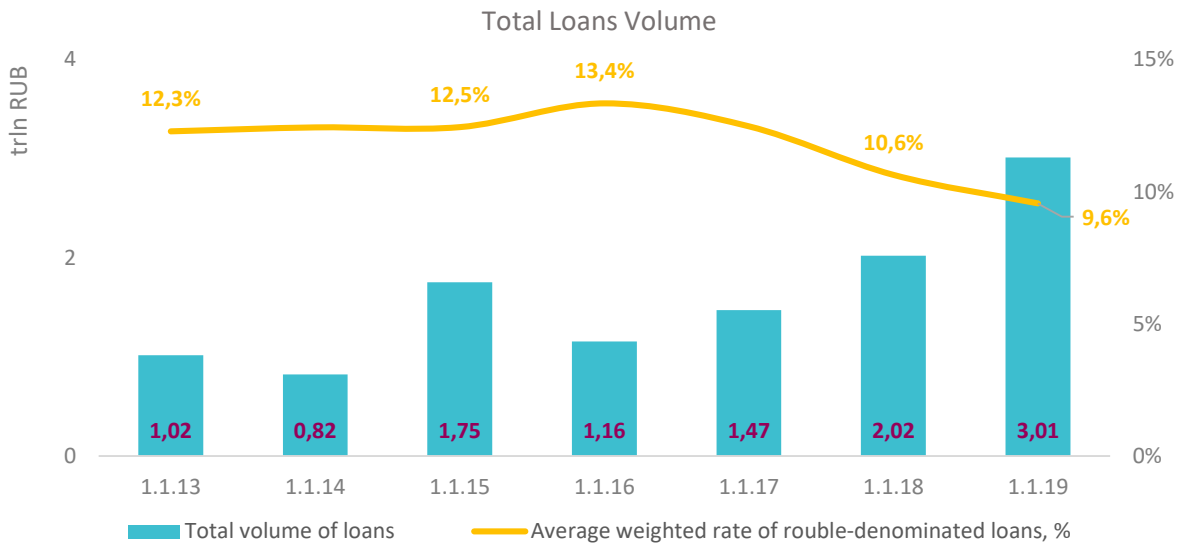
34, 35



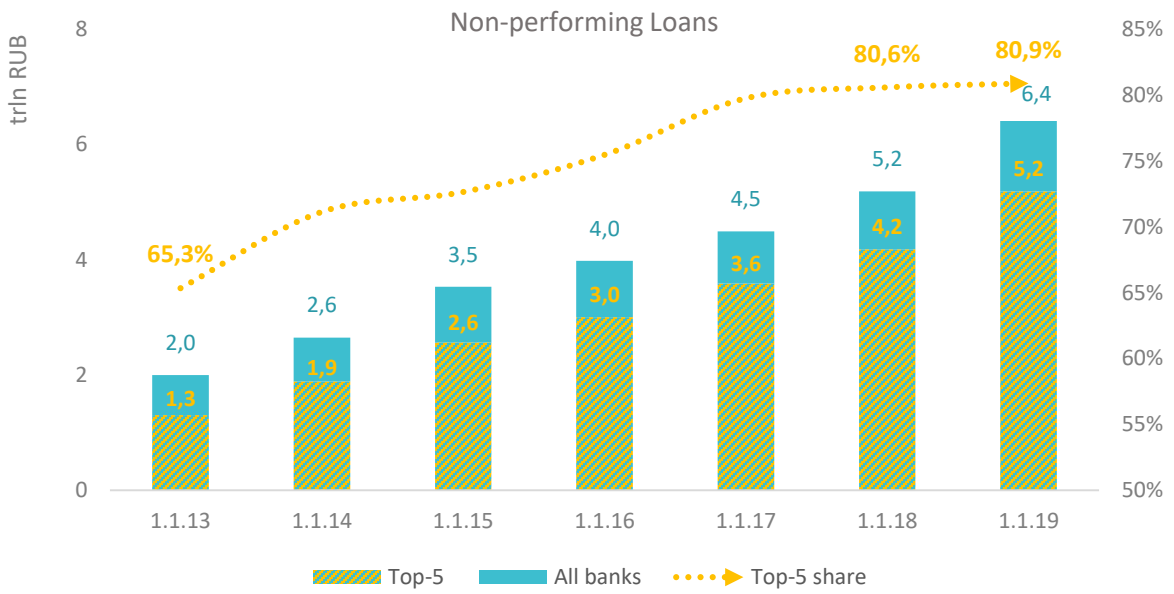
36

* - data may not sum to total due to rounding

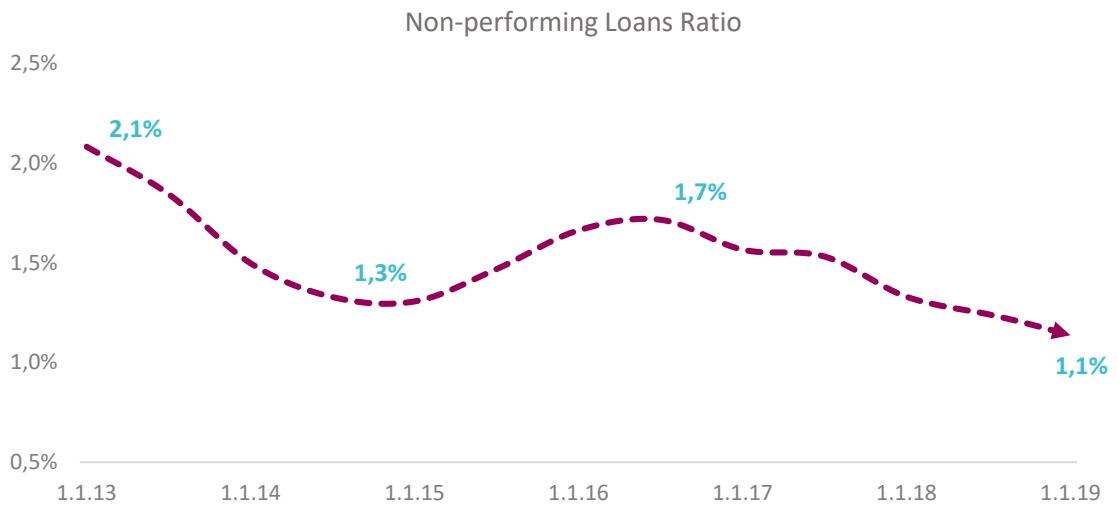
5.2.1. Mortgage lending



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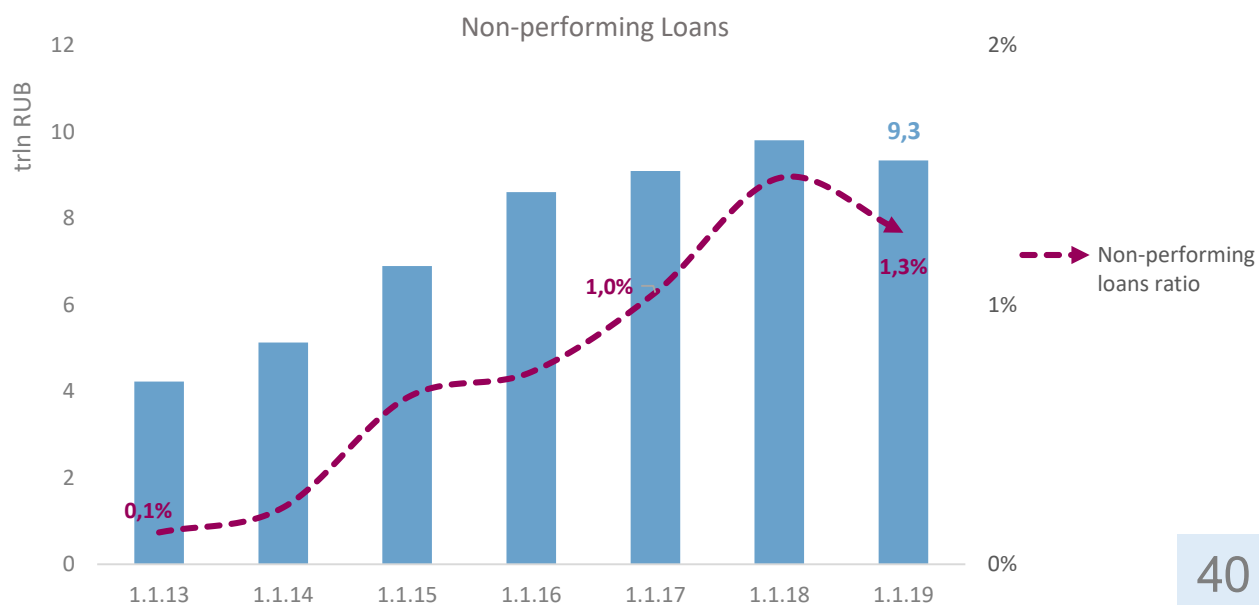


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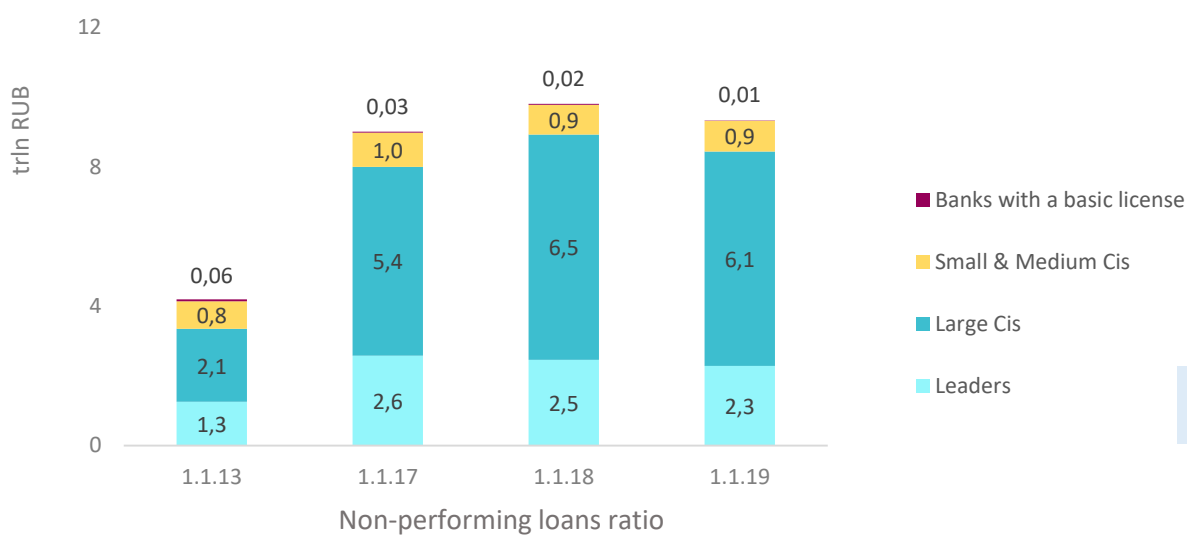


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5.3. Interbank lending

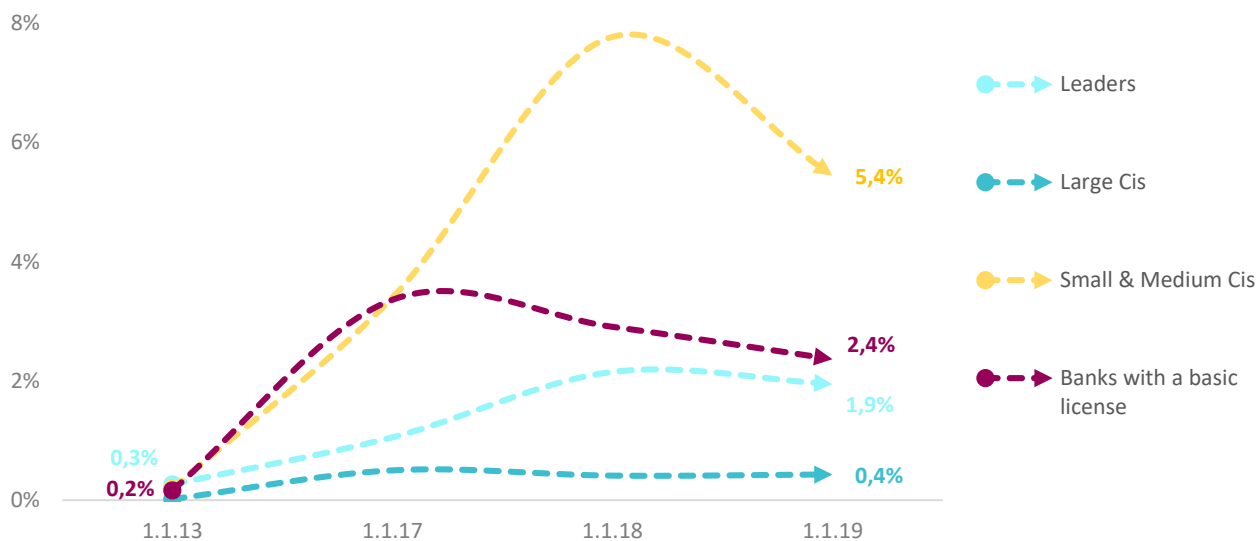


40



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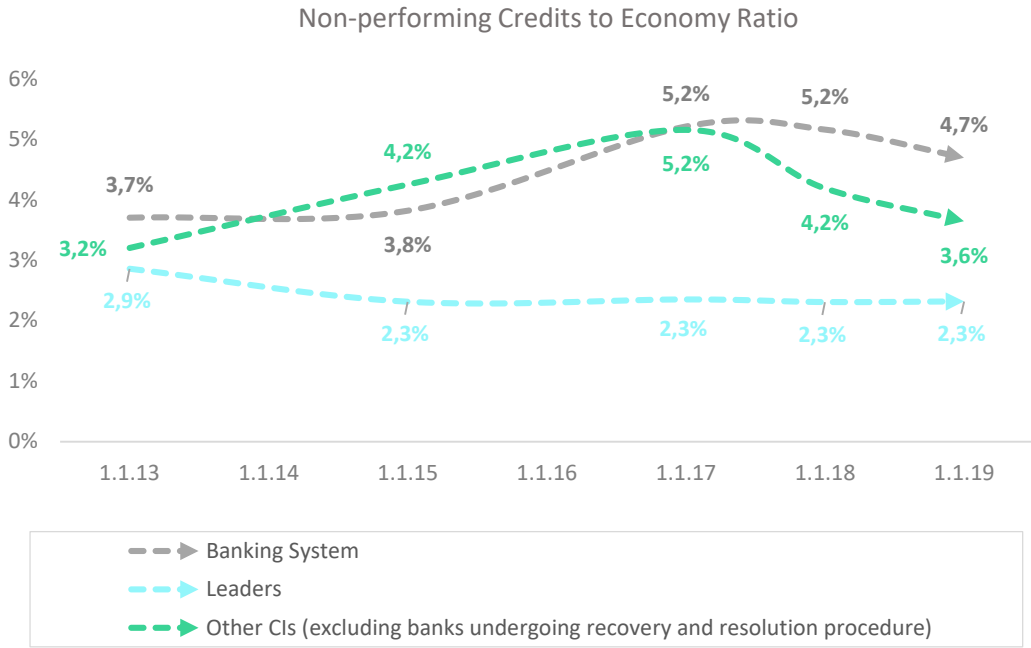
Non-performing loans ratio



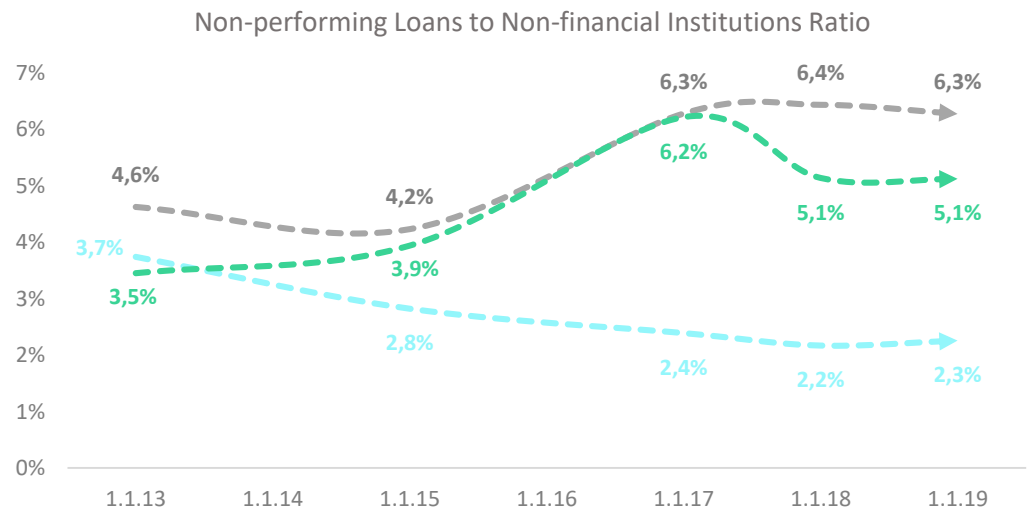
42

*- data may not sum to total due to rounding

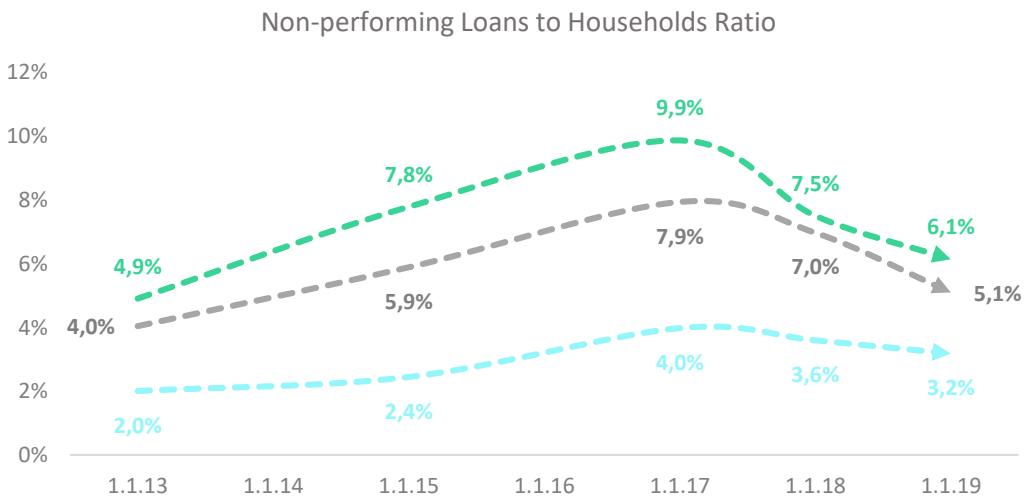
5.4. Lending: Bailouts effect



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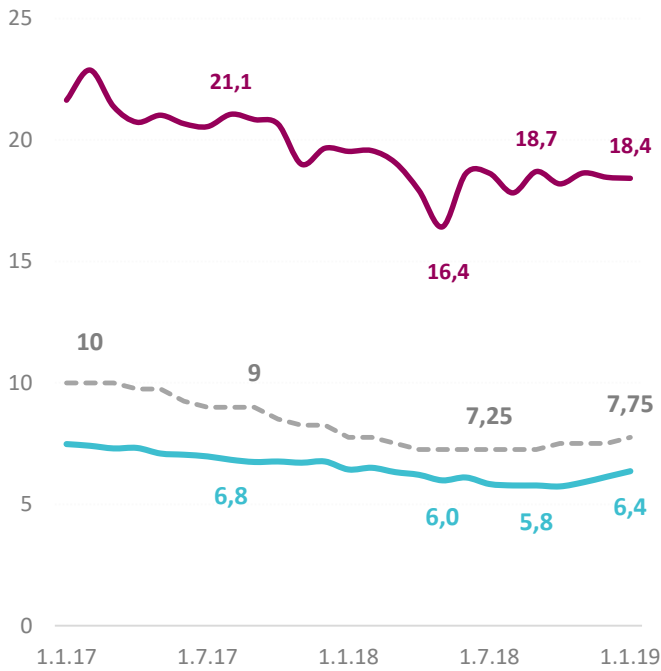


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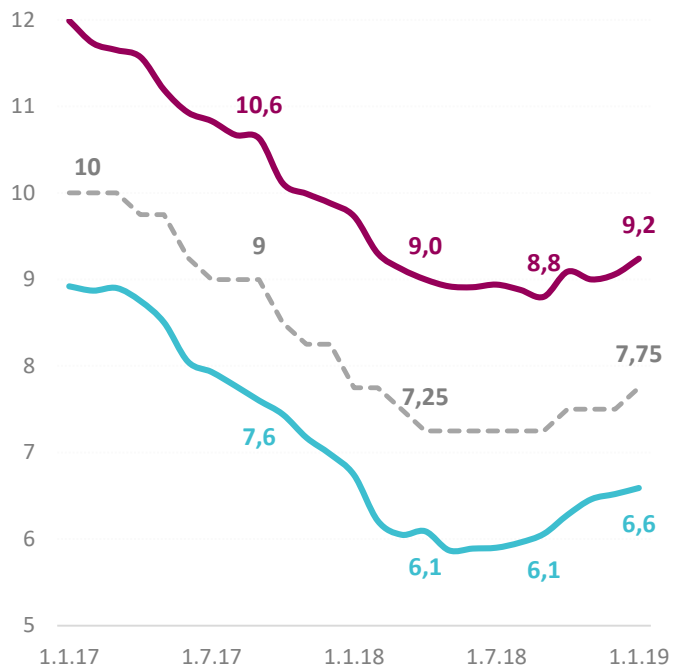


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6. Interest Rates

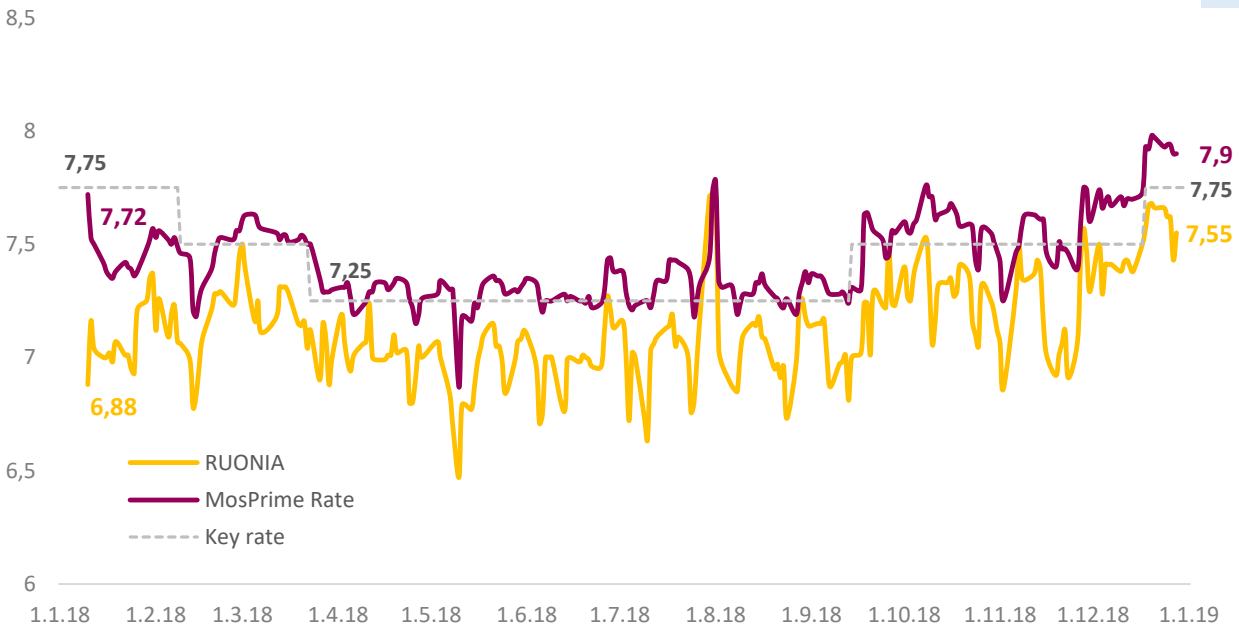


— loans to households (up to 1 year)
 — household deposits (up to 1 year)
 - - - Key rate, %



— loans to corporates (up to 1 year)
 — corporates' deposits (up to 1 year)
 - - - Key rate, %

46, 47*



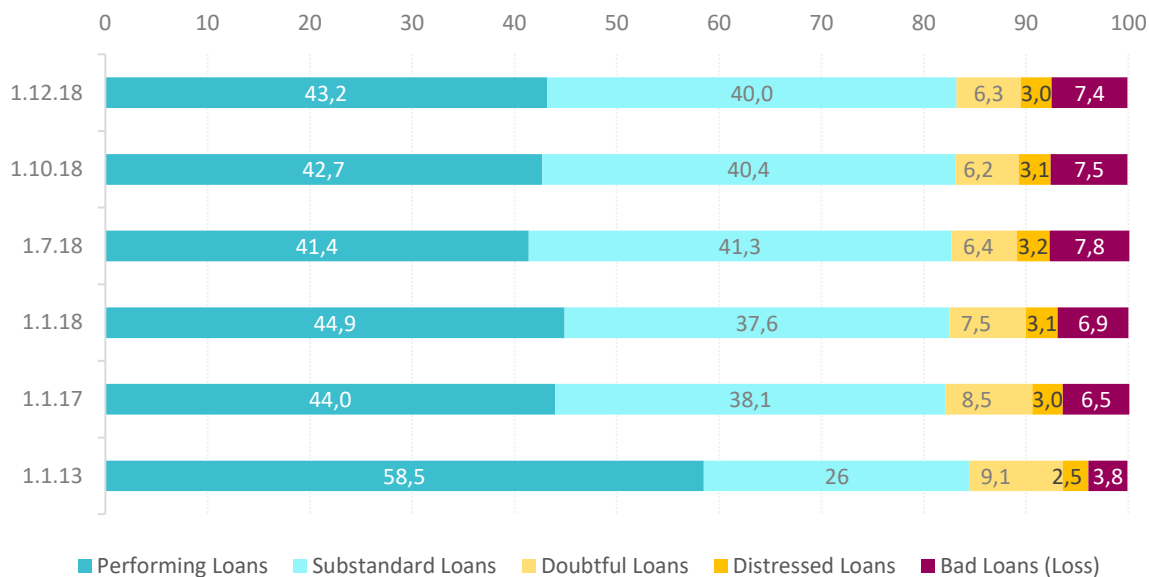
— RUONIA
 — MosPrime Rate
 - - - Key rate

48**

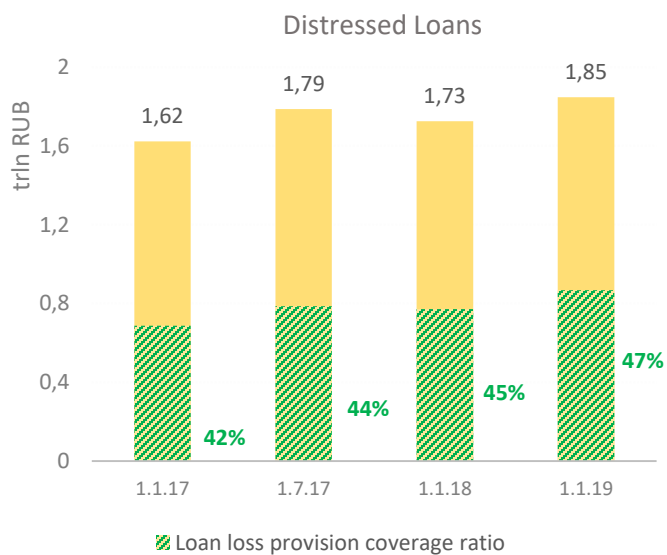
*- provided are the weighted average interest rates of credit institutions on rouble-denominated loan and deposit transactions (% , per annum) (except for PJSC "Sberbank")

** - reference weighted rouble-denominated overnight deposit rate RUONIA (Rouble OverNight Index Average) reflects the cost estimation of unsecured overnight borrowing by banks with a minimum credit risk. MosPrime Rate (Moscow Prime Offered Rate) — independent reference rate on rouble-denominated loans (deposits) in Moscow money market.

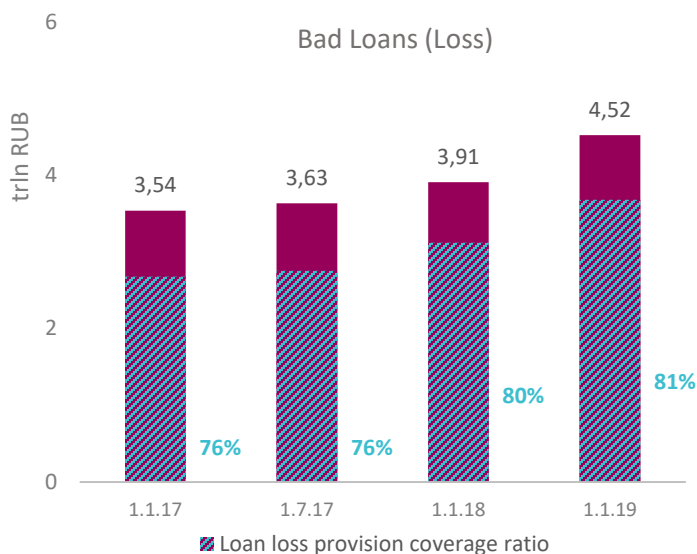
7. Credit Quality (Outstanding Loans Ratio)



49

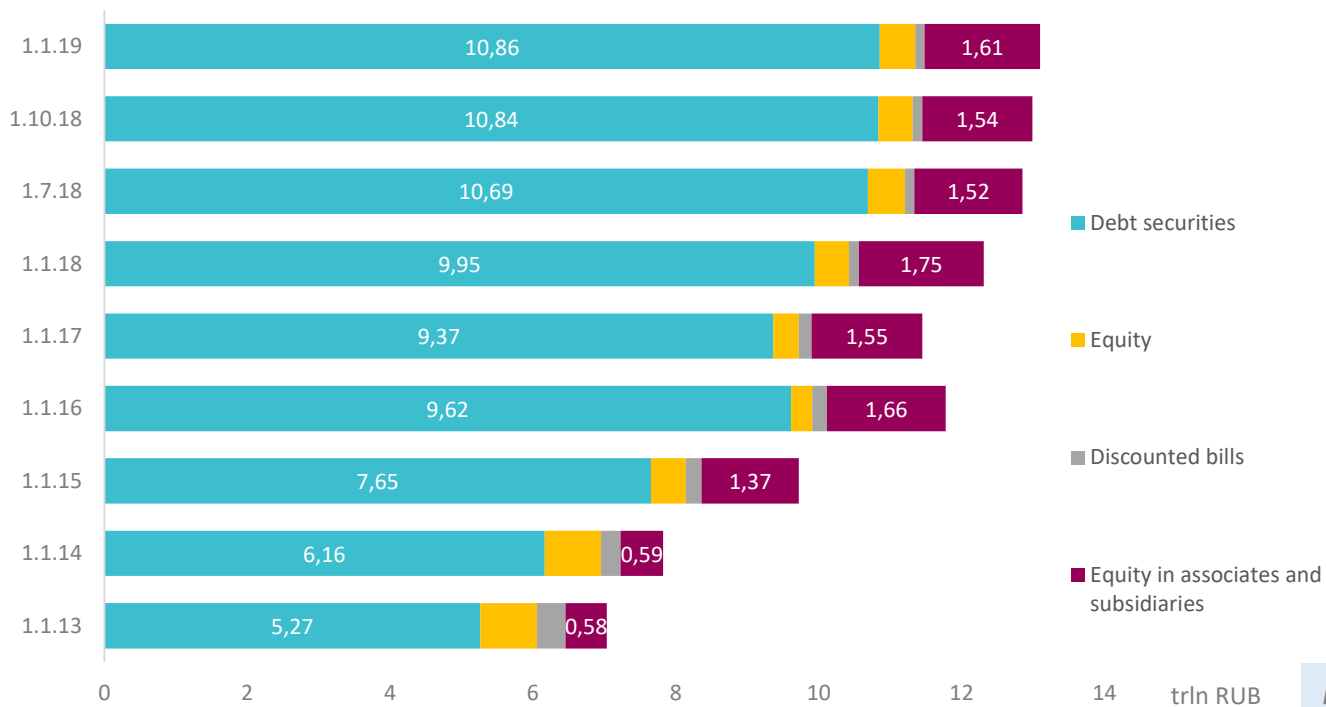


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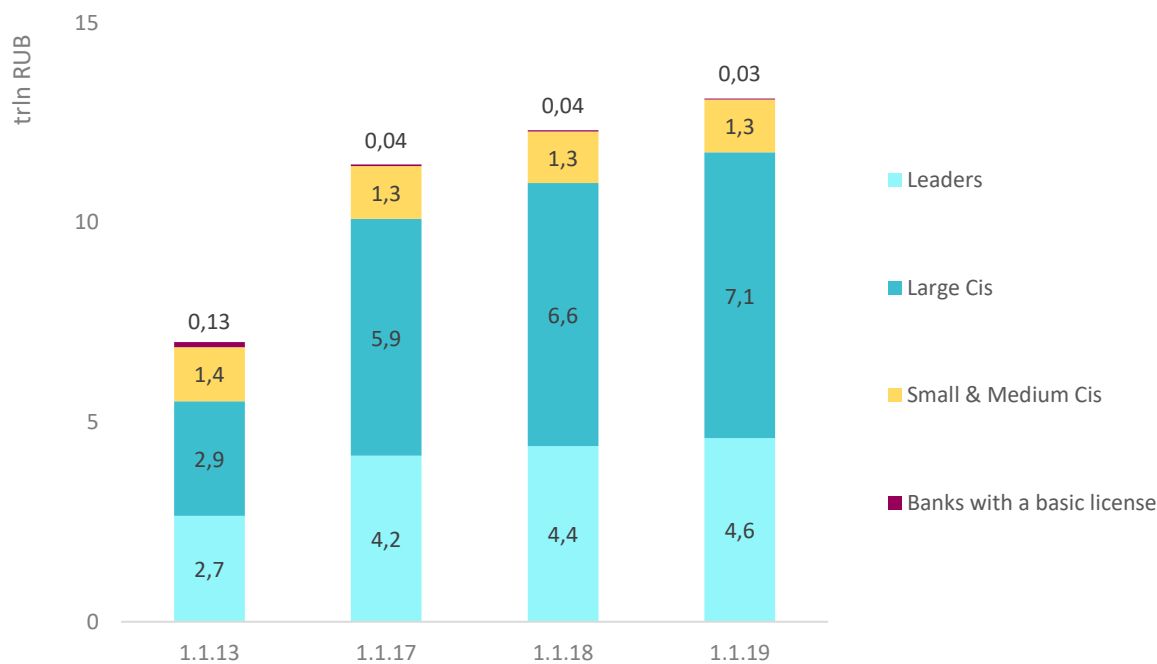


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8. Securities portfolio of credit institutions



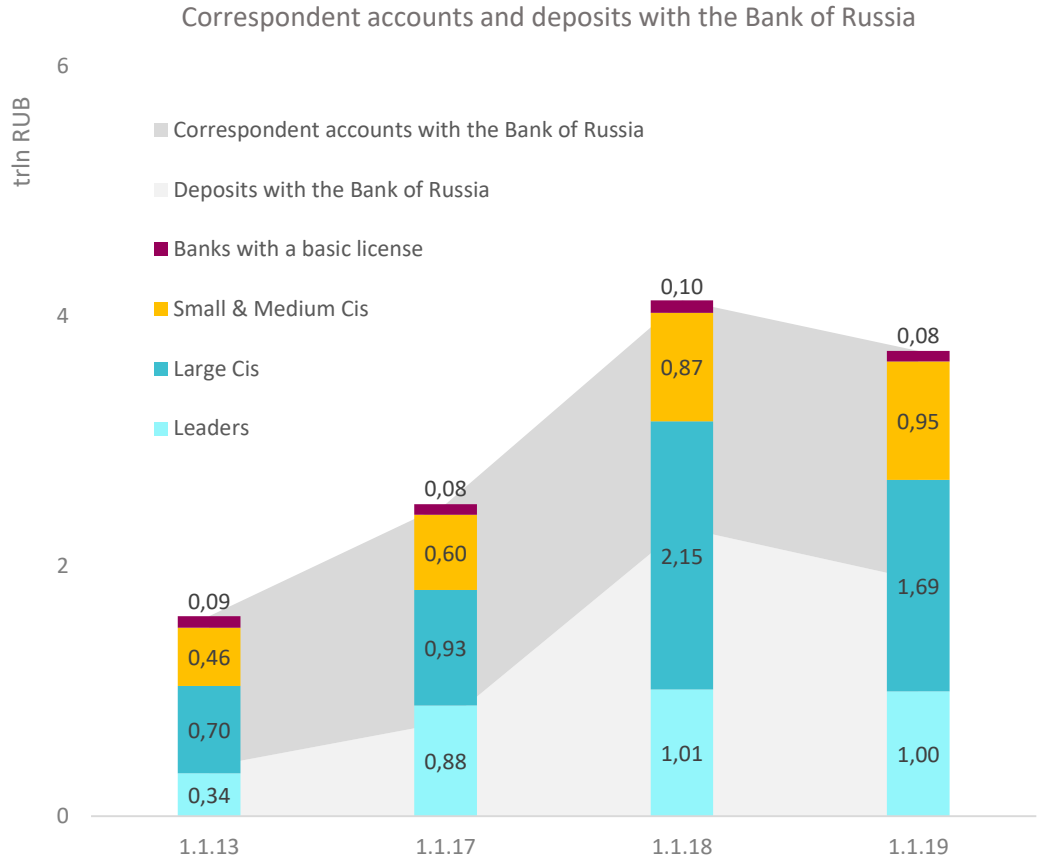
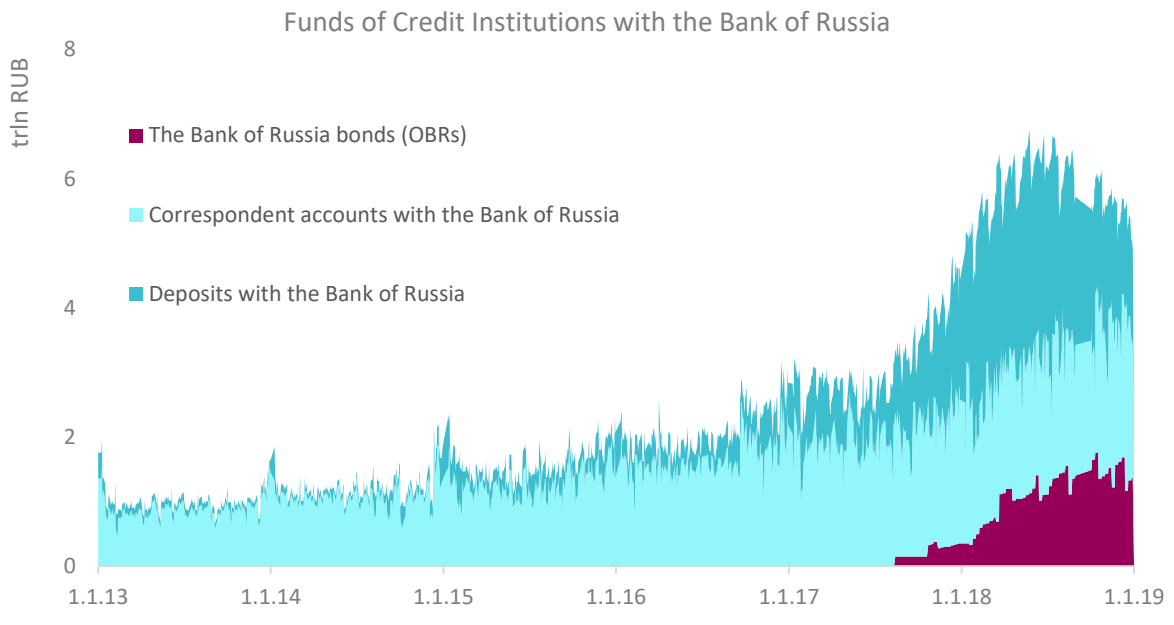
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53*

*- data may not sum to total due to rounding

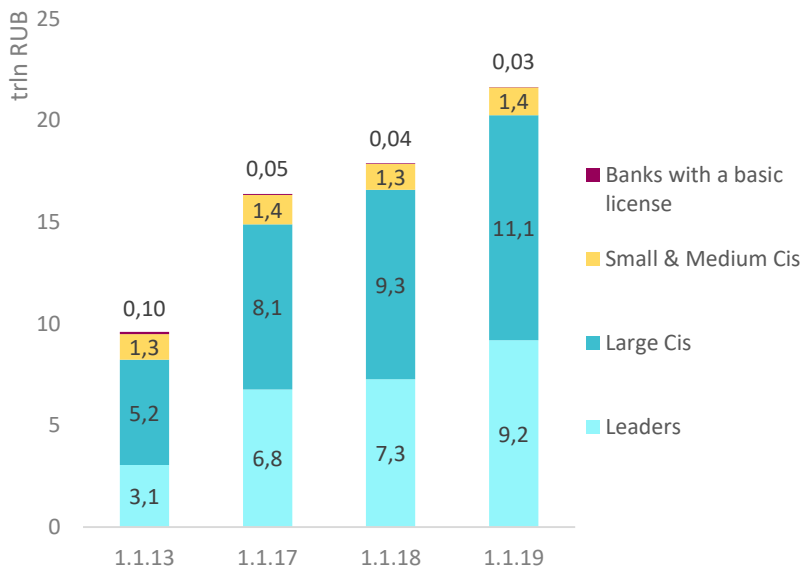
9. Funds deposited with the Bank of Russia



*- data may not sum to total due to rounding

10.1. Borrowed funds: Non-financial corporates

Non-financial Corporates' Deposits

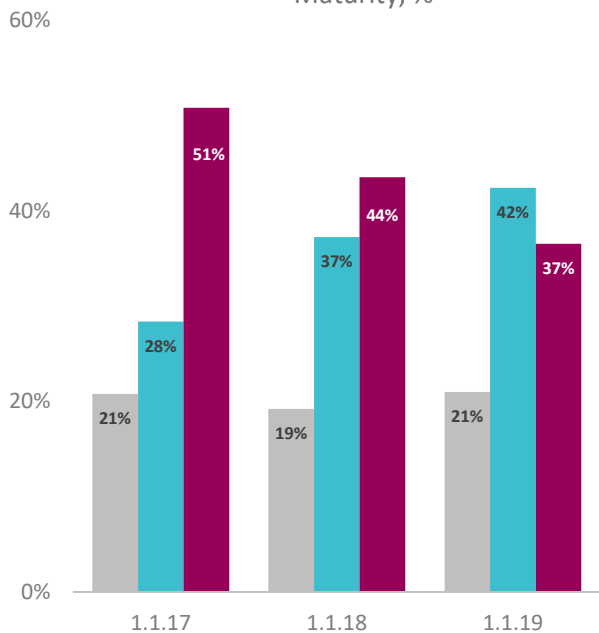


Corporates' funds in the accounts

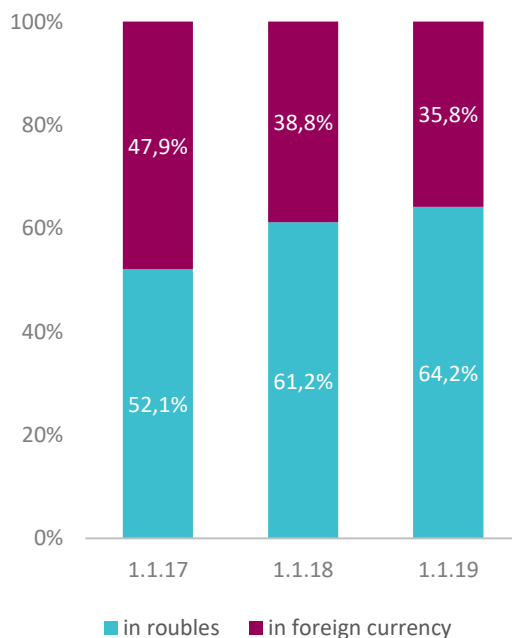


56*, 57*

Structure of Corporates' Deposits by Maturity, %



Structure of Corporates' Deposits by Currency



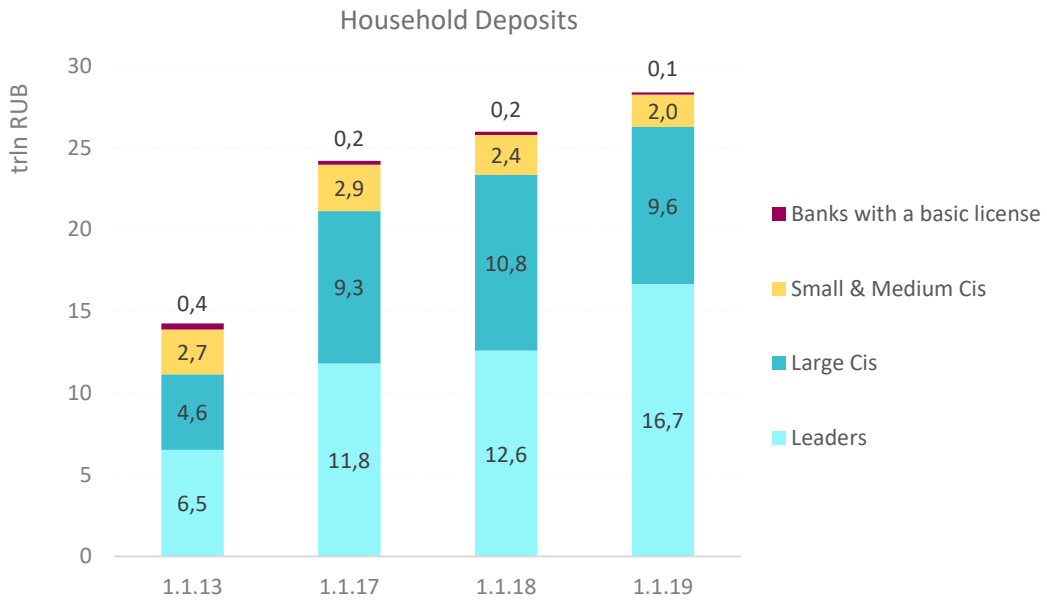
- demand deposits and time deposits up to 30 days
- 31 days to 1 year
- over 1 year

- in roubles
- in foreign currency

58, 59

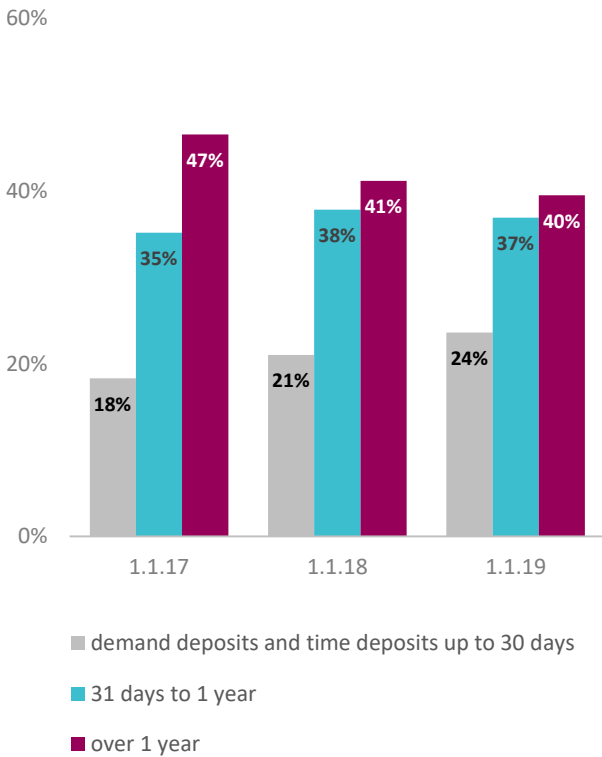
* data may not sum to total due to rounding

10.2. Borrowed funds: Consumers

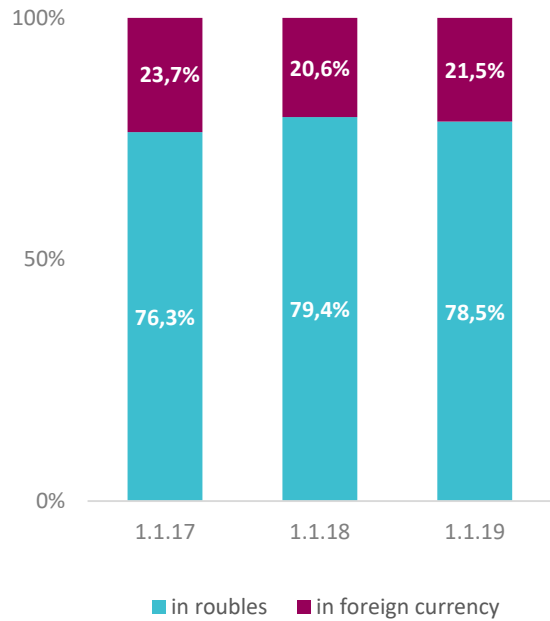


60*

Structure of Household Deposits by Maturity, %



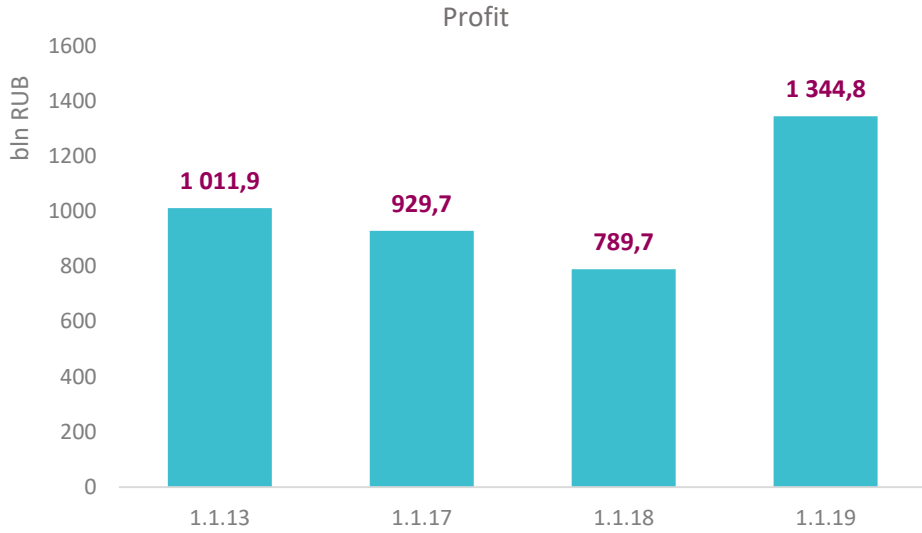
Household Deposits by Currency, %



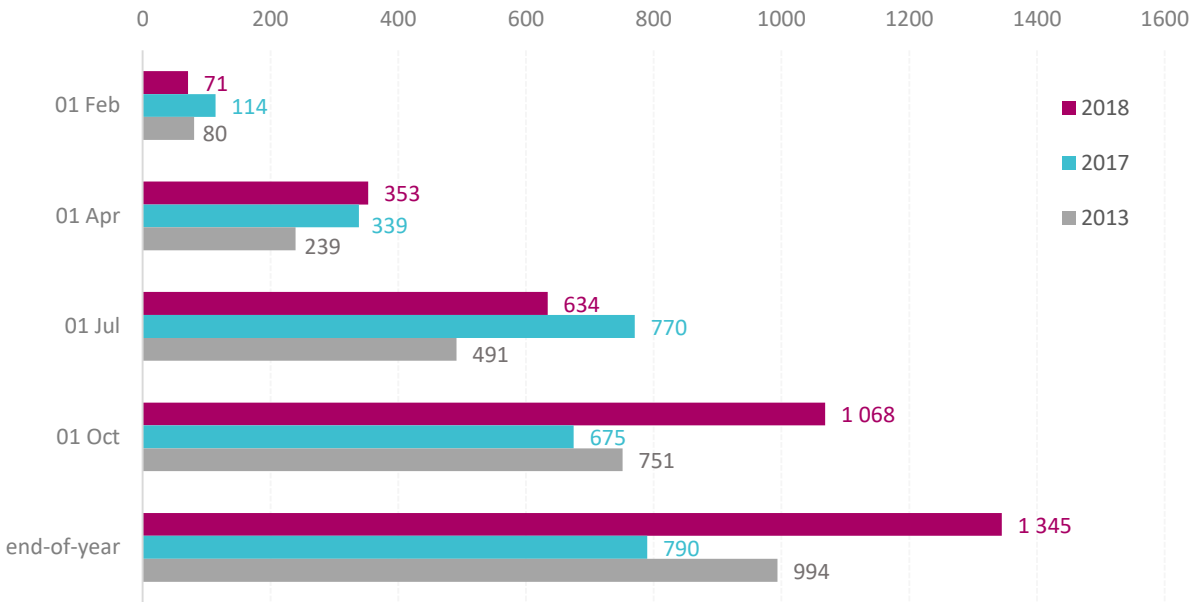
61, 62

*- data may not sum to total due to rounding

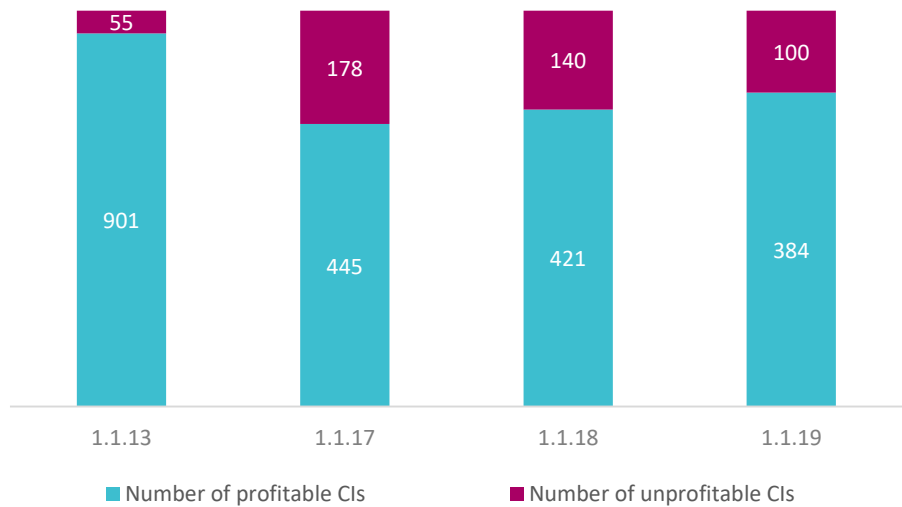
11. Financial Result



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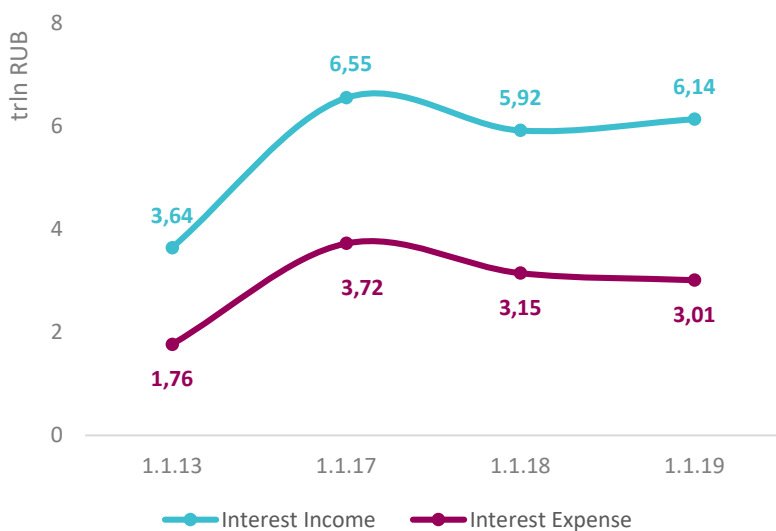
64



65

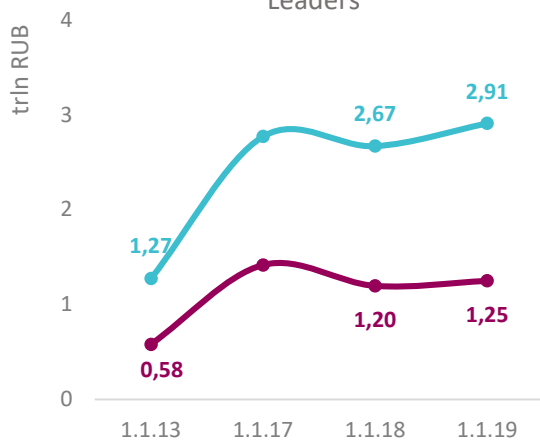
12. Net Interest Income

Banking System

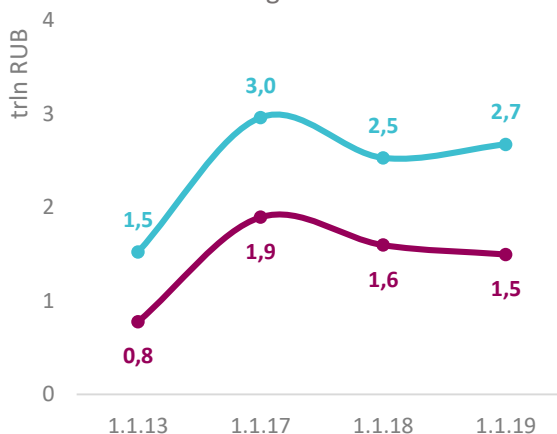


66*

Leaders

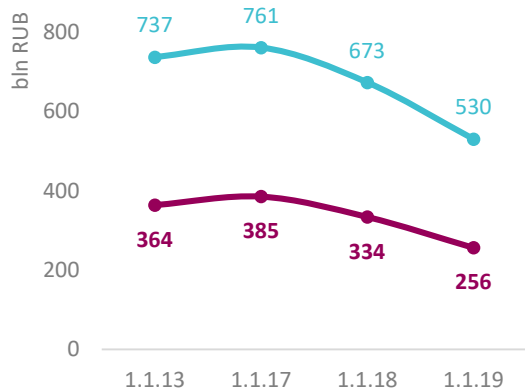


Large CIs

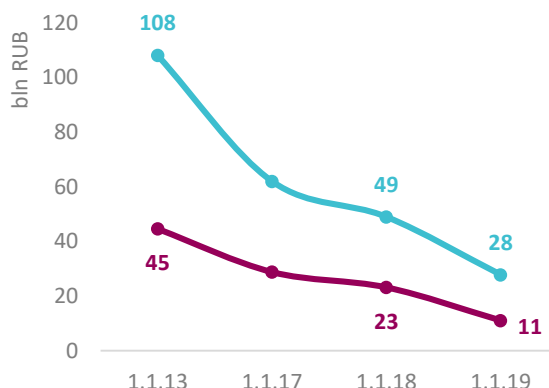


67-70

Small & Medium CIs

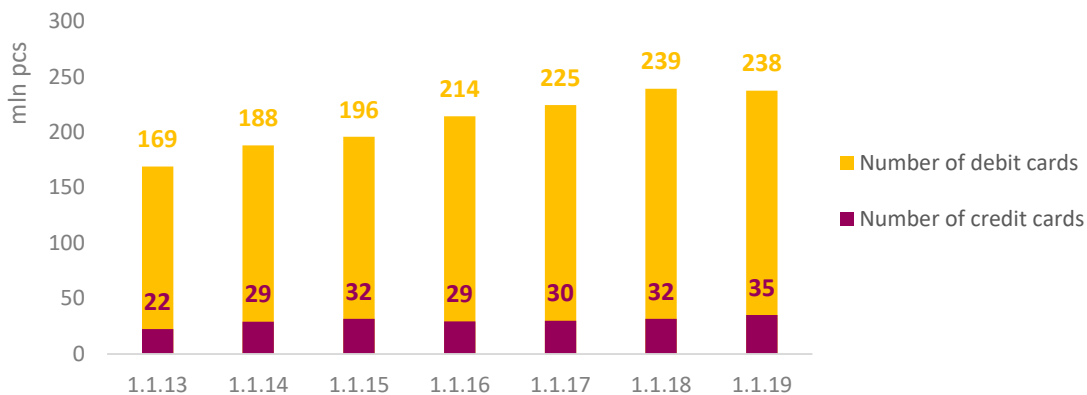


Banks with a basic license



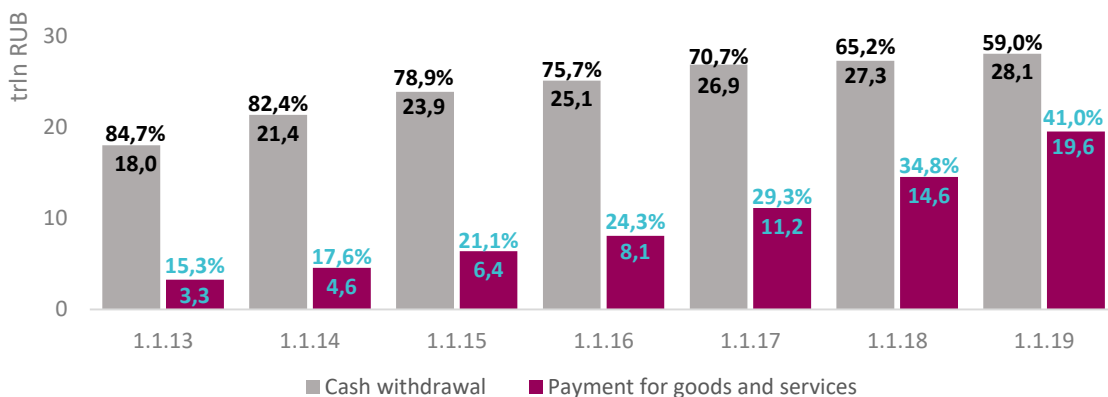
• interest income – Form 0409102 Grand total for Code 11000;
interest expense – Form 0409102 Grand total for Code 31000.

13. Payment Services

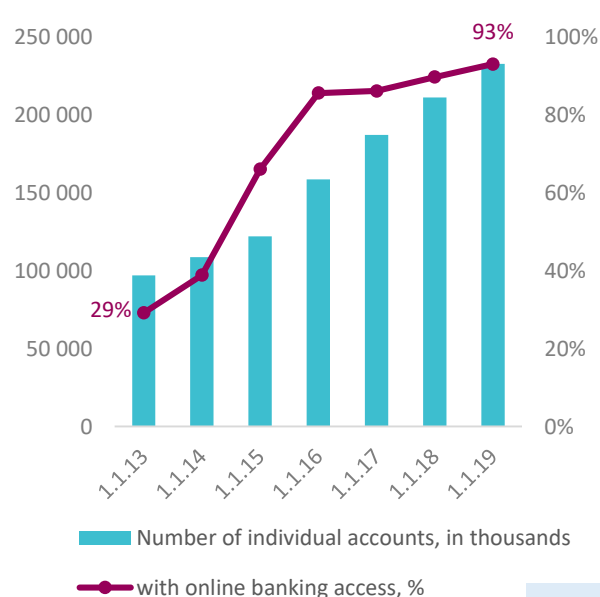
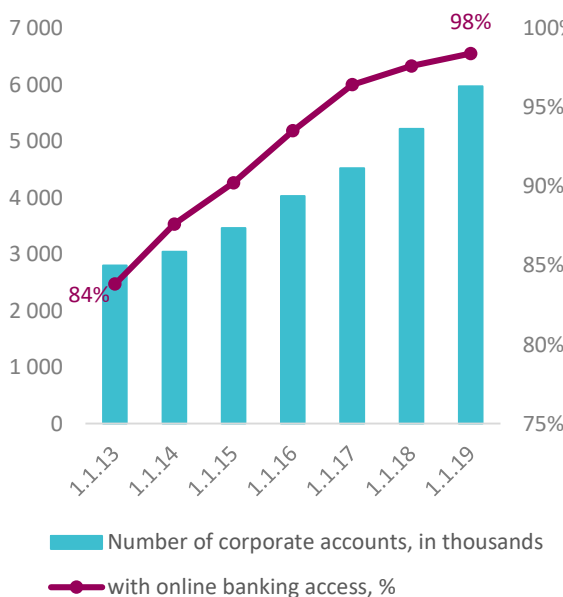


71

Value of Payment Card Transactions in Russia (issued by resident / non-resident financial institutions)



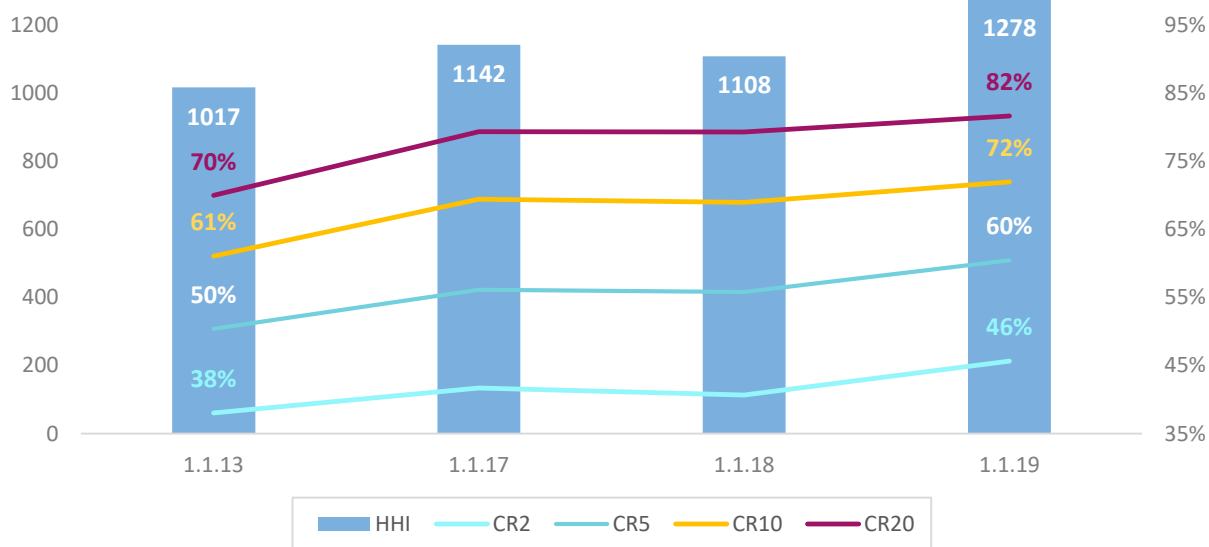
72



73, 74

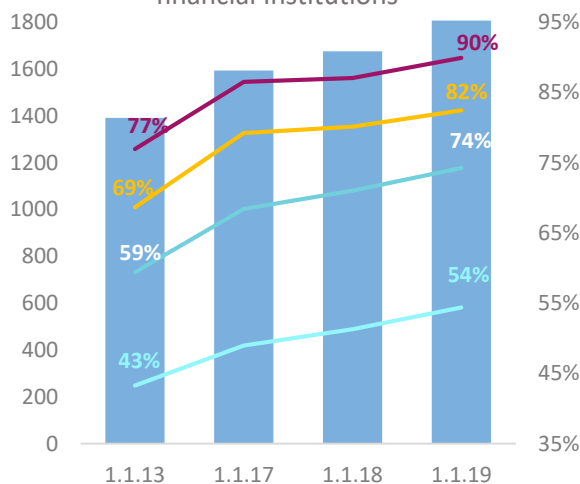
14. Concentration ratio

Banking Sector Assets Concentration

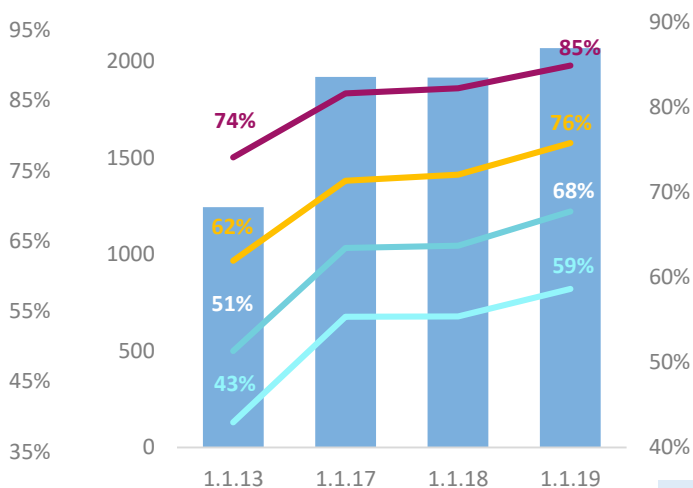


75*

Concentration of Loans to Non-financial Institutions

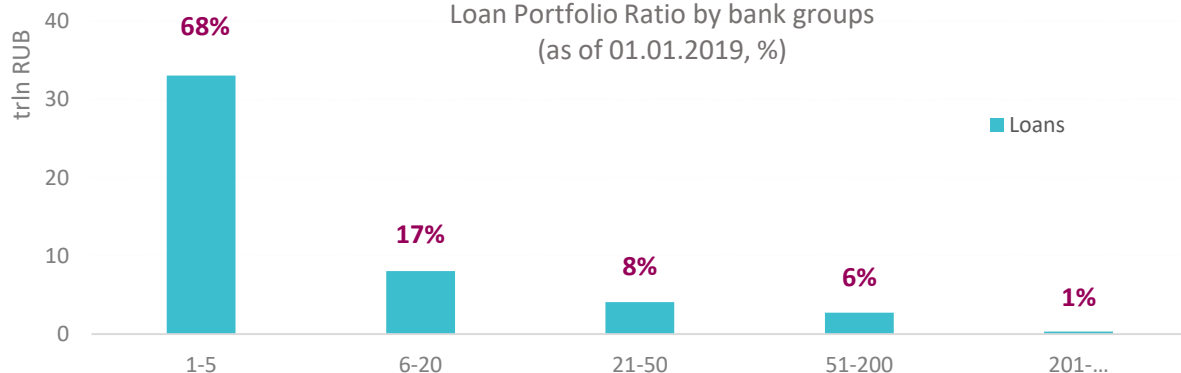


Concentration of loans to households



76, 77

Loan Portfolio Ratio by bank groups (as of 01.01.2019, %)



78

*- the Herfindahl-Hirschman Index (HHI) and Concentration Ratio (CR) is calculated on the base of 2, 5, 10 and 20 largest credit institutions. The Herfindahl-Hirschman Index shows:

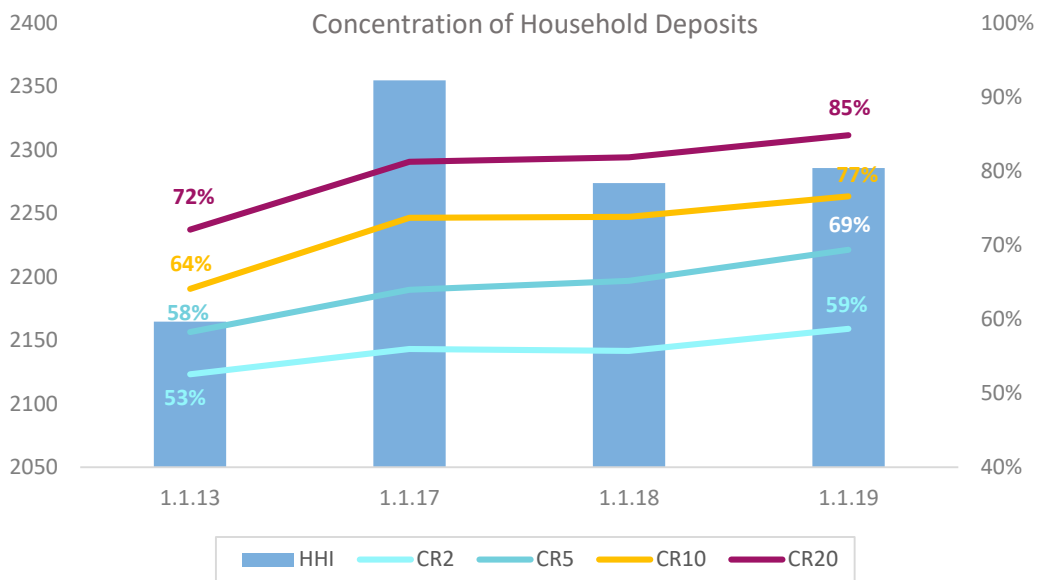
Type I — 1800 < HHI < 10000 a **highly concentrated marketplace**

Type II — 1000 < HHI < 1800 a **moderately concentrated marketplace**

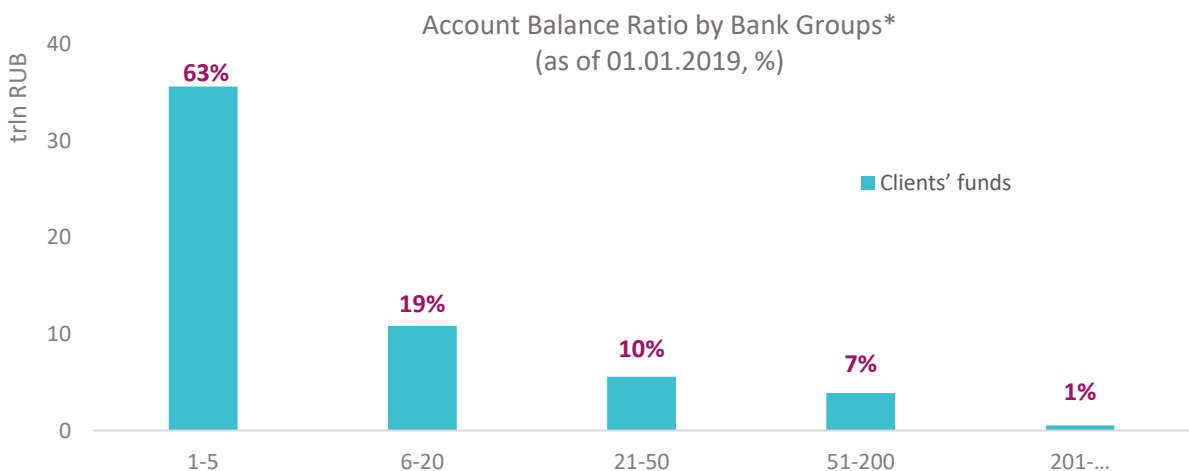
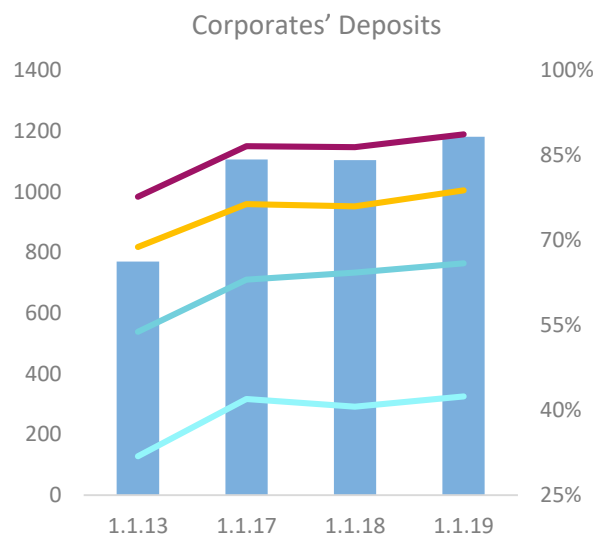
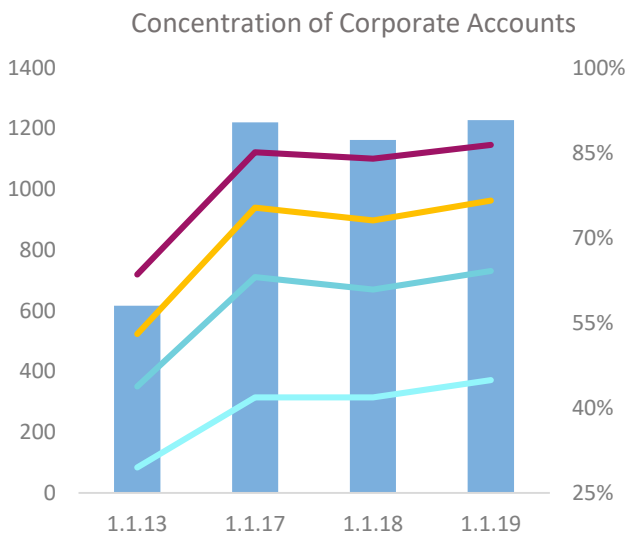
Type III — HHI < 1000 a **competitive (low-concentration) market**

** - bank groups ranked by total assets

14. Concentration ratio



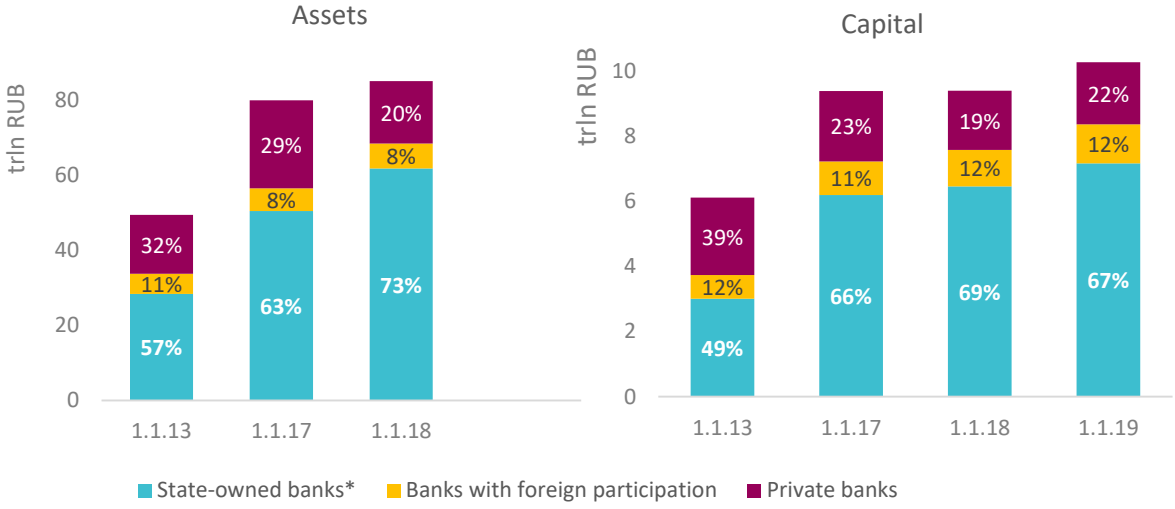
79-81



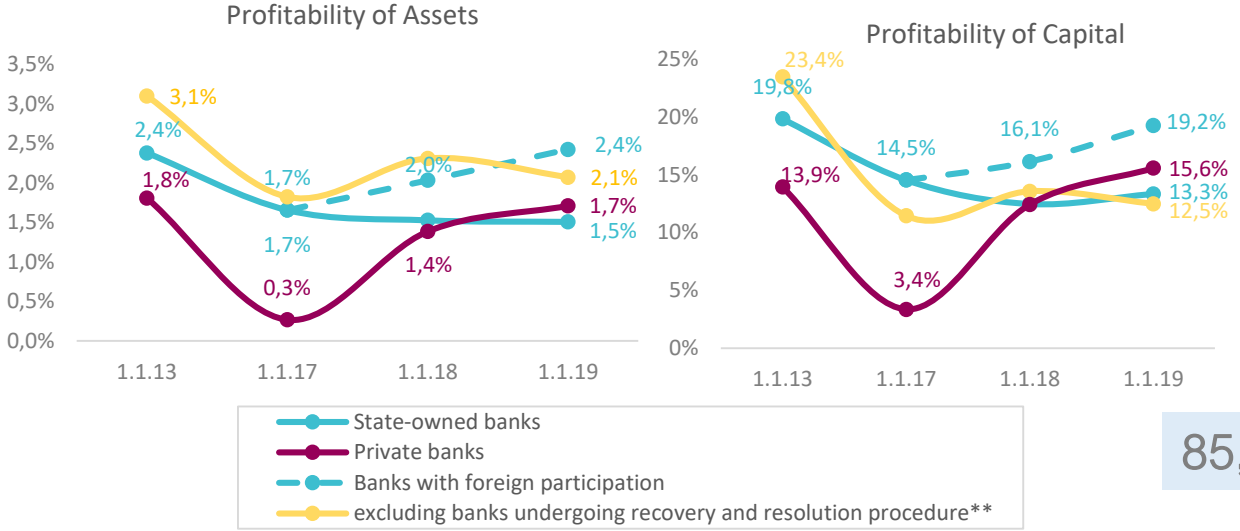
82

* - bank groups ranked by total assets

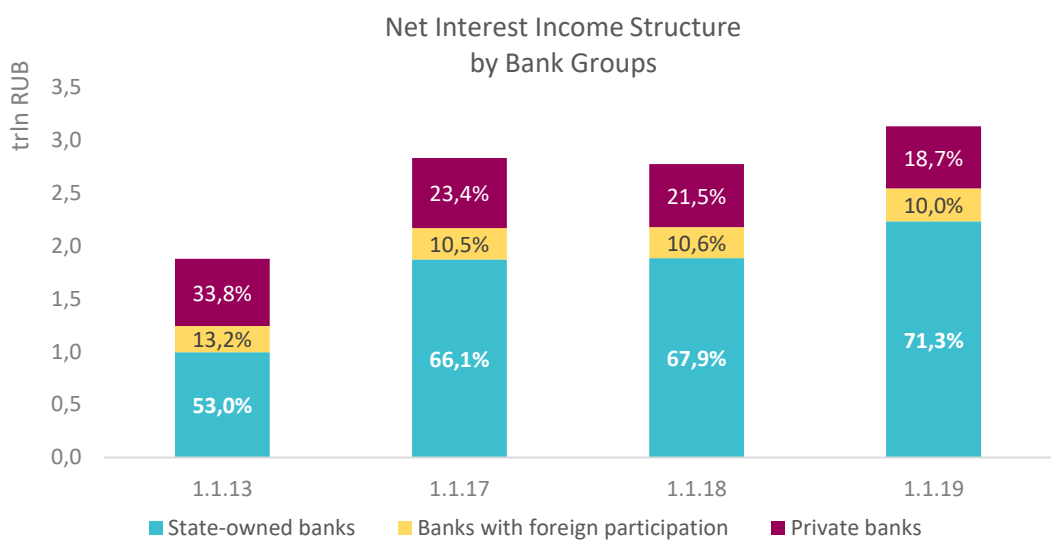
15. State-owned banks, foreign participation banks, private banks



83,84



85,86

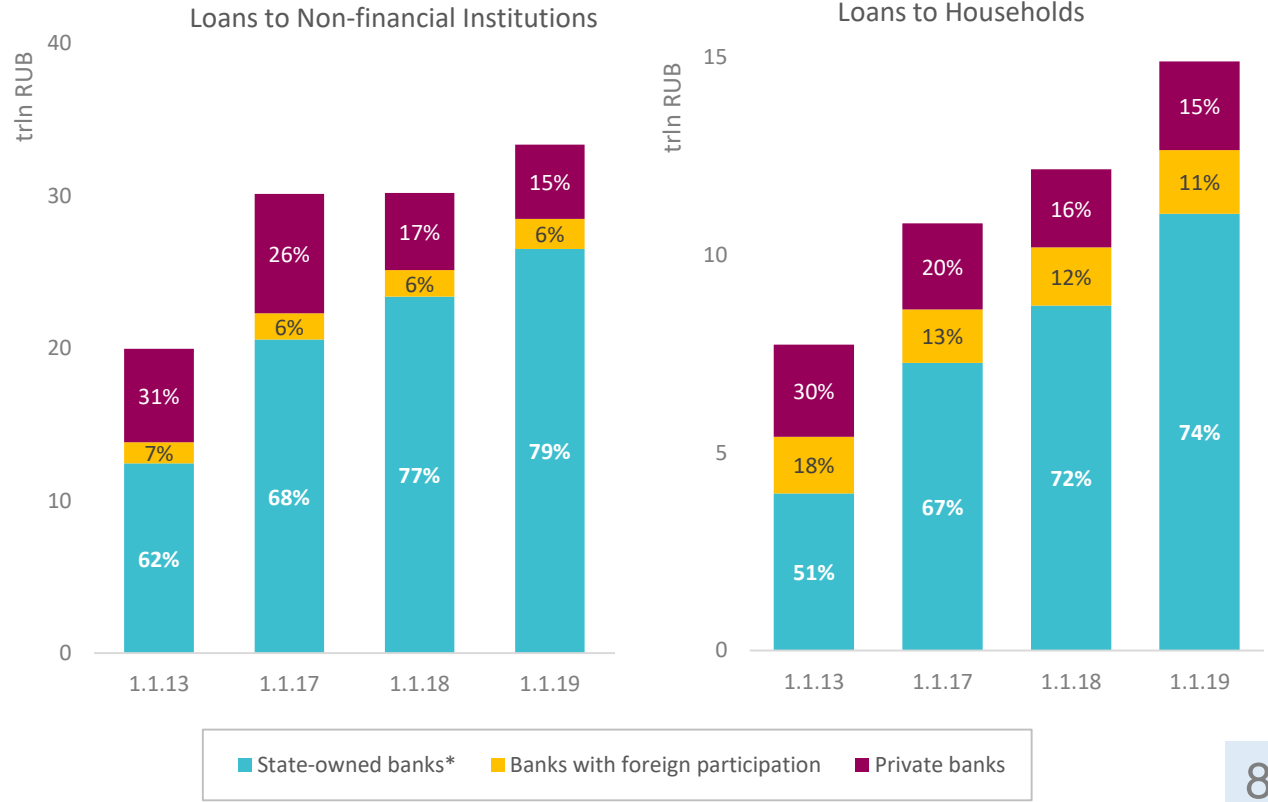


87

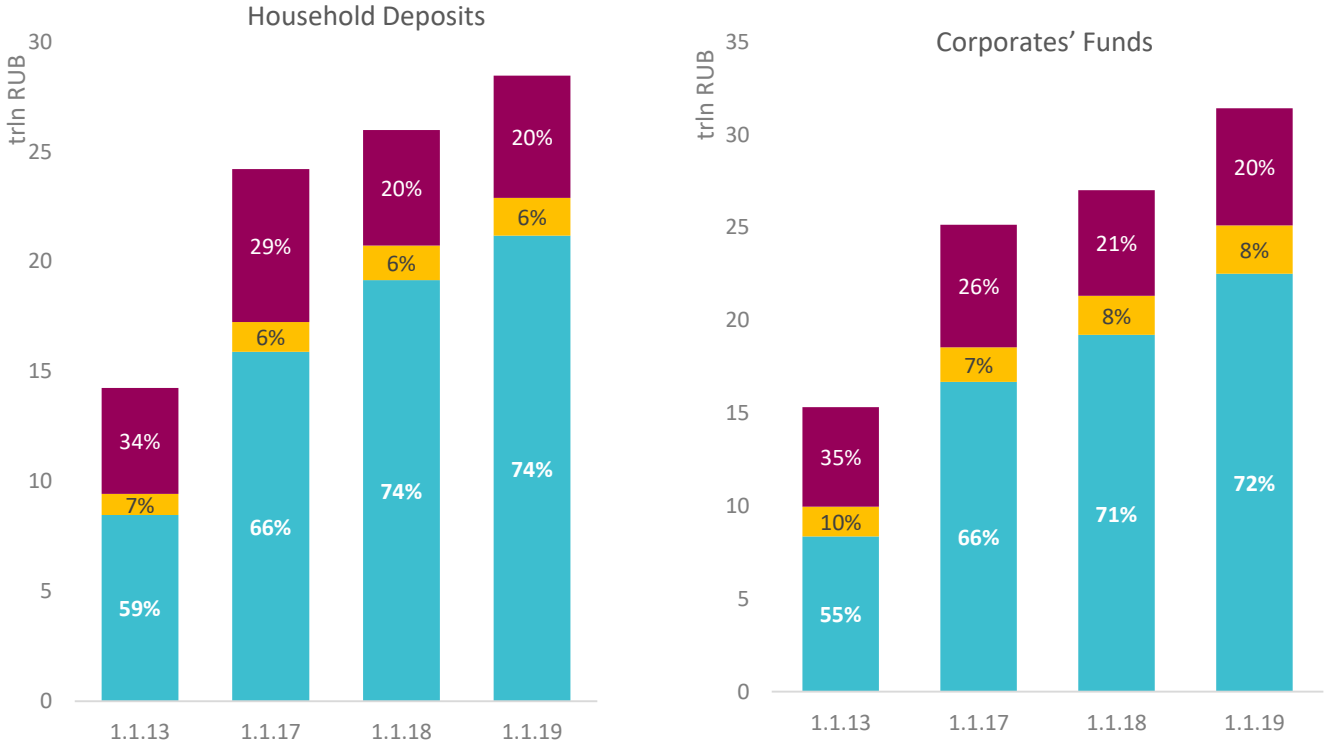
* State and foreign equity participation is determined in accordance with the following IFRS criteria: IFRS 10 – control, IFRS 11 – joint control, and IAS 28 - significant influence.

** - PJSC "Otkritie FC" Bank, JSC "ROST BANK", JSC "AvtoVAZ Bank" and Bank "Trust" (PAO)

15. State-owned banks, foreign participation banks, private banks



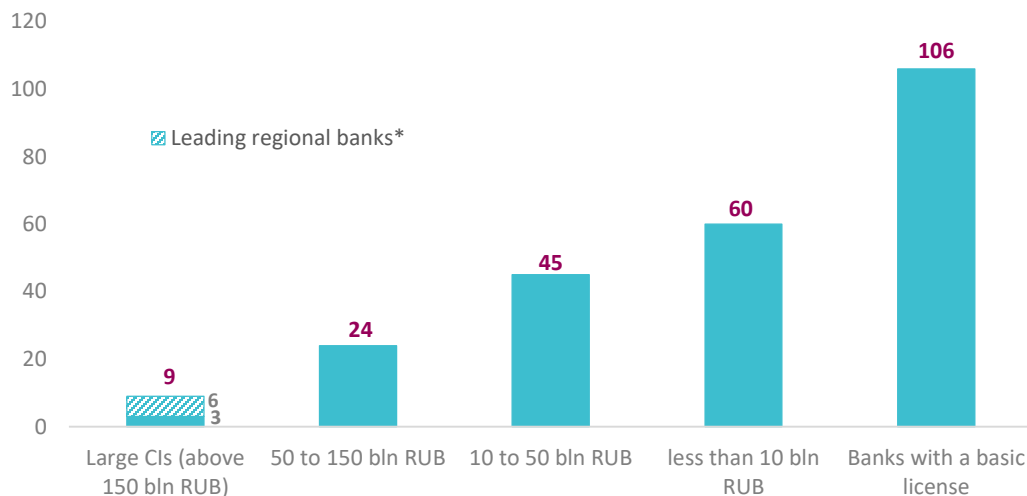
88-91



* State and foreign equity participation is determined in accordance with the following IFRS criteria: IFRS 10 – control, IFRS 11 – joint control, and IAS 28 - significant influence.

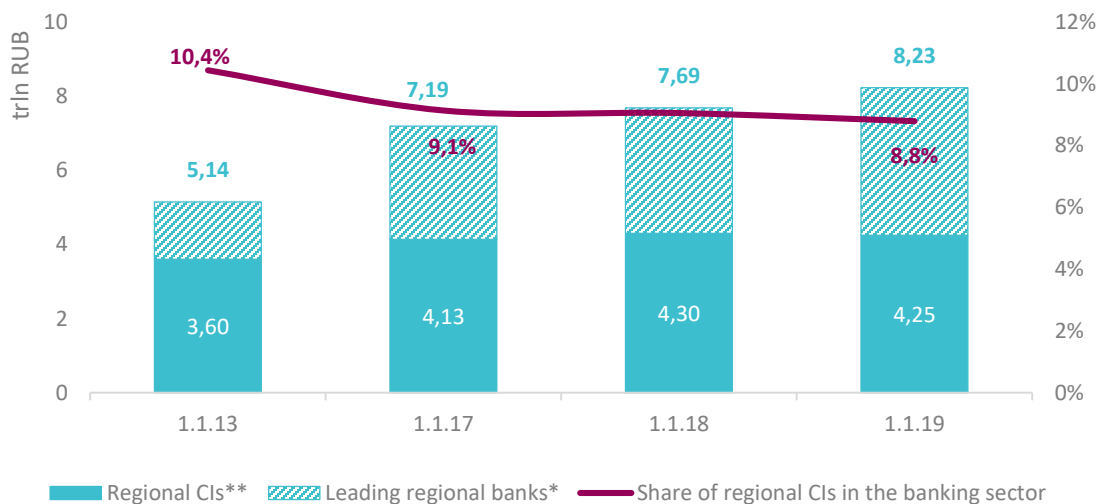
16. Regional banks

Regional Banks Grouped by Asset Size (01.01.2019)



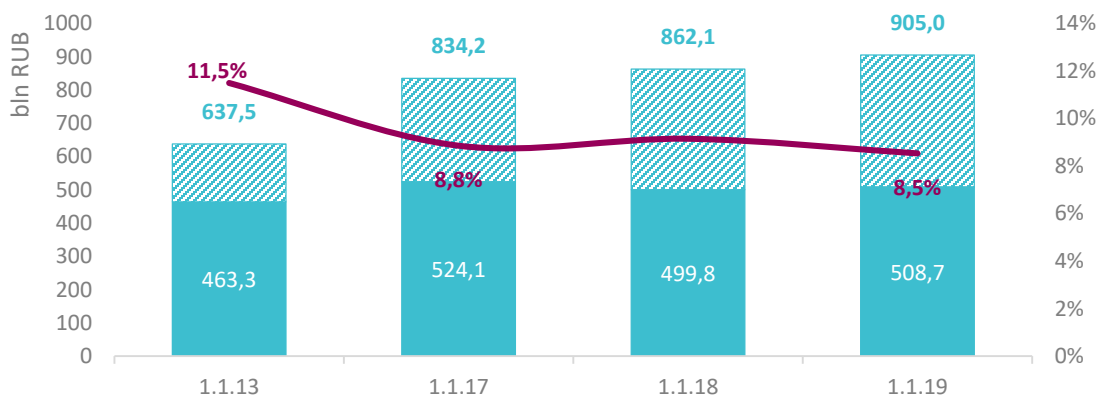
92

Assets



93,94

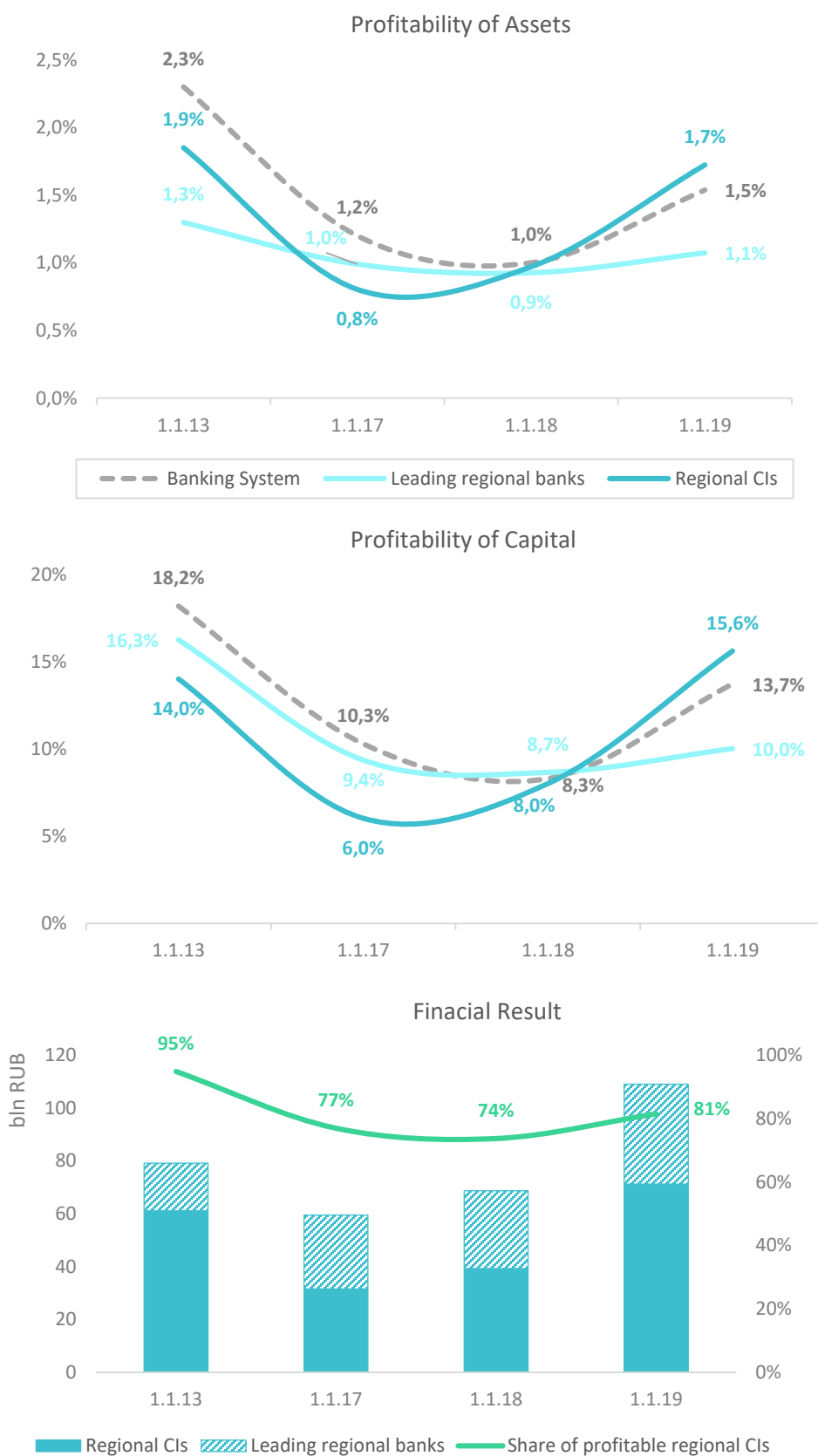
Capital



* - Leading regional banks, ranked in Russia's TOP-30 (except for "VTB Bank" (PJSC)): "Ak Bars Bank" (PJSC), Bank "Saint-Petersburg" PJSC, PJSC "CB Vostochny", Joint-Stock Bank "Rossiya", PJSC "Sovcombank", PJSC "UBRD".

** - Data provided from this point onwards refers to regional credit institutions, except for "VTB Bank" (PJSC), banks undergoing financial recovery and resolution procedure, and leading regional banks.

16. Regional banks



95,96

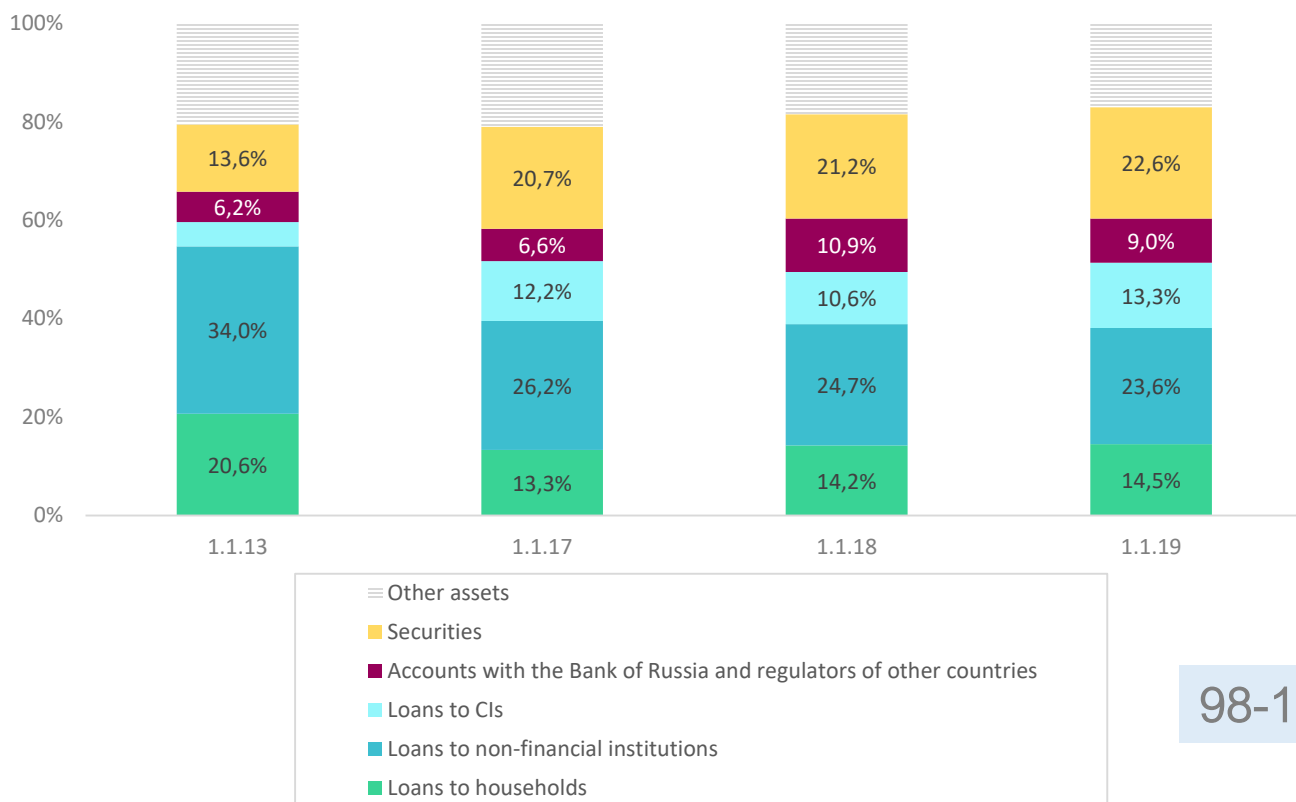
97

* - Data provided from this point onwards refers to regional credit institutions, except for "VTB Bank" (PJSC), banks undergoing financial recovery and resolution procedure and leading regional banks.

** - Leading regional banks, ranked in Russia's TOP-30 (except for "VTB Bank" (PJSC)): "Ak Bars Bank" (PJSC), Bank "Saint-Petersburg" PJSC, PJSC "CB Vostochny", Joint-Stock Bank "Rossiya", PJSC "Sovcombank", PJSC "UBRD".

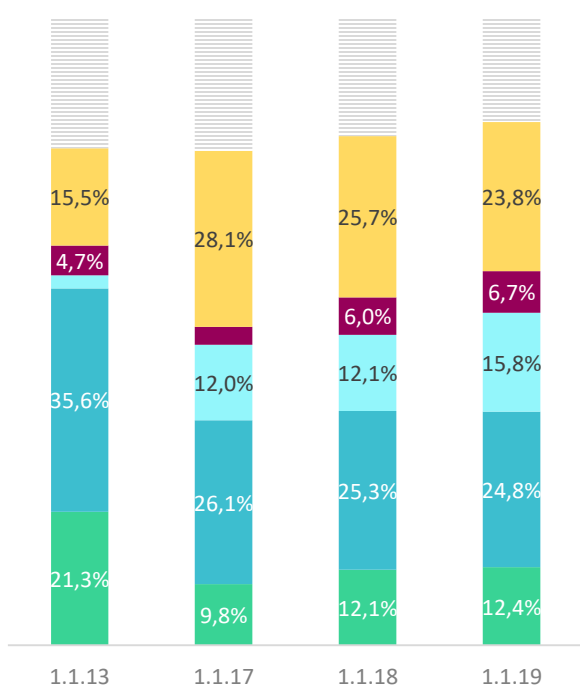
16. Regional banks

Regional Banks Asset Structure

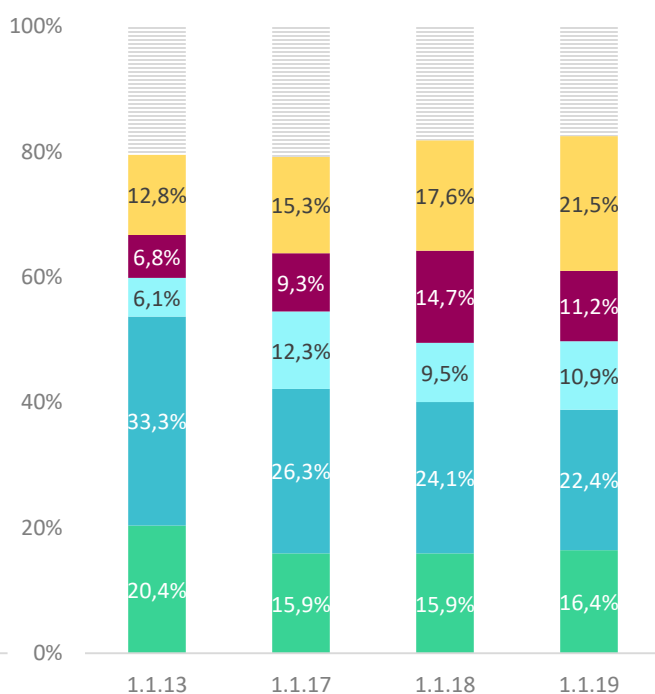


98-100

Leading Regional Banks

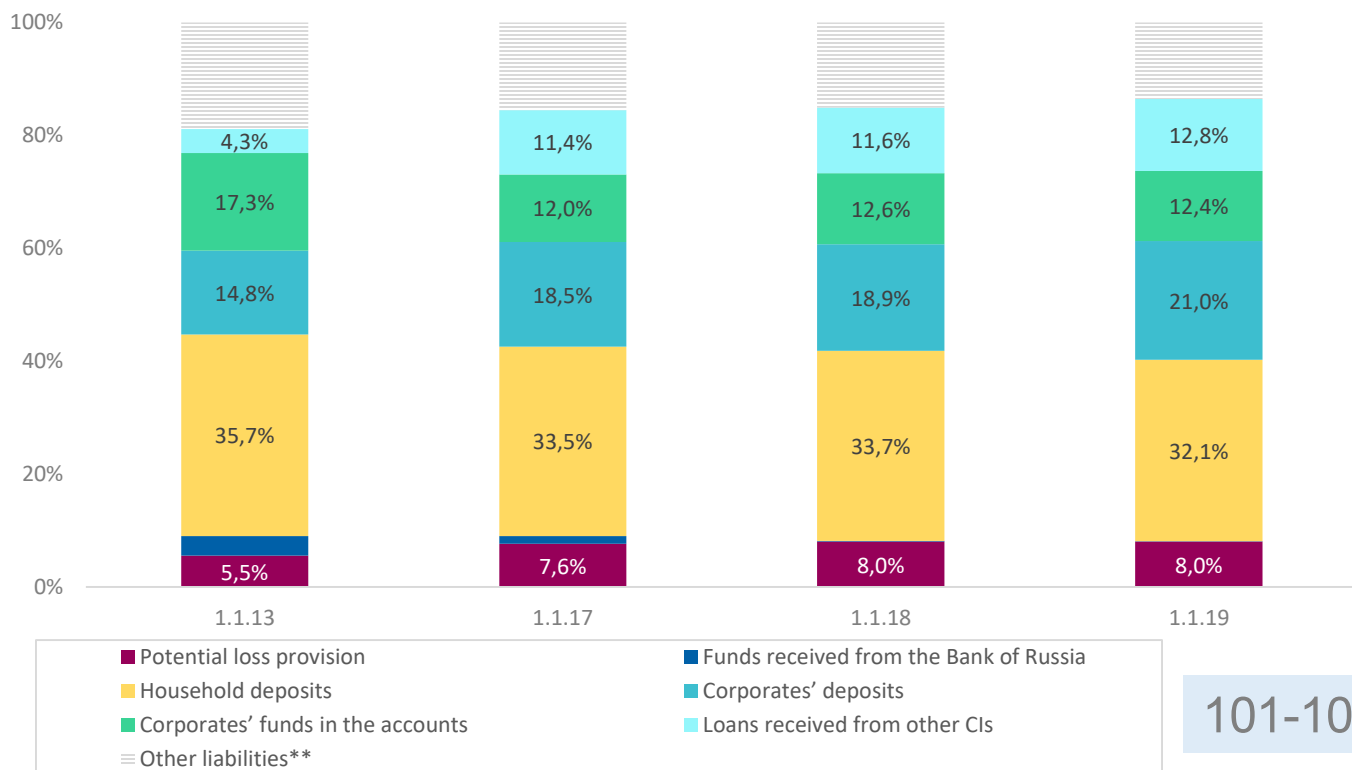


Regional Banks (except leading)



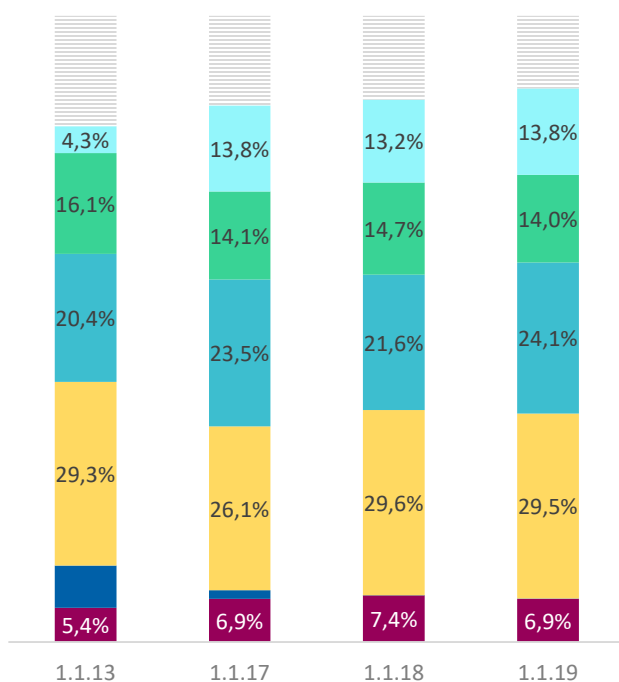
16. Regional banks

Regional Banks Liabilities Structure

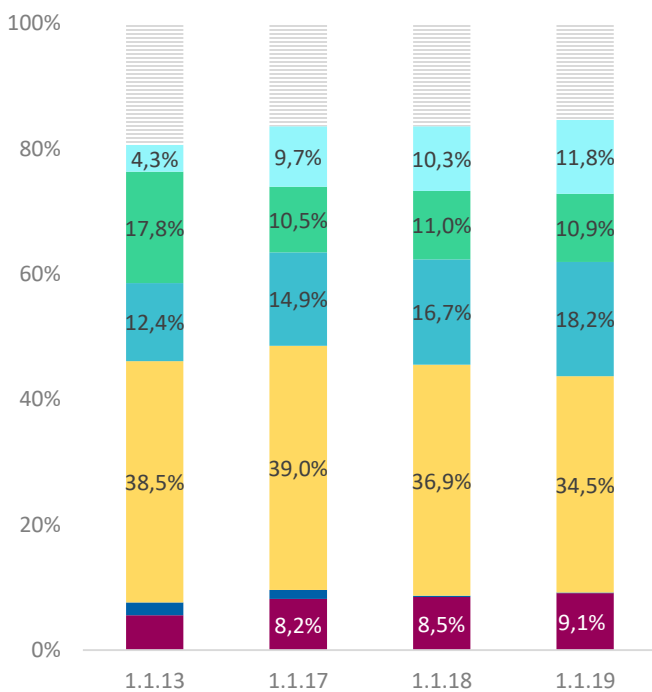


101-103

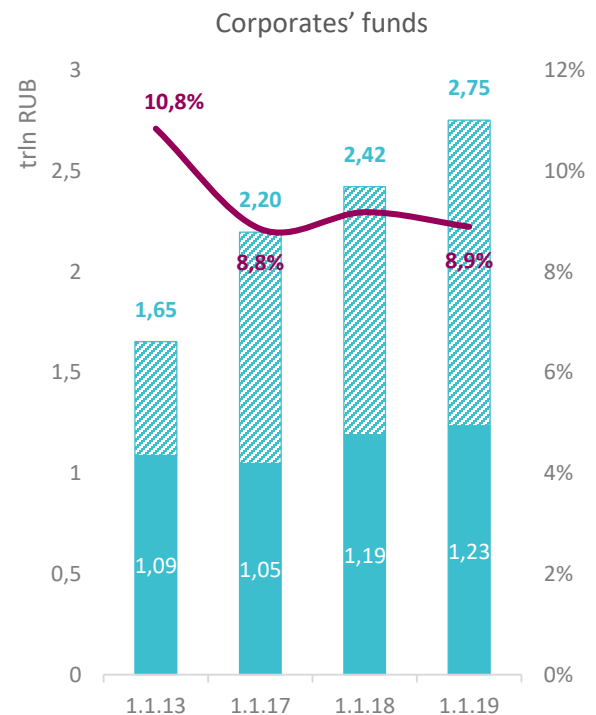
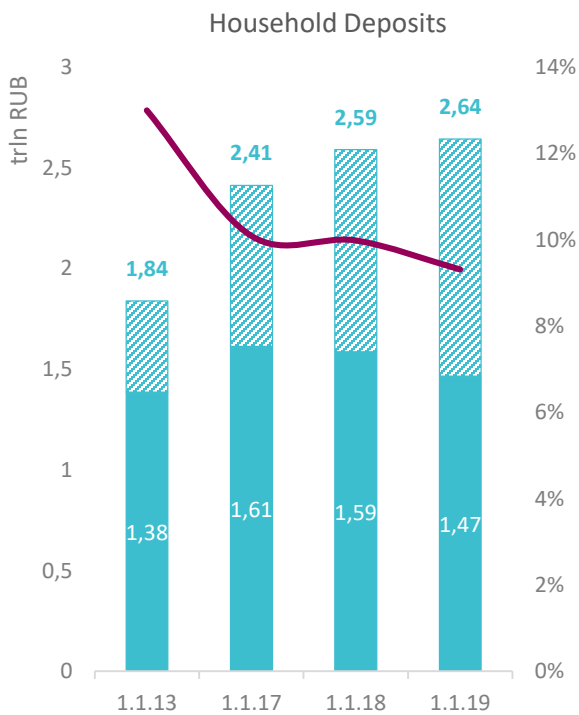
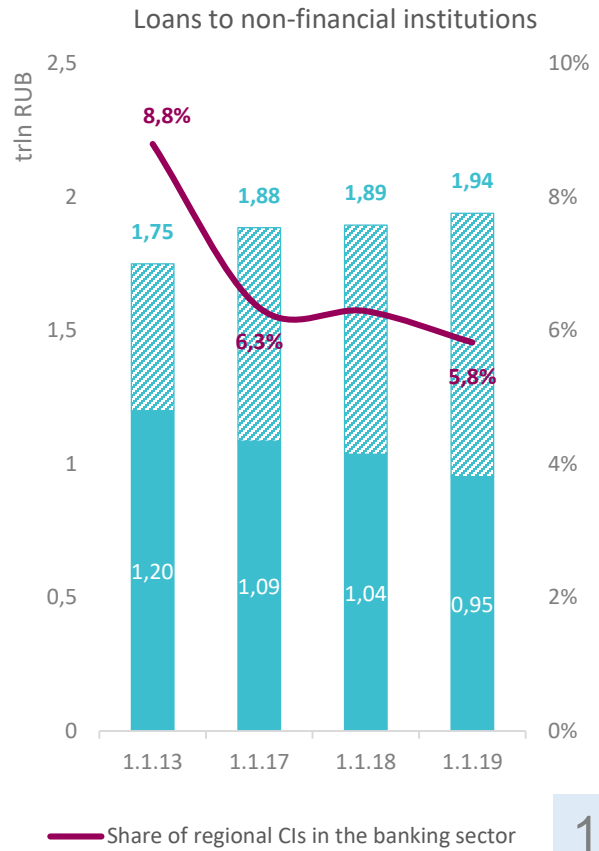
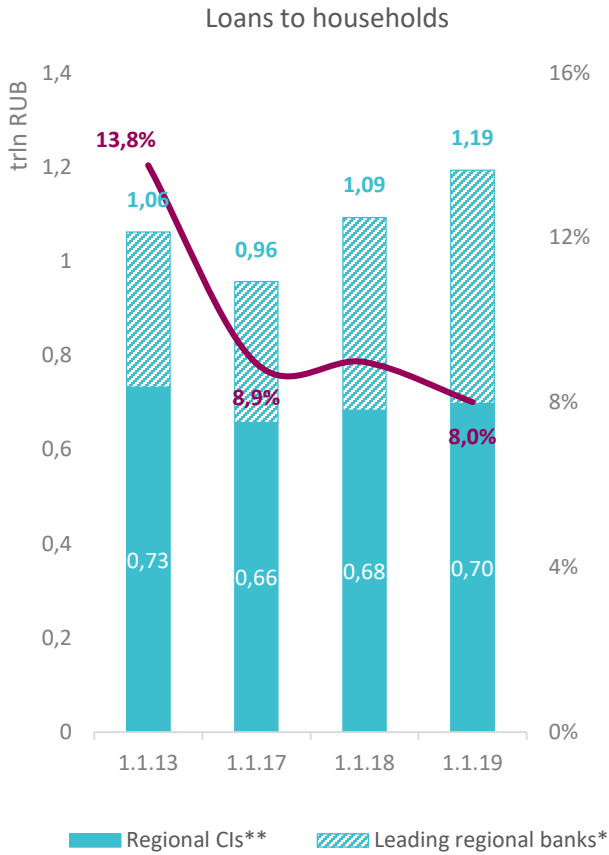
Leading Regional banks



Regional Banks (except leading)

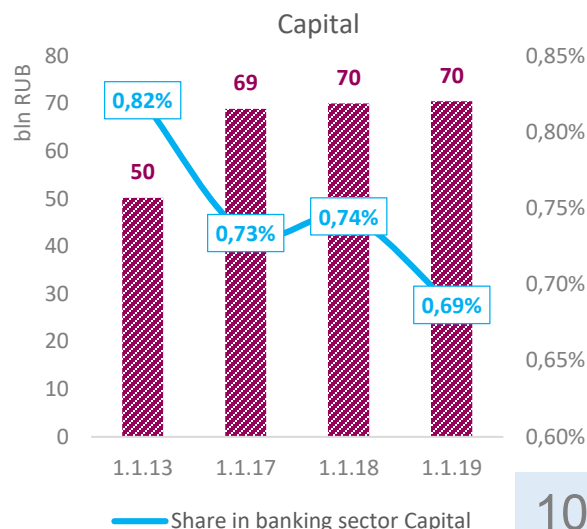
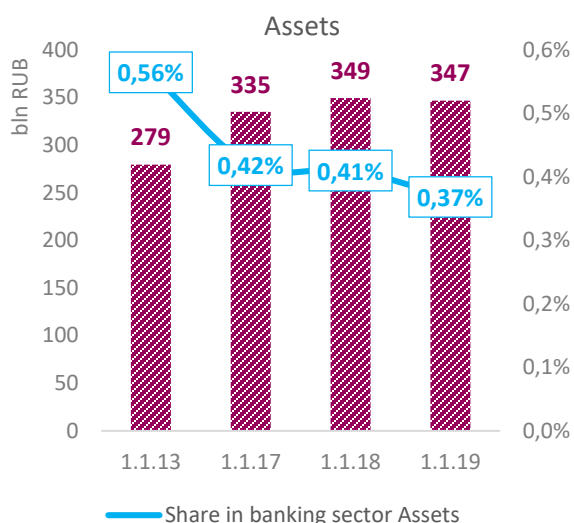


16. Regional banks

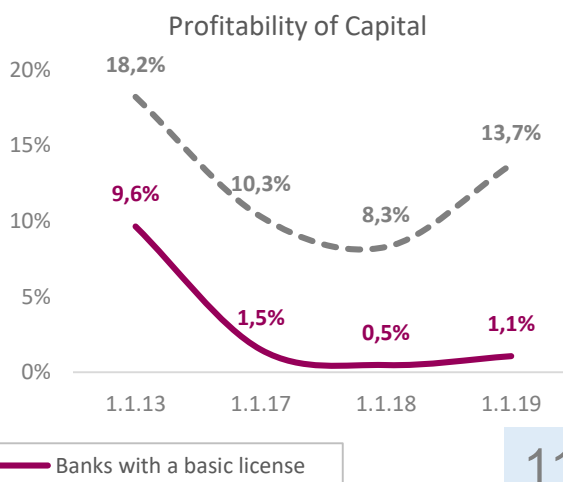
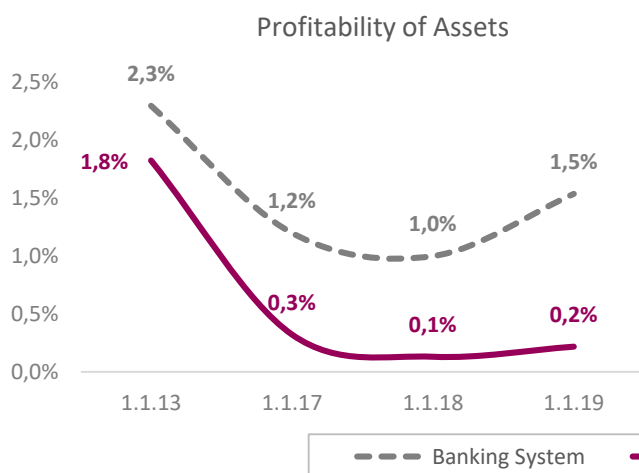


104-107

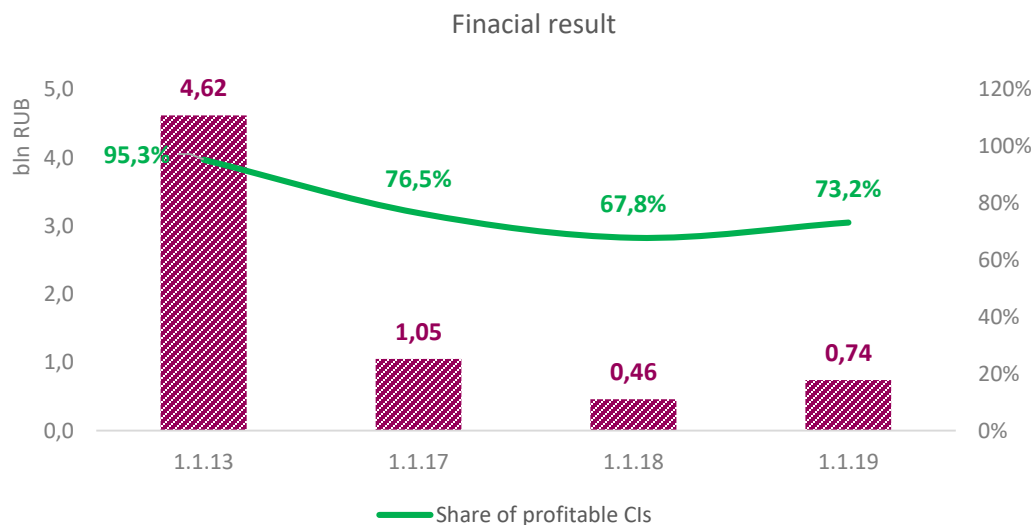
17. Retrospective data on banks with a basic license*



108,109



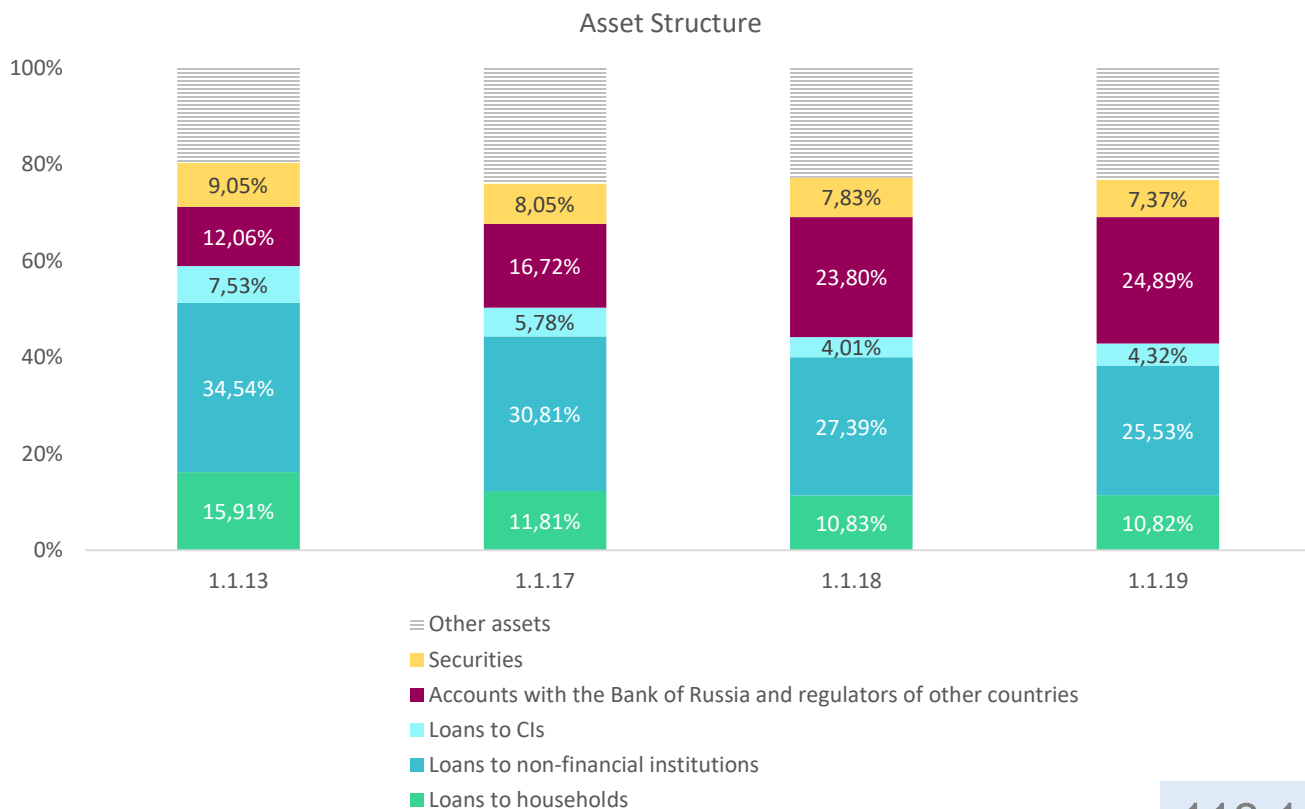
110,111



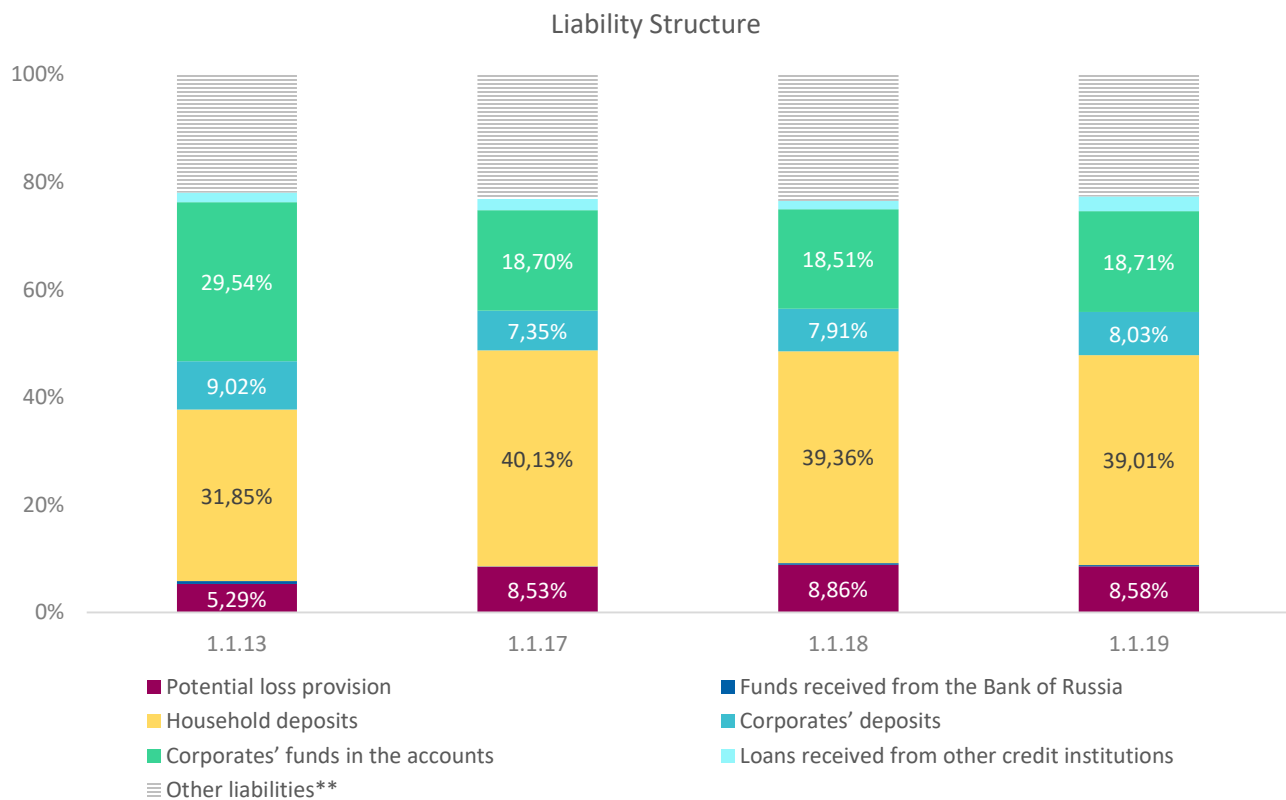
112

* - Current section includes data on 149 banks with a basic license as of 01.01.2019

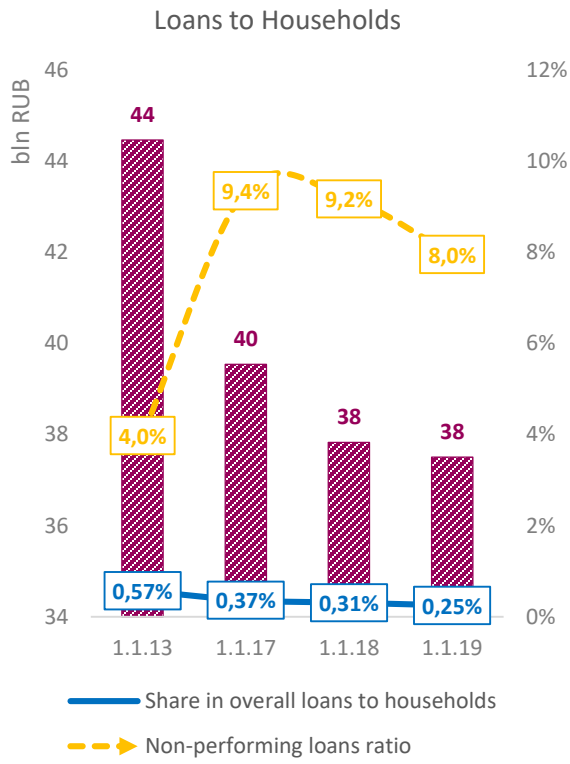
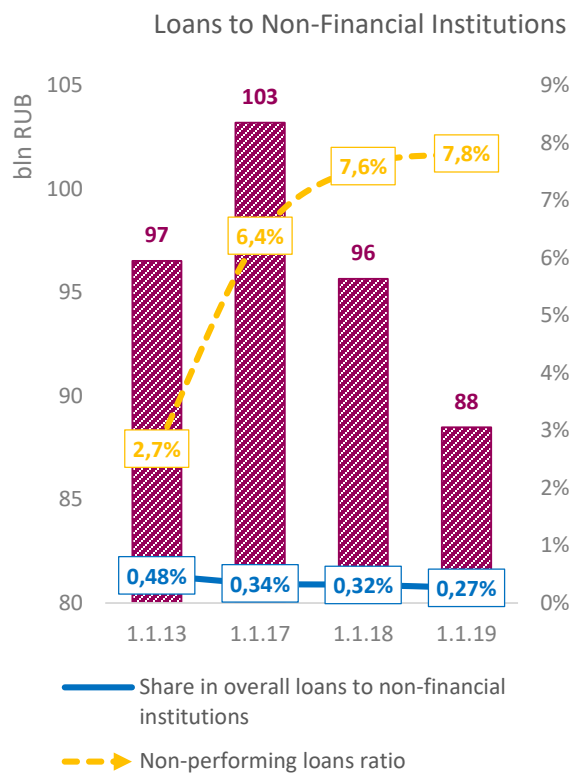
17. Retrospective data on banks with a basic license*



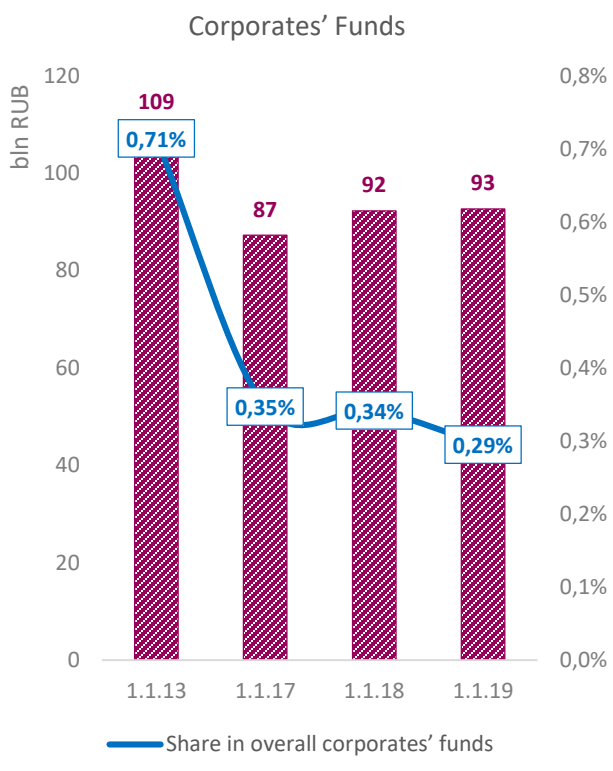
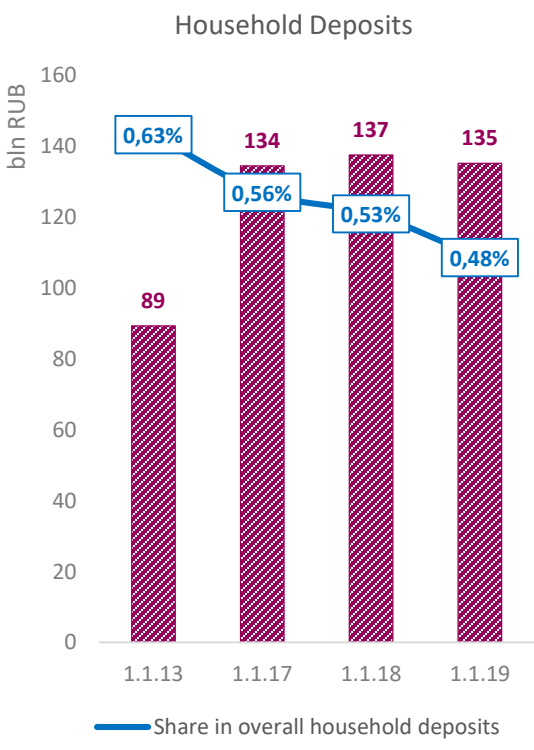
113,114



17. Retrospective data on banks with a basic license*



115-118



* State and foreign equity participation is determined in accordance with the following IFRS criteria: IFRS 10 – control, IFRS 11 – joint control, and IAS 28 - significant influence.

Figures

Macroprudential Indicators

Indicator	1.1.13	1.1.14	1.1.15	1.1.16	1.1.17	1.1.18
Total banking sector assets (liabilities), bln RUB	49,509.6	57,423.1	77,653.0	82,999.7	80,063.3	85,191.8
% of GDP	72.6	78.5	98.0	99.5	92.9	92.6
Banking sector own funds (capital)¹, bln RUB	6,112.9	7,064.3	7,928.4	9,008.6	9,387.1	9,397.3
% of GDP	9.0	9.7	10.0	10.8	10.9	10.2
Loans and other placements to non- financial corporates and households, including overdue debt, bln RUB	27,708.5	32,456.3	40,865.5	43,985.2	40,938.6	42,366.2
% of GDP	40.6	44.4	51.6	52.7	47.5	46.0
of which : Loans and other placements to households, including overdue debt, bln RUB	7,737.1	9,957.1	11,329.5	10,684.3	10,803.9	12,173.7
% of GDP	11.4	13.6	14.3	12.8	12.5	13.2
Securities portfolio of credit institutions, bln RUB	7,034.9	7,822.3	9,724.0	11,777.4	11,450.1	12,310.9
% of GDP	10.3	10.7	12.3	14.1	13.3	13.4
Household deposits , bln RUB	14,251.0	16,957.5	18,552.7	23,219.1	24,200.3	25,987.4
% of GDP	20.9	23.2	23.4	27.8	28.1	28.2
Deposits and funds in the accounts of financial and non-financial corporates (except for credit institutions), bln RUB	14,565.1	16,900.5	23,418.7	27,064.2	24,321.6	24,843.2
% of GDP	21.4	23.1	29.6	32.5	28.2	27.0
For reference:						
Gross Domestic Product (GDP), bln RUB	68,163.9	73,133.9	79,199.7	83,387.2	86,148.6	92,037.2

Figures

Banking Sector: Structure of Assets, bln RUB

Assets – in roubles and foreign currency		1.1.13	1.1.14	1.1.15	1.1.16	1.1.17	1.1.18	1.1.19
1.	Cash, precious metals and stones – Total	1,554	1,609	2,754	1,898	1,592	1,904	1,998
2.	Accounts with the Bank of Russia and regulators of other countries – Total	2,160	2,265	3,298	2,464	3,046	4,735	4,329
3.	Correspondent accounts with credit institutions – Total	1,483	1,497	2,675	2,536	1,734	1,281	1,744
4.	Securities portfolio of credit institutions – Total	7,035	7,822	9,724	11,777	11,450	12,311	13,098
5.	Other equity	333	354	428	568	878	1,180	1,351
6.	Financial derivatives	164	176	2,299	1,261	704	505	729
7.	Loans and other claims – Total	33,993	40,535	52,116	57,511	55,622	58,122	65,124
	of which:							
7.1.	Loans and other placements to non-financial corporates	33,960	40,418	51,799	57,155	55,479	58,006	64,969
	of which: Overdue debt	1,257	1,398	1,978	3,047	2,892	2,993	3,051
	of which:							
7.1.1.	Loans and other placements to non-financial corporates	19,971	22,499	29,536	33,301	30,135	30,193	33,372
	of which: Overdue debt	924	934	1,251	2,076	1,892	1,942	2,093
7.1.2.	Loans and other placements to households	7,737	9,957	11,330	10,684	10,804	12,174	14,901
	of which: Overdue debt	313	440	667	864	858	849	760
7.1.3.	Loans and other placements to credit institutions	4,230	5,131	6,895	8,610	9,091	9,805	9,336
	of which: Overdue debt	5	11	44	64	95	146	119
8.	Fixed assets (incl. intangible), other real estate, and inventories	1,091	1,148	1,222	1,278	1,487	1,513	1,626
9.	Retained Earnings	210	192	177	125	385	328	330
10.	Other assets – Total	1,486	1,826	2,960	3,580	3,166	3,313	3,755
Total Assets		49,510	57,423	77,653	83,000	80,063	85,192	94,084

Figures

Banking Sector: Structure of Liabilities, bln RUB

	1.1.13	1.1.14	1.1.15	1.1.16	1.1.17	1.1.18	1.1.19
1. Funds and profit of credit institutions – Total	5,911	6,629	6,922	7,552	8,611	8,963	9,306
Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,691	4,439	9,287	5,363	2,726	2,016	2,607
2.							
3. Funds in credit institutions' accounts – Total	463	584	965	801	829	775	880
Loans, deposits and other funds received from other credit institutions – Total	4,738	4,806	6,594	7,091	8,559	9,265	9,190
4.							
5. Clients' funds – Total ¹	30,120	34,931	43,814	51,907	50,003	53,703	60,702
5.3. Corporates' funds in current and other accounts	5,707	6,516	7,435	8,905	8,764	9,104	9,772
5.5. Corporates' deposits and other funds (except for credit institutions)	9,620	10,838	17,008	19,018	16,385	17,900	21,652
5.6. Household deposits	14,251	16,958	18,553	23,219	24,200	25,987	28,460
6. Bonds	1,037	1,213	1,358	1,266	1,093	1,211	1,329
7. Promissory notes and bank acceptances	1,149	1,004	868	696	441	428	439
8. Financial derivatives	135	135	1,953	881	483	337	504
9. Other liabilities – Total	3,265	3,682	5,892	7,443	7,318	8,493	9,127
of which:							
9.1. Potential loss provision	2,441	2,852	4,054	5,406	5,594	6,916	7,539
Total Liabilities	49,510	57,423	77,653	83,000	80,063	85,192	94,084

Figures

Balance Sheet Structure by Bank Groups

Leaders

Assets structure	1.1.13	1.1.17	1.1.18	1.1.19
Loans, deposits and other placements, including:				
Loans to households	70.8%	72.5%	72.2%	73.8%
Loans to non-financial corporates	13.5%	13.9%	15.0%	20.4%
Loans to credit institutions	45.9%	44.3%	44.7%	42.3%
Loans to credit institutions	6.7%	7.8%	7.1%	5.3%
Funds in correspondent accounts with credit institutions	1.3%	1.3%	1.2%	1.1%
Deposits with the Bank of Russia	0.0%	0.1%	1.1%	0.2%
Funds in correspondent accounts of credit institutions with the Bank of Russia	1.8%	2.5%	1.8%	2.1%
Securities portfolio of credit institutions	14.1%	12.7%	12.7%	10.7%
Liabilities structure				
Own funds (capital)	11.8%	12.7%	13.7%	13.6%
Loans from other credit institutions	9.1%	5.3%	6.0%	5.1%
Total clients' funds, including:	61.3%	68.3%	69.5%	71.6%
Corporates' funds in current and other accounts	9.0%	10.9%	11.0%	9.8%
Corporates' deposits and other funds	16.3%	20.6%	21.0%	21.4%
Household deposits				
Individual deposits	34.7%	35.9%	36.3%	38.8%
Loans, deposits and other funds received by credit institutions from the Bank of Russia	7.8%	5.0%	1.9%	1.4%
Potential loss provision	4.4%	4.7%	5.0%	5.2%

Figures

Balance Sheet Structure by Bank Groups

Large Credit Institutions

Assets structure	1.1.13	1.1.17	1.1.18	1.1.19
Loans, deposits and other placements, including:	69.8%	69.0%	67.1%	67.2%
Loans to households	17.3%	12.5%	13.3%	11.5%
Loans to non-financial corporates	38.7%	34.5%	30.1%	31.0%
Loans to credit institutions	10.3%	14.5%	15.5%	14.3%
Funds in correspondent accounts with credit institutions	3.1%	2.3%	1.4%	2.1%
Deposits with the Bank of Russia	1.2%	0.6%	2.8%	2.2%
Funds in correspondent accounts of credit institutions with the Bank of Russia	2.2%	1.9%	2.3%	1.7%
Securities portfolio of credit institutions	14.2%	15.9%	15.7%	16.6%
Liabilities structure				
Own funds (capital)	9.7%	10.5%	8.0%	7.3%
Loans from other credit institutions	10.2%	15.6%	14.9%	13.6%
Total clients' funds, including:	60.6%	58.5%	58.8%	59.1%
Corporates' funds in current and other accounts	11.3%	11.1%	10.3%	10.1%
Corporates' deposits and other funds	25.5%	21.8%	22.2%	25.7%
Household deposits	22.8%	24.9%	25.7%	22.3%
Loans, deposits and other funds received by credit institutions from the Bank of Russia	4.2%	2.7%	3.1%	4.5%
Potential loss provision	5.3%	8.2%	10.4%	10.7%

Figures

Balance Sheet Structure by Bank Groups

Small & Medium Credit Institutions

Assets structure	1.1.13	1.1.17	1.1.18	1.1.19
Loans, deposits and other placements, including:	62.9%	60.2%	56.6%	54.6%
Loans to households	17.0%	16.3%	16.7%	15.3%
Loans to non-financial corporates	33.2%	26.9%	24.2%	23.0%
Loans to credit institutions	8.5%	10.5%	10.5%	11.5%
Funds in correspondent accounts with credit institutions	5.7%	4.3%	3.3%	4.3%
Deposits with the Bank of Russia	1.4%	4.4%	8.2%	10.2%
Funds in correspondent accounts of credit institutions with the Bank of Russia	3.6%	2.0%	2.5%	2.1%
Securities portfolio of credit institutions	14.6%	14.2%	15.9%	17.2%
Liabilities structure				
Own funds (capital)	13.3%	13.4%	14.6%	15.9%
Loans from other credit institutions	9.8%	10.5%	11.4%	14.4%
Total clients' funds, including:	59.7%	57.2%	57.2%	55.0%
Corporates' funds in current and other accounts	15.7%	10.1%	10.7%	9.7%
Corporates' deposits and other funds	13.6%	15.5%	15.7%	17.7%
Household deposits	29.5%	30.7%	30.1%	25.8%
Loans, deposits and other funds received by credit institutions from the Bank of Russia	3.6%	0.9%	0.5%	0.6%
Potential loss provision	5.2%	10.3%	9.1%	8.3%

Figures

Balance Sheet Structure by Bank Groups

Banks with a basic license

(before 01 Jan '19 – CIs, whose capital was below 1 bln RUB)

Assets Structure	1.1.13	1.1.17	1.1.18	1.1.19
Loans, deposits and other placements, including:	57.1%	52.7%	50.7%	45.7%
Loans to households	12.2%	12.3%	11.1%	10.8%
Loans to non-financial corporates	37.3%	32.1%	26.3%	25.5%
Loans to credit institutions	5.8%	5.3%	4.4%	4.3%
Funds in correspondent accounts with credit institutions	7.9%	6.8%	5.0%	5.3%
Deposits with the Bank of Russia	2.2%	11.4%	15.9%	22.3%
Funds in correspondent accounts of credit institutions with the Bank of Russia	6.8%	3.5%	3.1%	2.1%
Securities portfolio of credit institutions	12.4%	7.0%	7.3%	7.4%
Liabilities Structure				
Own funds (capital)	14.8%	20.7%	18.9%	20.3%
Loans from other credit institutions	2.8%	1.6%	0.2%	2.8%
Total clients' funds, including:	71.1%	65.8%	63.1%	66.3%
Corporates' funds in current and other accounts	25.4%	17.4%	17.2%	18.7%
Corporates' deposits and other funds	9.8%	8.0%	7.2%	8.0%
Household deposits	35.5%	40.0%	38.2%	39.0%
Loans, deposits and other funds received by credit institutions from the Bank of Russia	1.4%	0.1%	0.2%	0.3%
Potential loss provision	5.4%	8.3%	8.5%	8.6%

