



ASSOCIATION OF  
BANKS OF RUSSIA

# BANKING SECTOR OF RUSSIA

IN BRIEF: FIGURES AND CHARTS

2019



*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.*

# ASSOCIATION OF BANKS OF RUSSIA

23, Bolshaya Yakimanka Str., Moscow, 119180

+7-495-785-2990

[asros@asros.ru](mailto:asros@asros.ru)

## Editorial Board

Luntovskiy G.I. (The Chairman of the Editorial Board)

Voylukov A.A.

Epifanova Y.V.

Khandruev A.A.

## Collaborative Writing Team

Khandruev A.A.

Epifanova Y.V.

Kobzeva E.F.

Zhizhanov G.V.

Kudinova O.V.

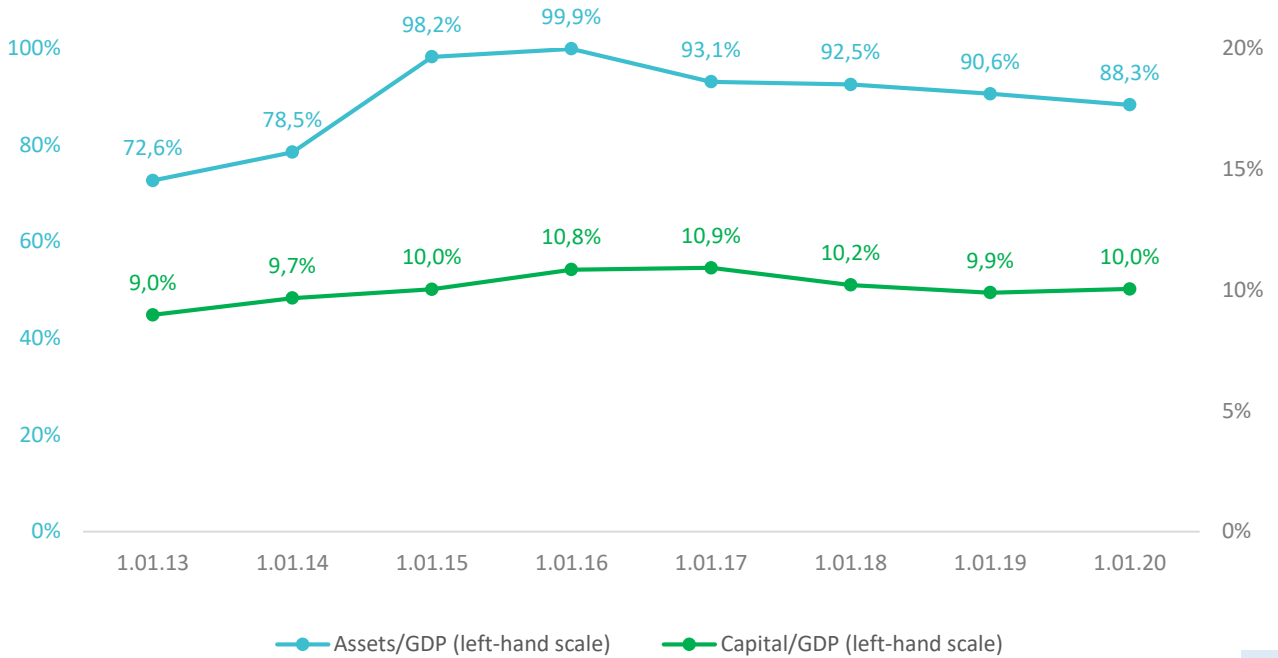
Reference to the Association of Banks of Russia is required when quoting this publication.

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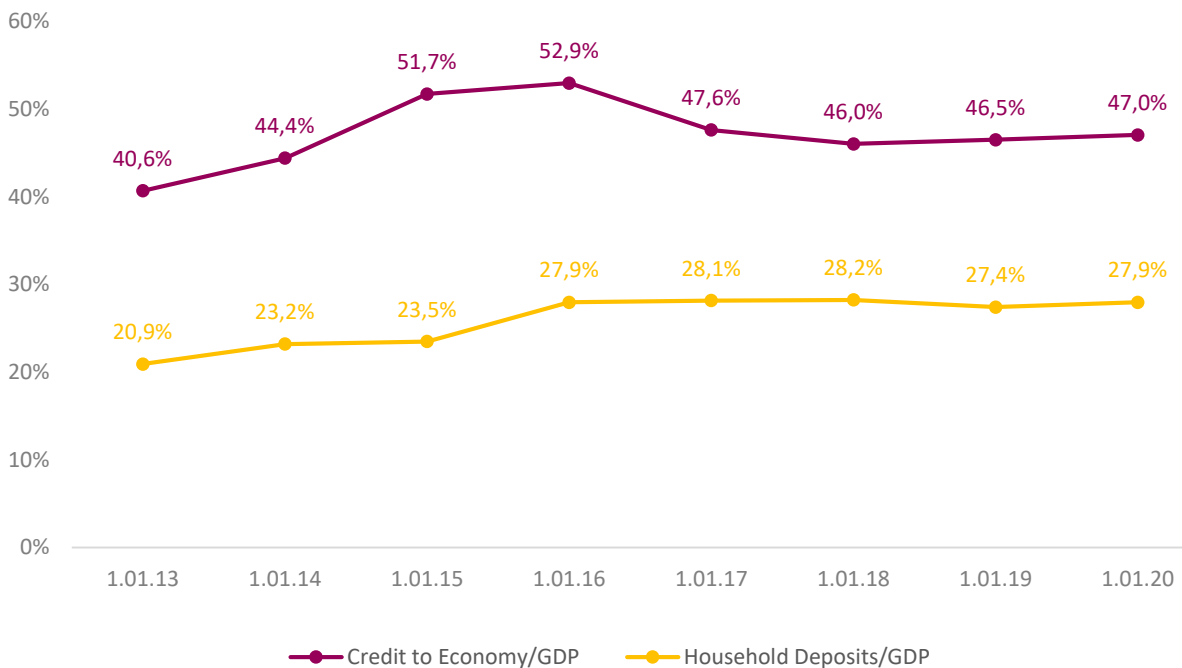
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# 1. Russian banking sector overview



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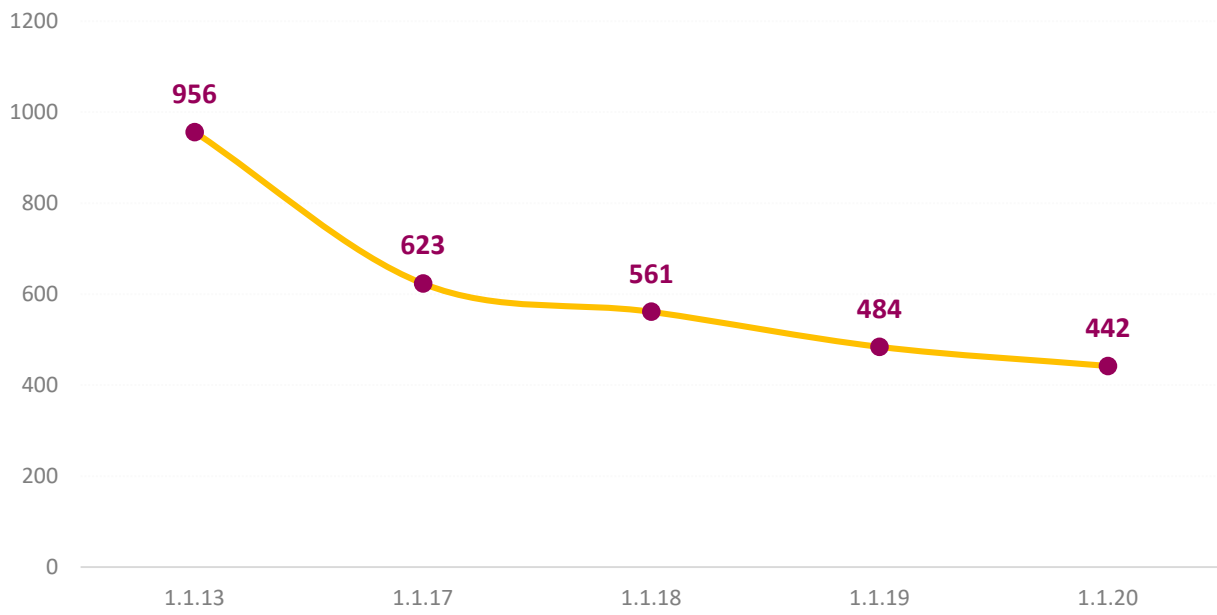


2\*\*

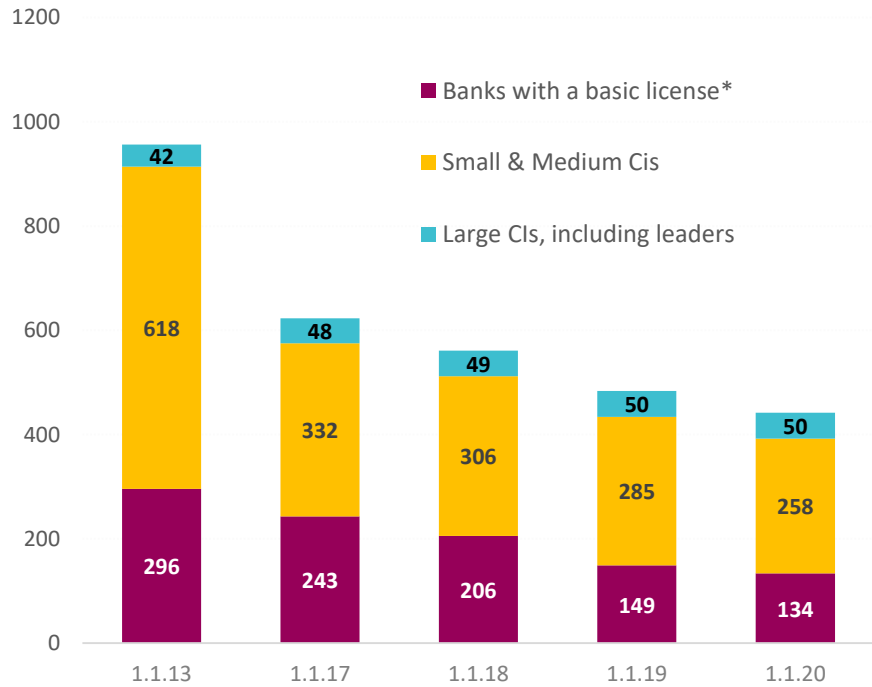
\*- GDP values as of 01.04.2018, 01.07.2018, 01.10.2018 are calculated to reflect the sum of quarterly data (for four quarters, preceding the reporting date).

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

# 2. Total number of operating credit institutions



3

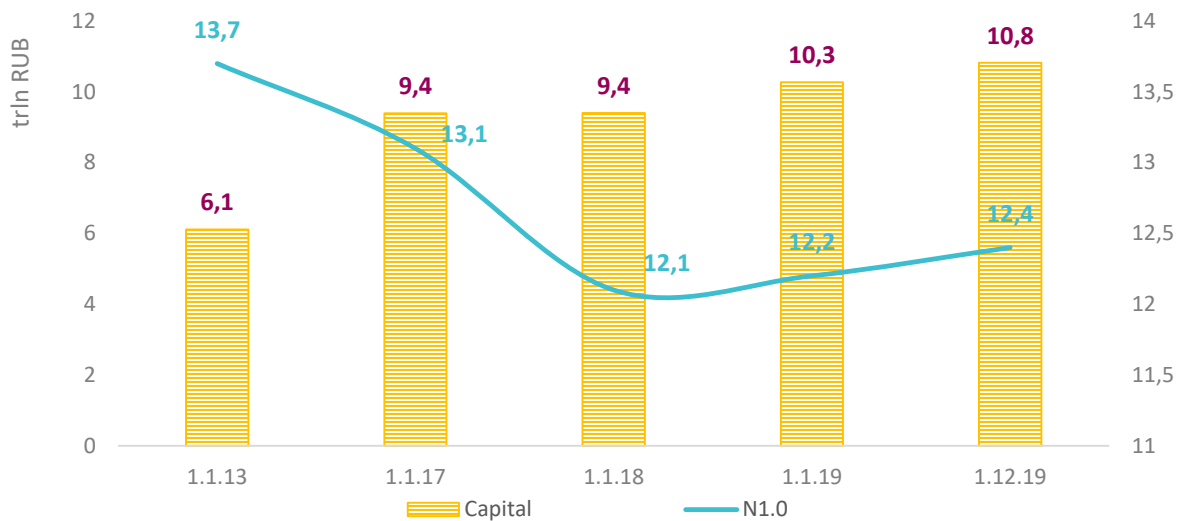


**Leaders** – Sberbank и VTB;  
**Large Credit Institutions (CIs)** – credit institutions (excluding Sberbank and VTB), with assets above 150 bln RUB;  
**Medium and Small CIs** – credit institutions with assets below 150 bln RUB (excluding banks with a basic license).

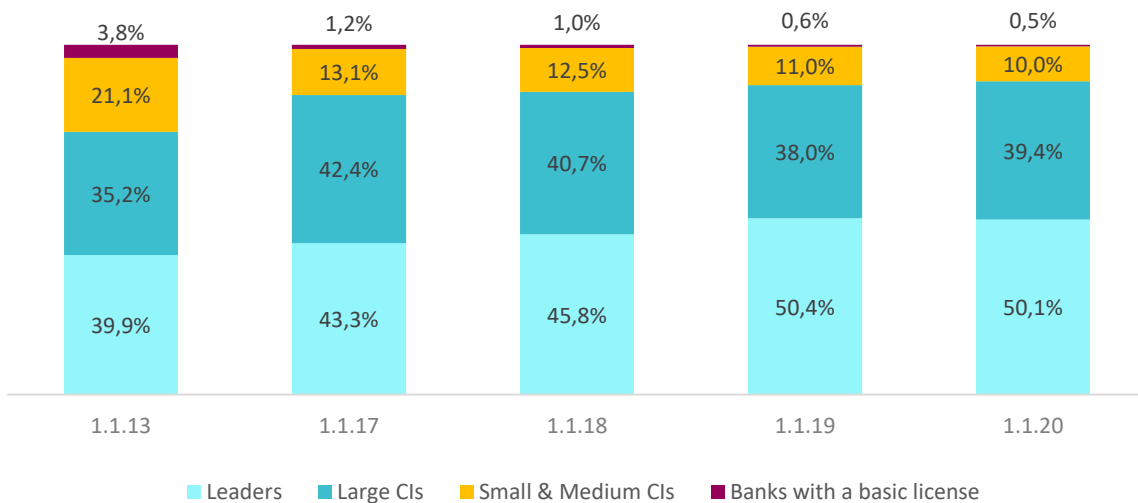
4

\* 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.).

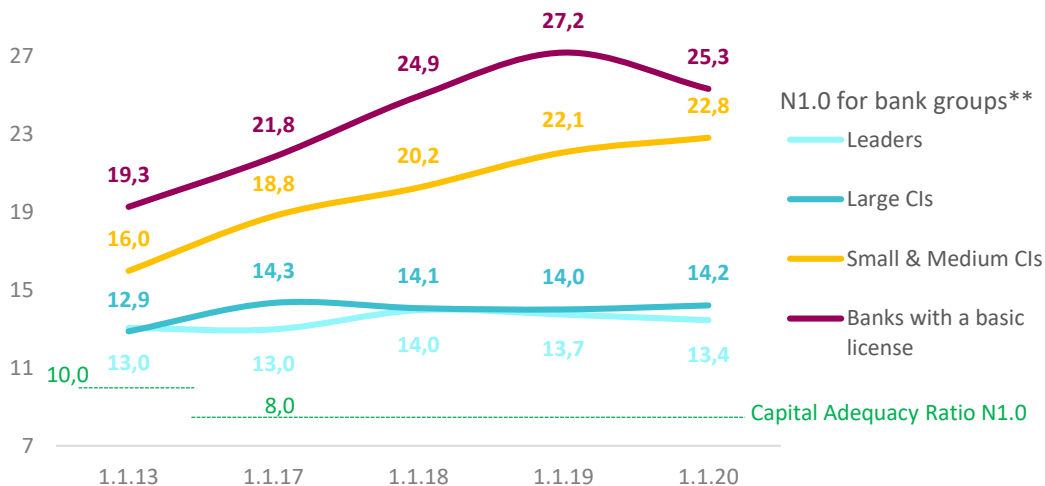
# 3.1. Macroprudential indicators of the banking sector : Capital



5



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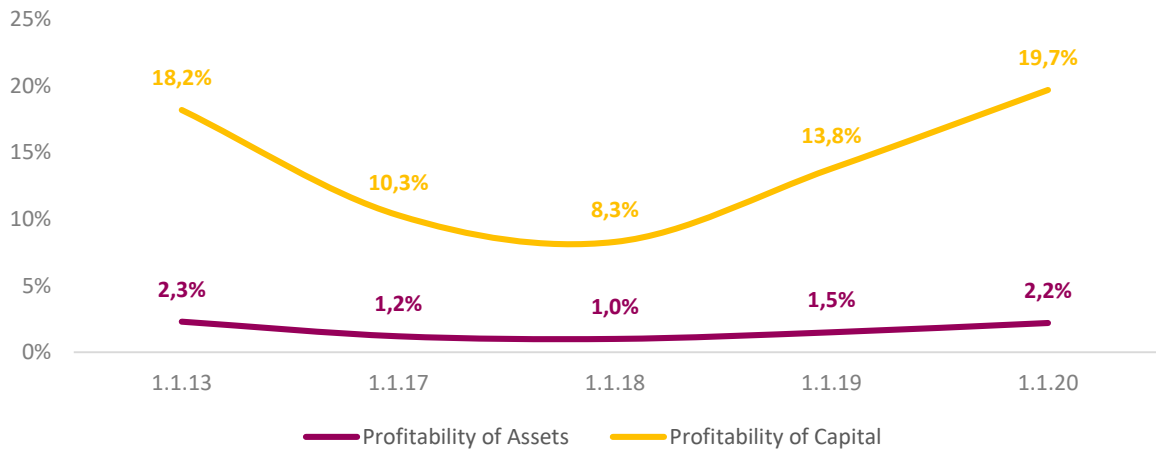


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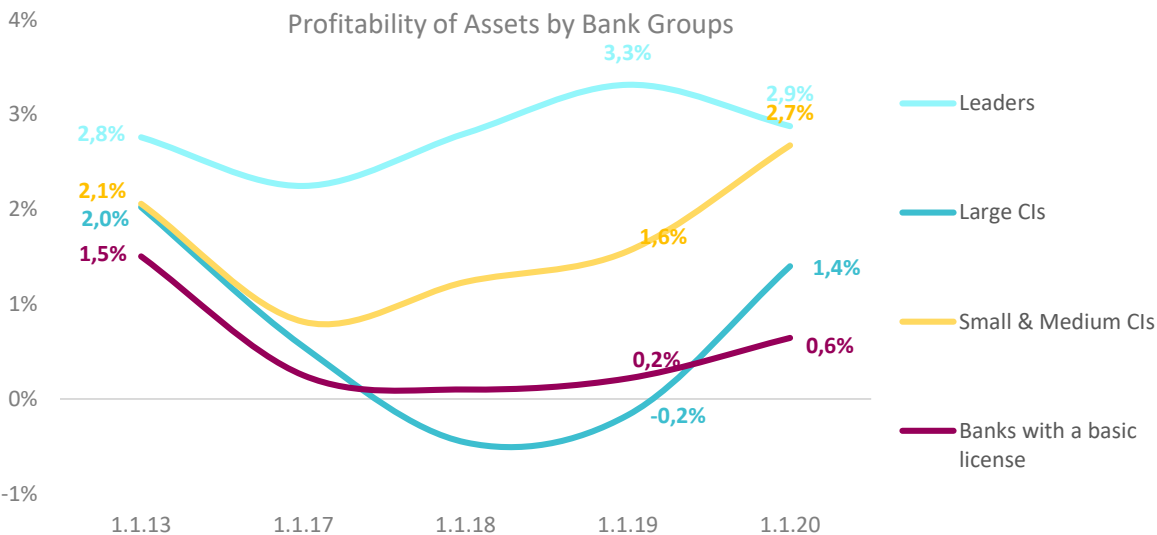
\* Capital Adequacy Ratio (CAR) N1.0 value is quoted according to the Bank of Russia and calculated for all credit institutions including banks undergoing financial recovery and resolution procedure.

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

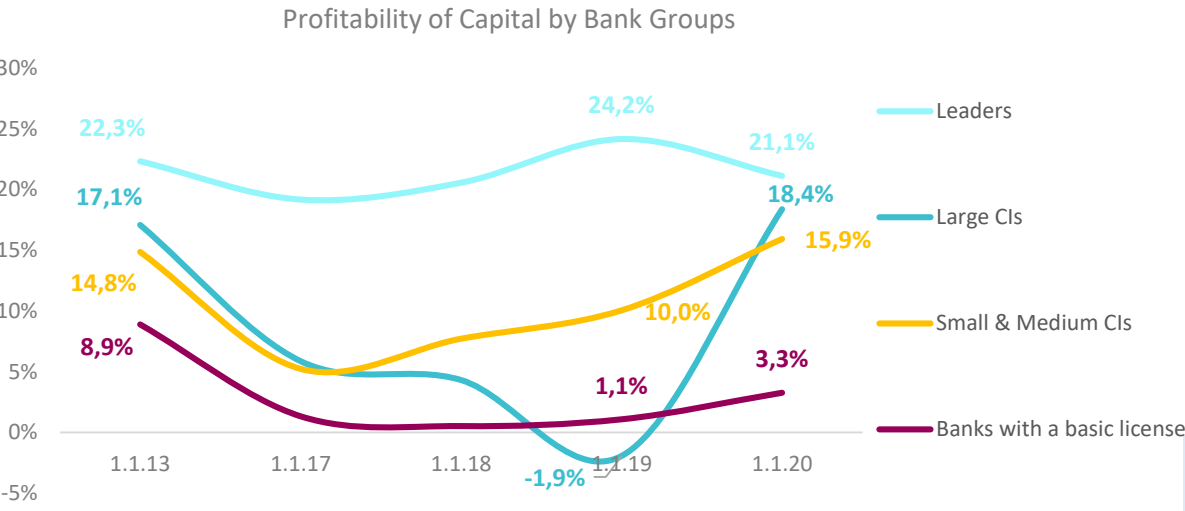
# 3.2. Macroprudential indicators of the banking sector : Profitability



8\*



9\*



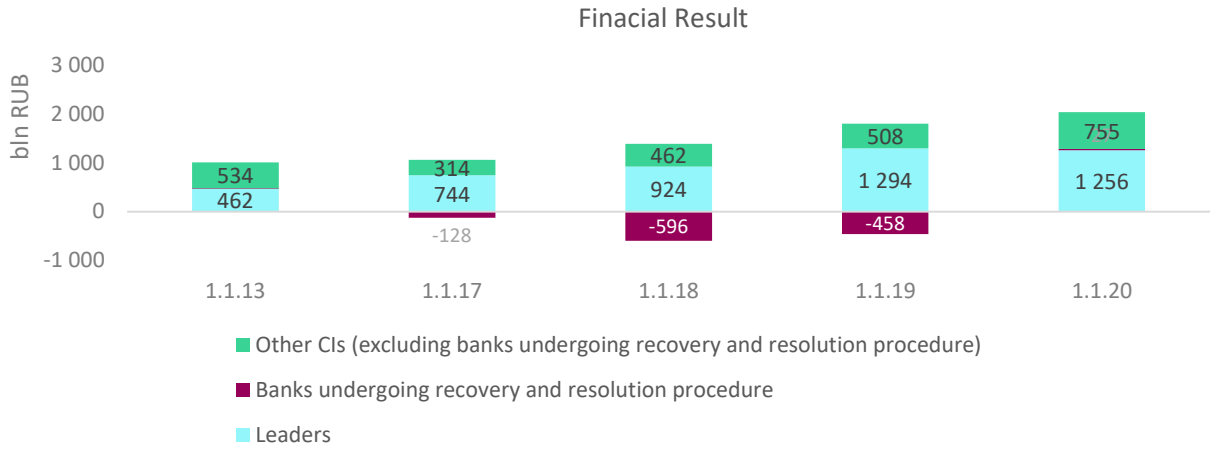
10\*

\* - 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.

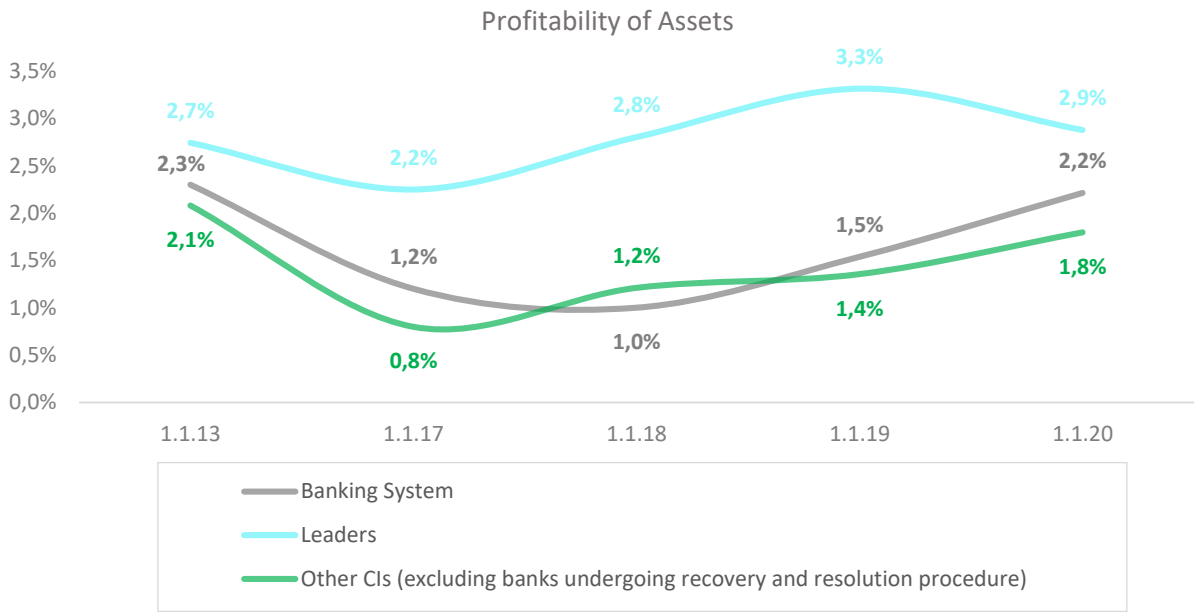
\*\* - PJSC "Otkritie FC" Bank, JSC "ROST BANK", JSC "AvtoVAZ Bank" and Bank "Trust" (PAO)



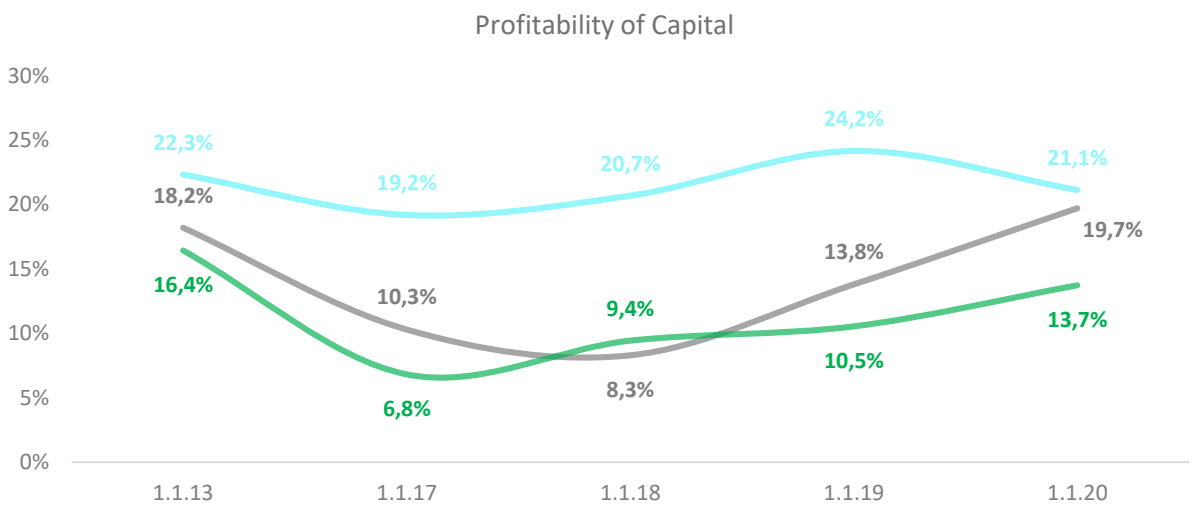
# 3.3. Macroprudential indicators of the banking sector : Bailouts effect



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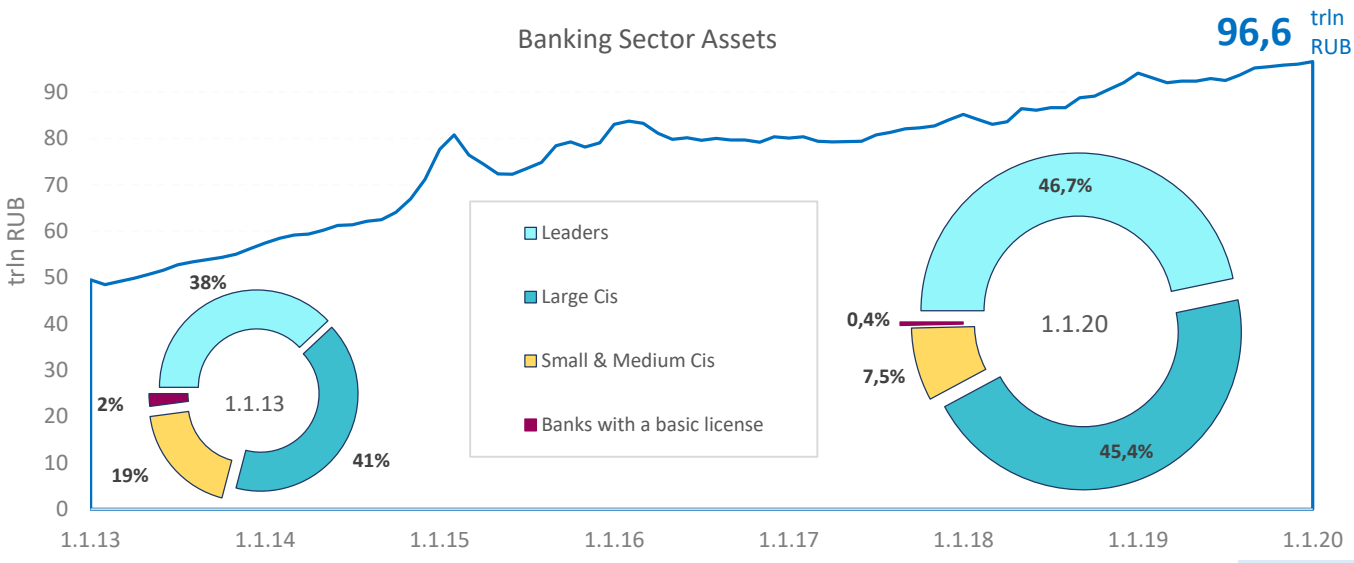


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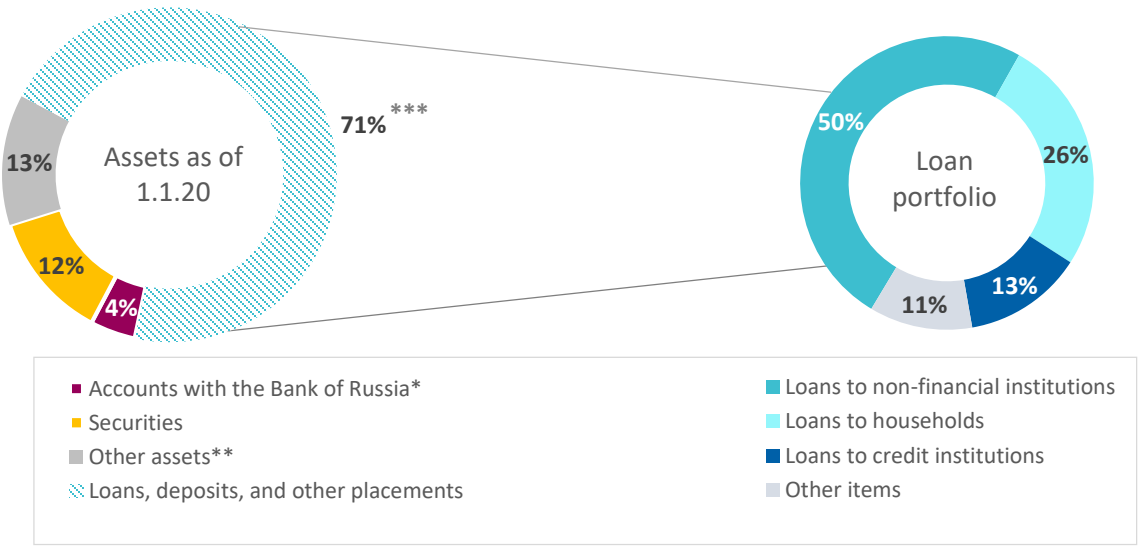


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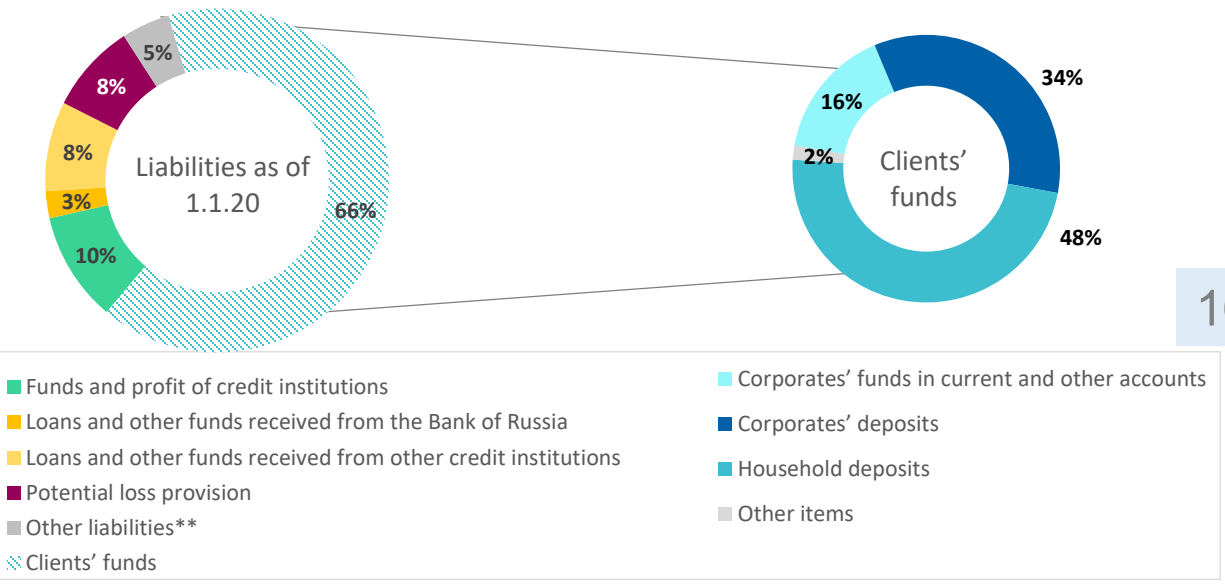
# 4. Banking sector Balance Sheet



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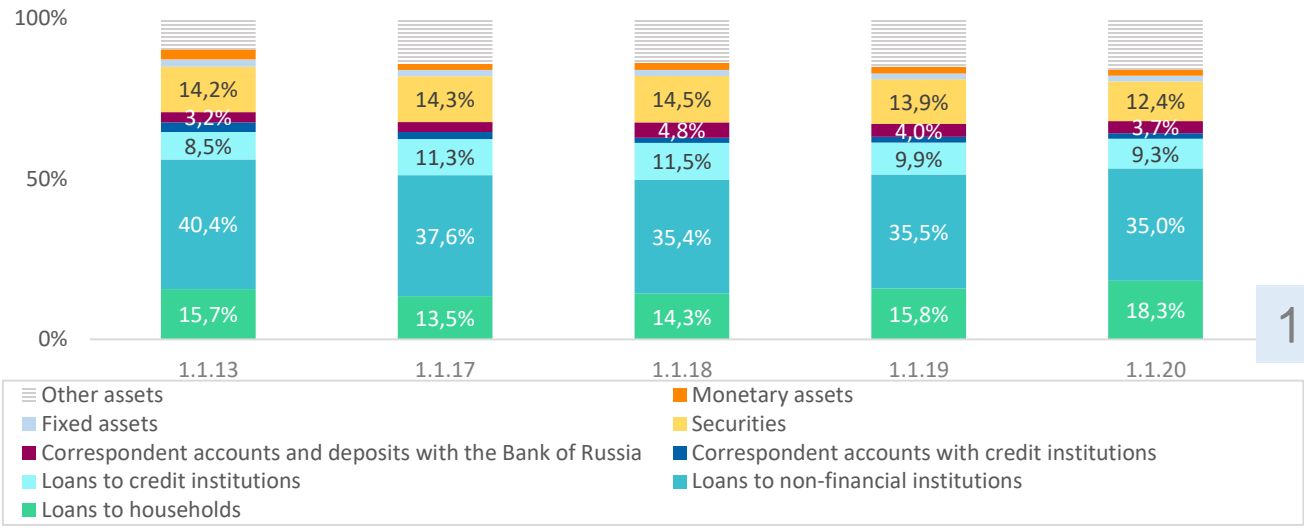


16

\*- 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

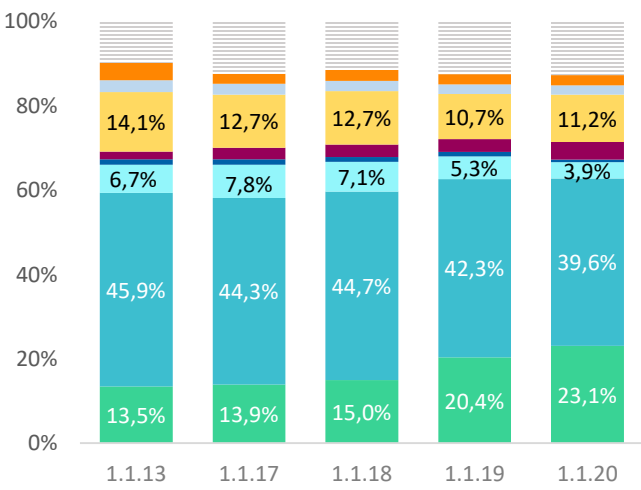
# 4.1. Banking sector Assets structure

Banking sector Assets structure

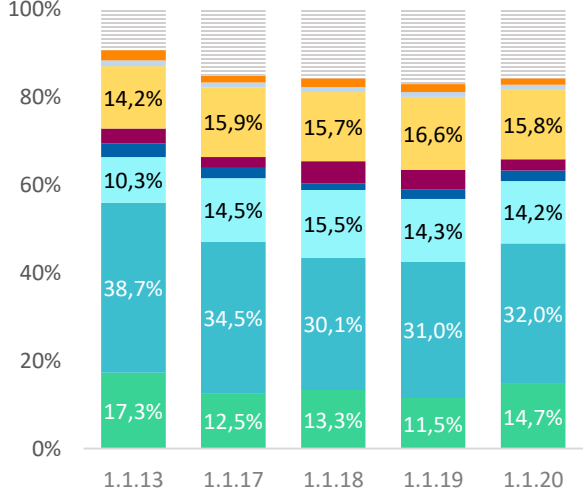


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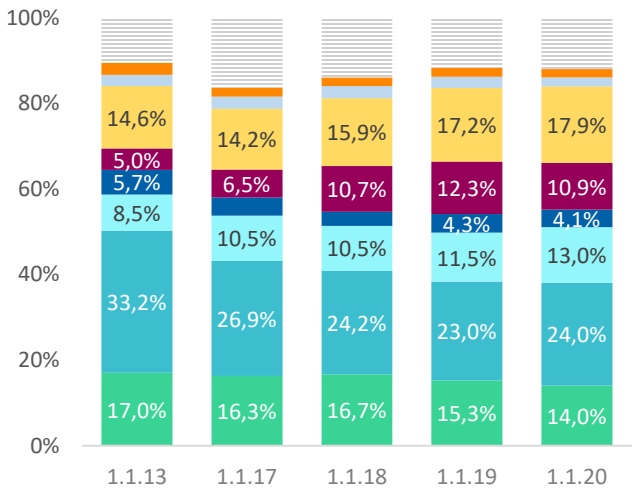
Leaders



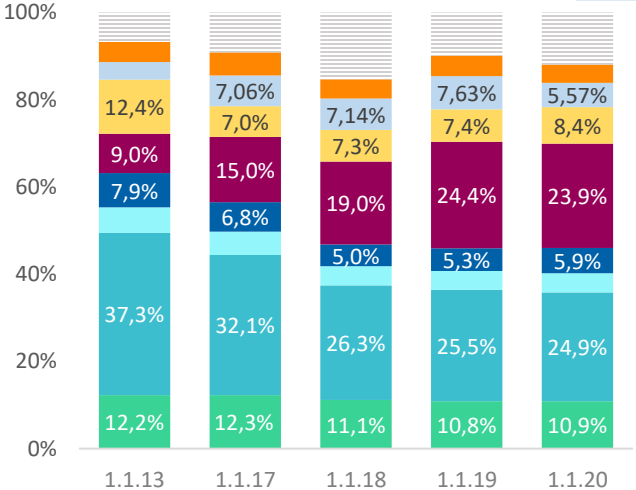
Large Cis



Small & Medium Cis



Banks with a basic license

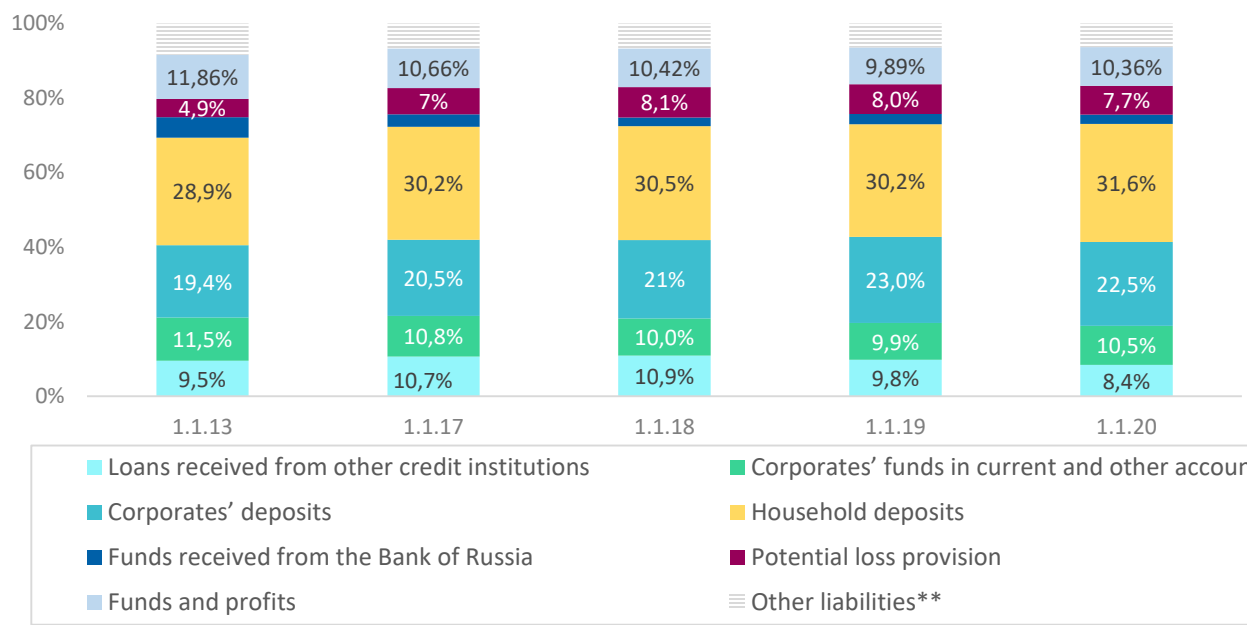


18-21

\*- including other minor Asset types of relatively insignificant volume

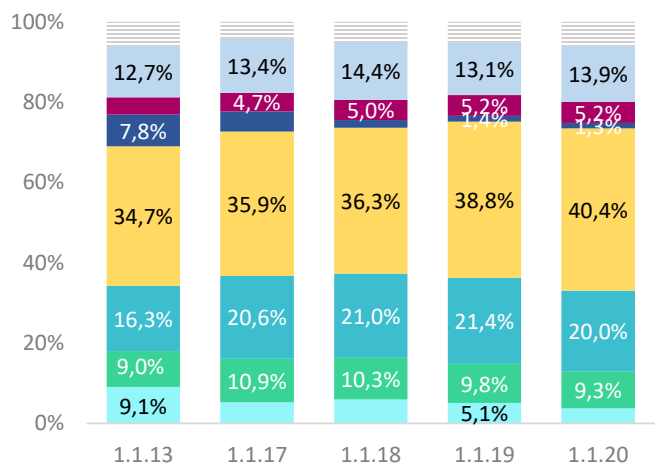
# 4.2. Banking sector Liabilities structure

Banking sector Liabilities structure

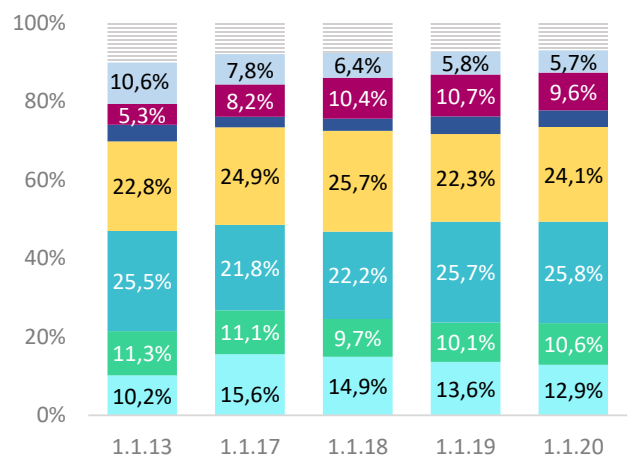


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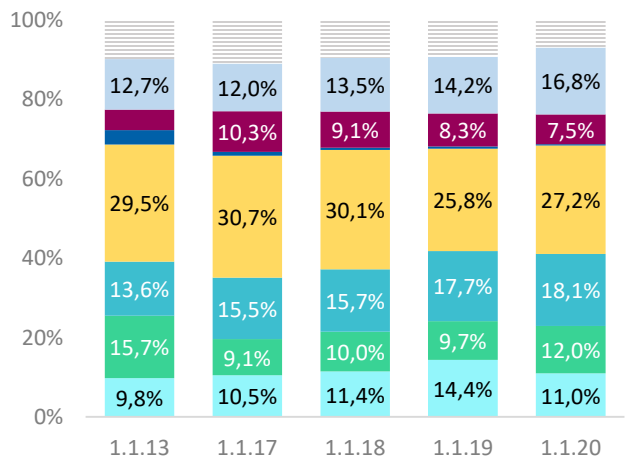
Leaders



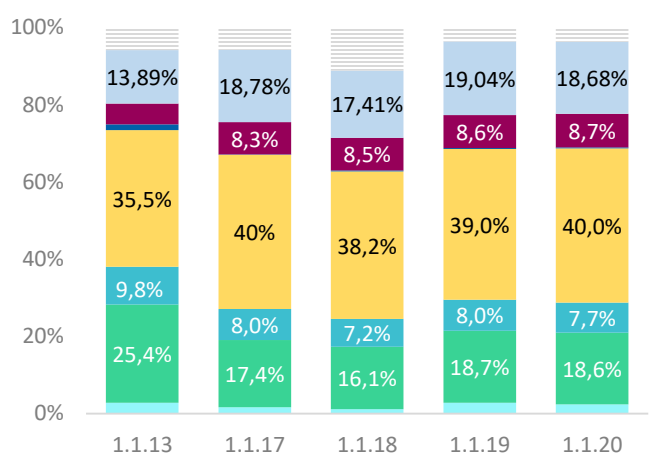
Large Cis



Small & Medium Cis



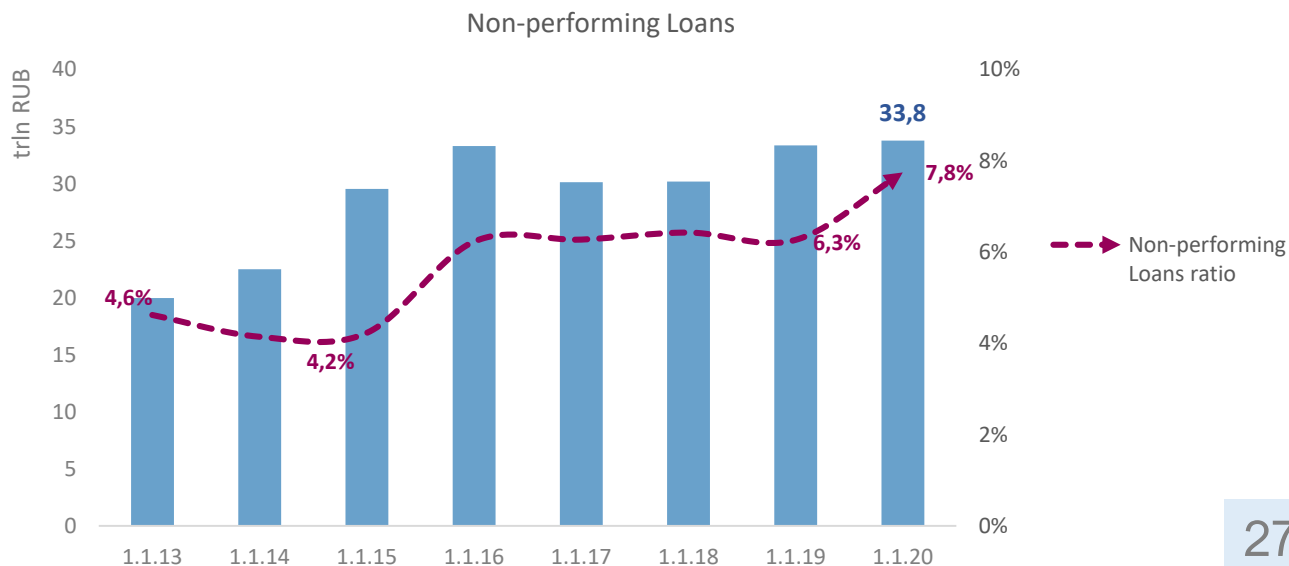
Banks with a basic license



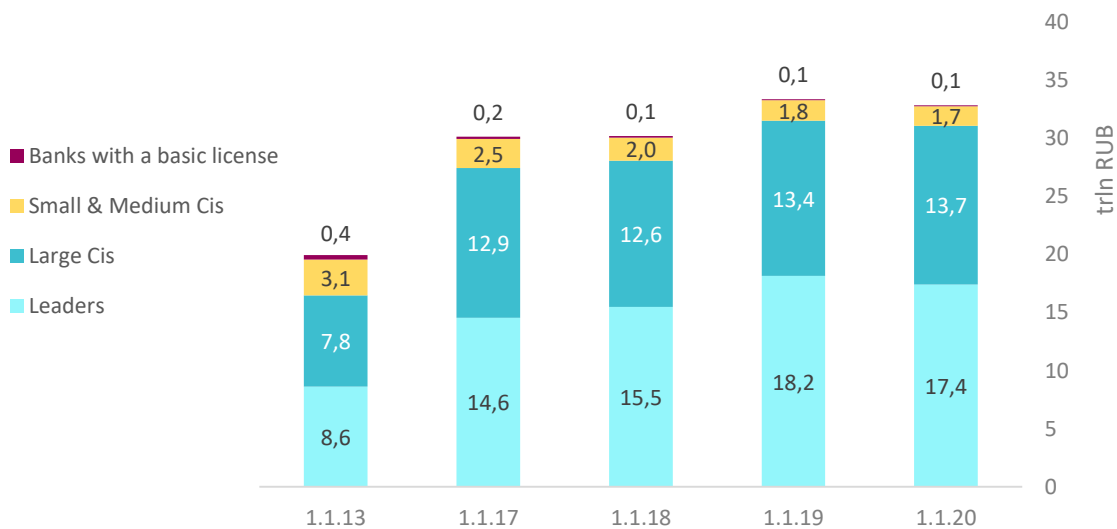
23-26

\*- including other minor Asset types of relatively insignificant volume

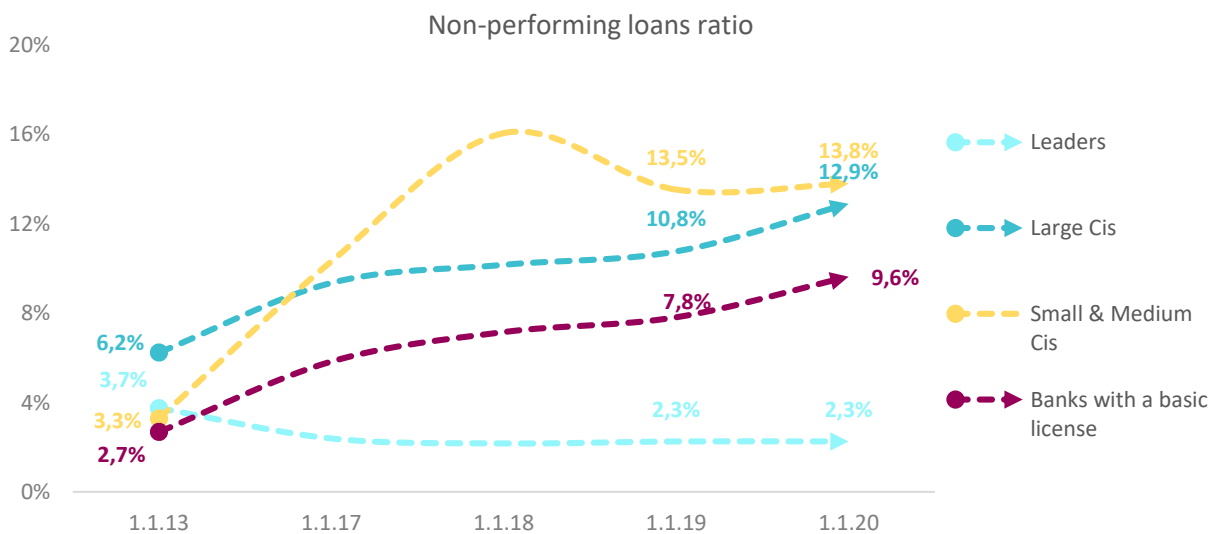
# 5.1. Lending to non-financial corporates



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28\*

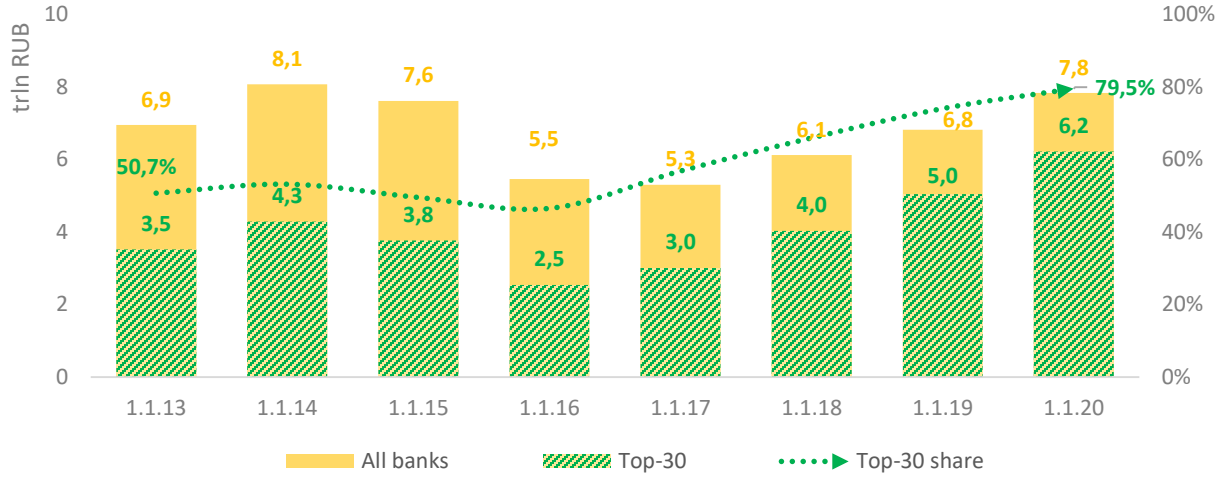


29

\* - data may not sum to total due to rounding

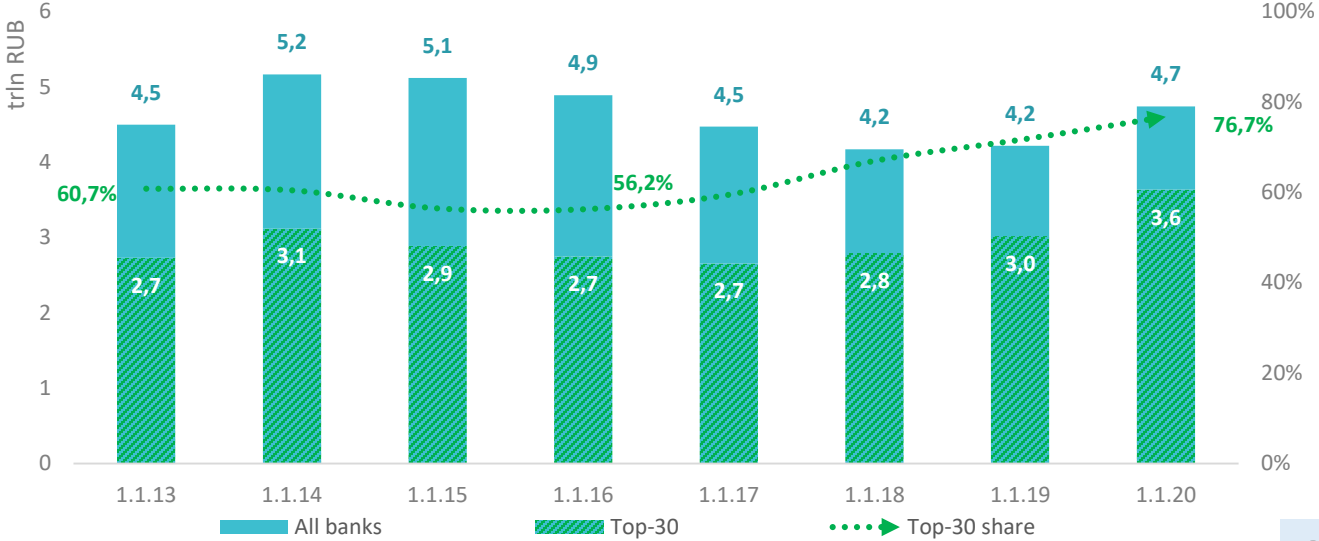
# 5.1.1. Lending to SME

Total Loans Volume



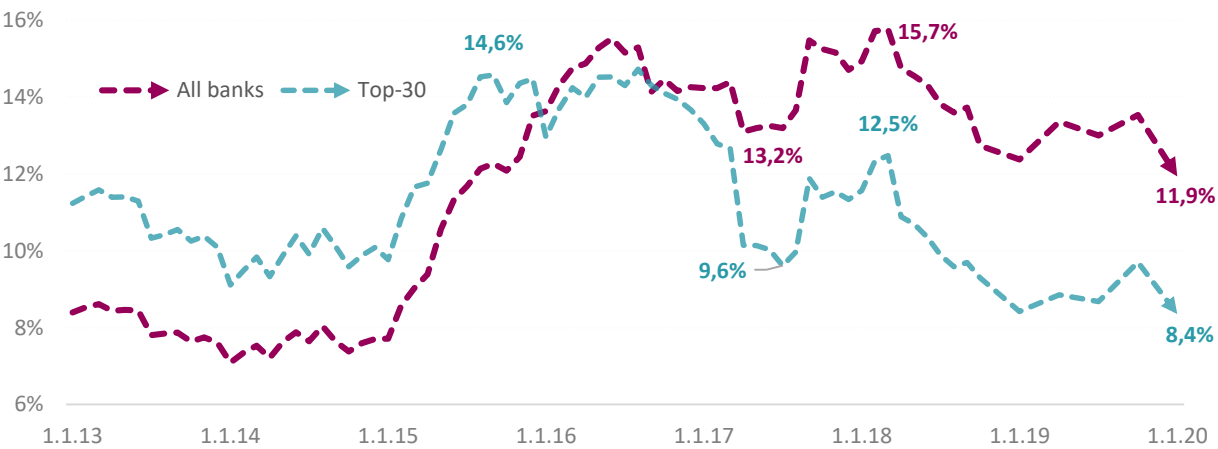
30\*

Non-performing Loans



31

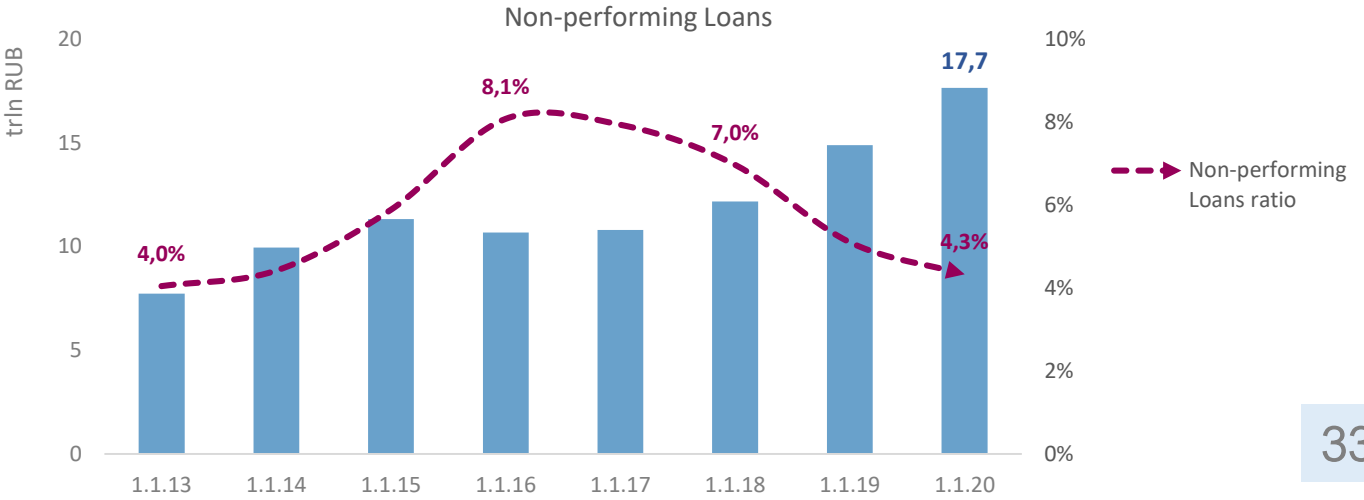
Non-performing loans ratio



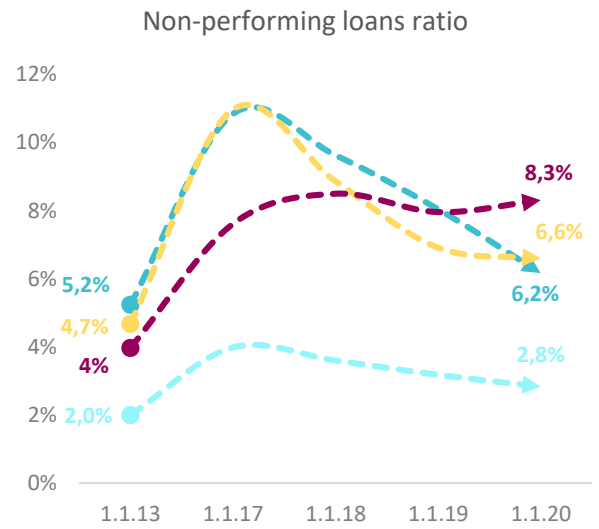
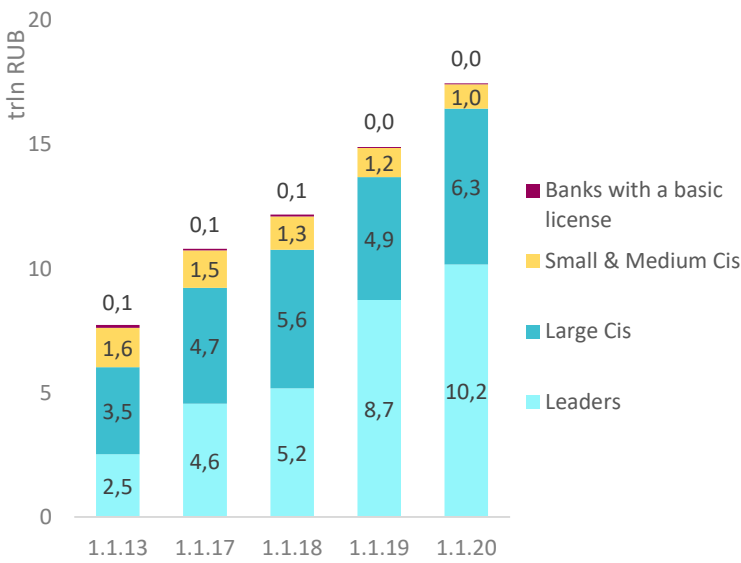
32

\*- on an accrual basis year-to-date

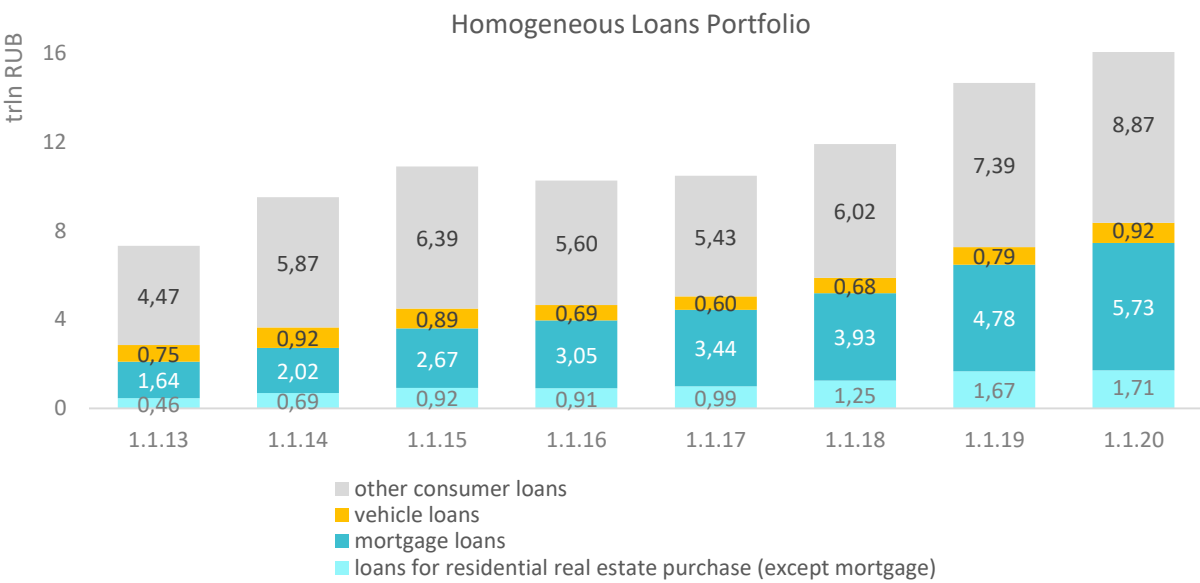
# 5.2. Consumer lending



33



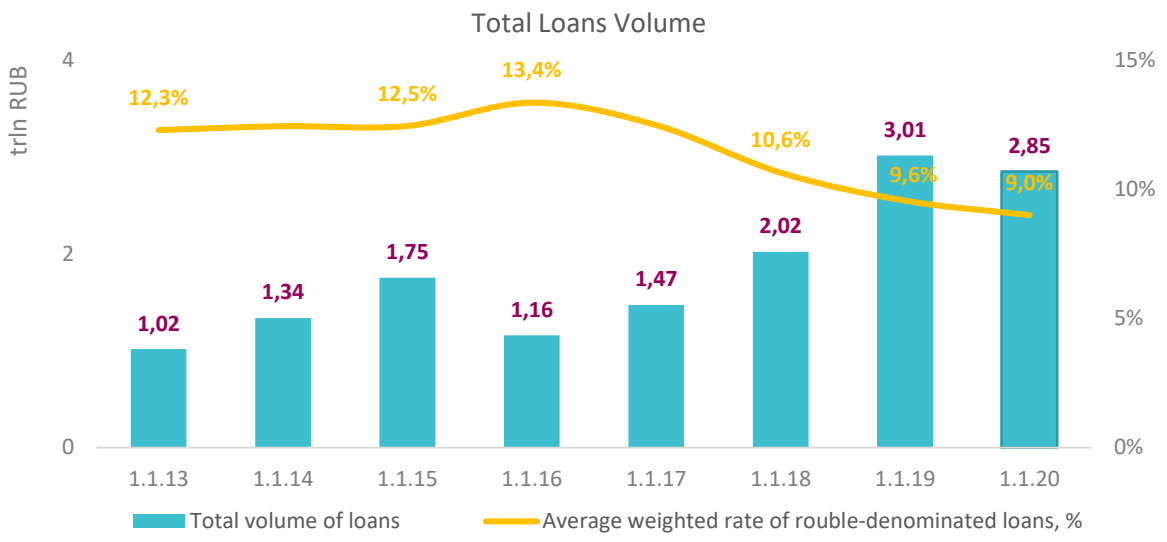
34, 35



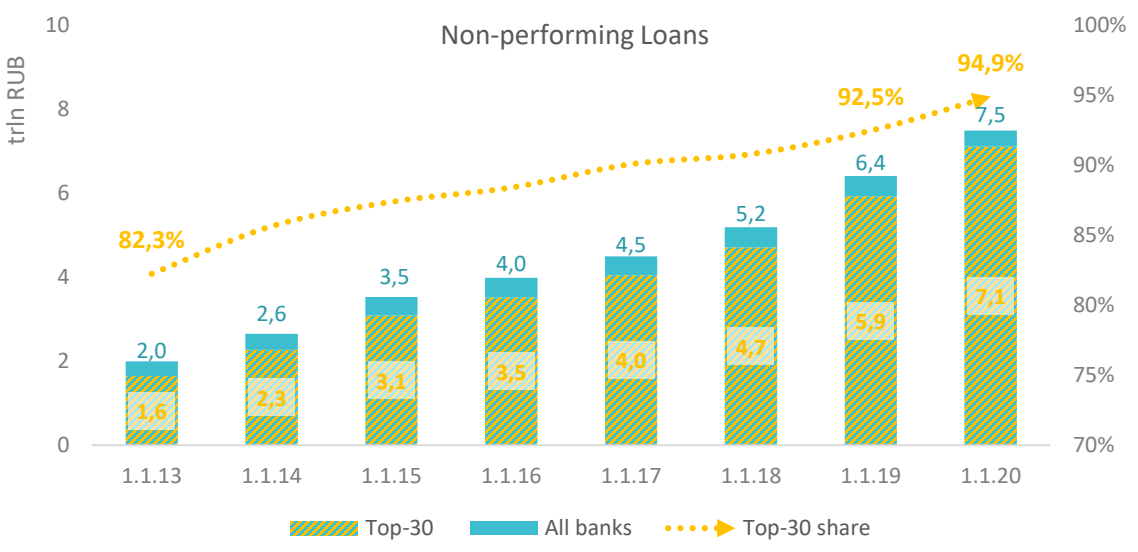
36

\* - data may not sum to total due to rounding

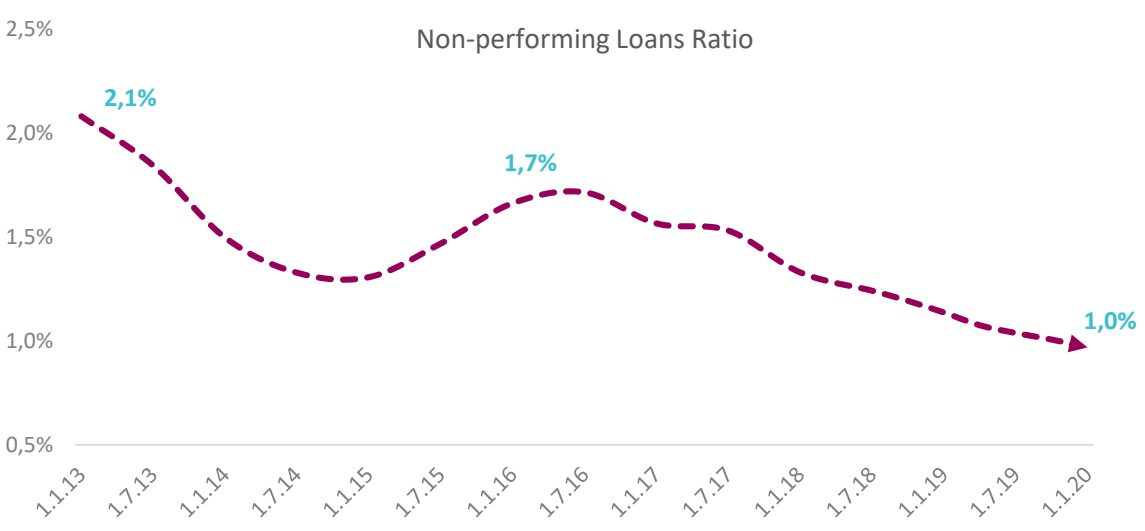
# 5.2.1. Mortgage lending



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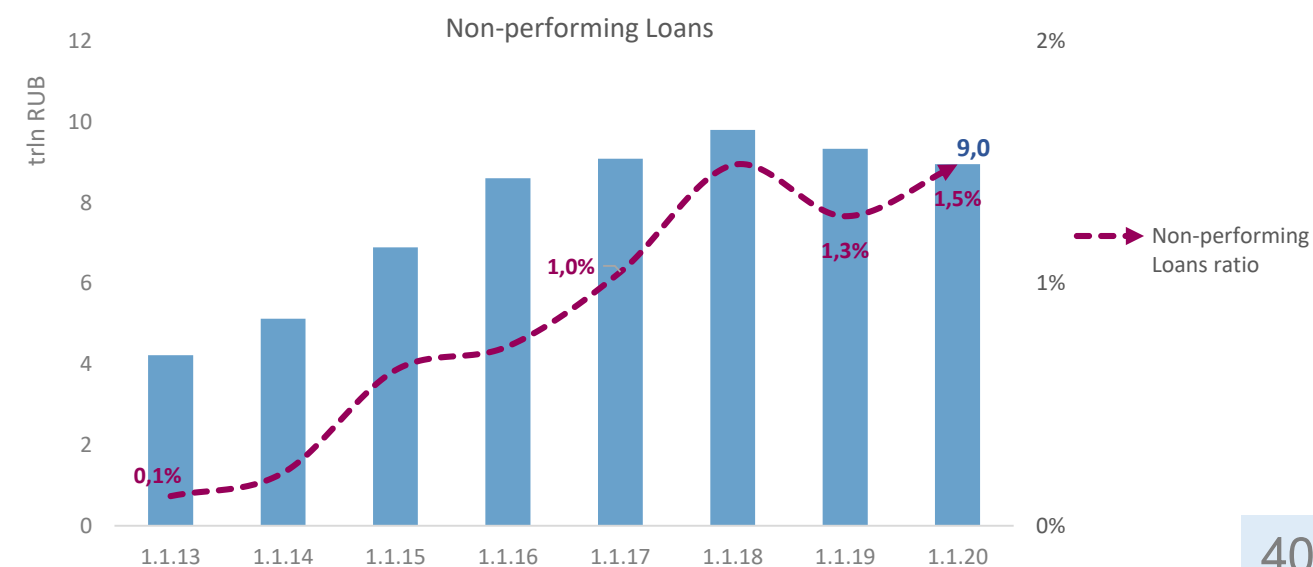
38



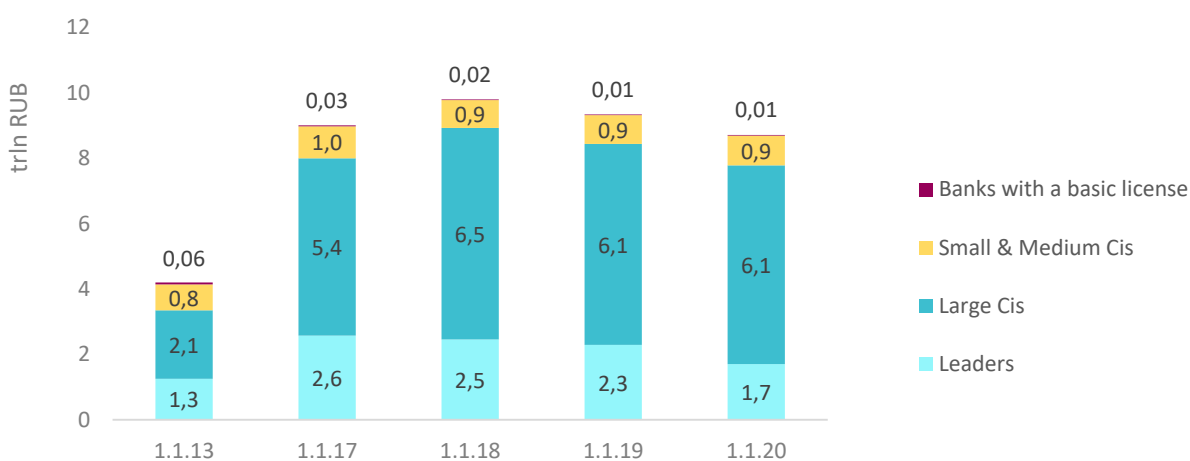
39



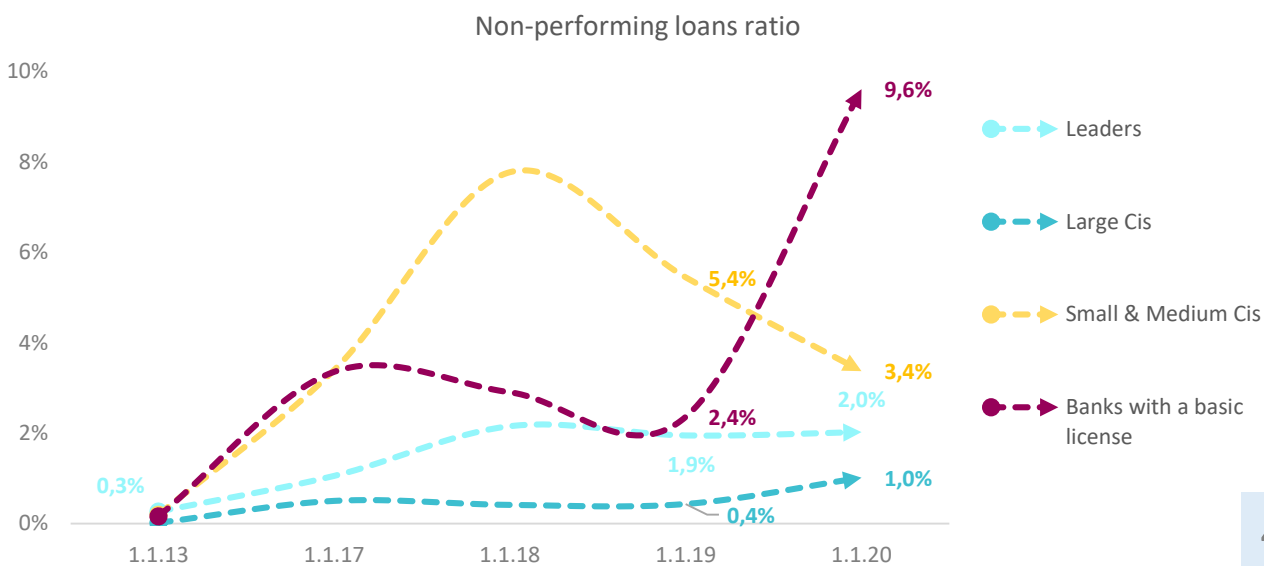
## 5.3. Interbank lending



40



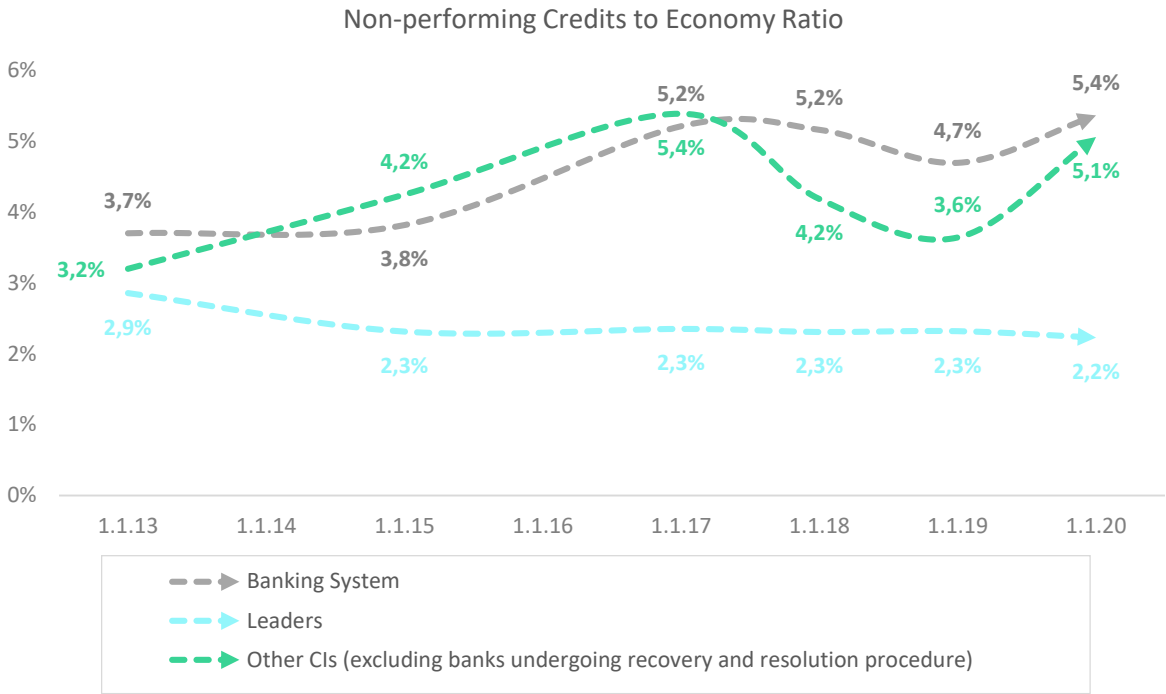
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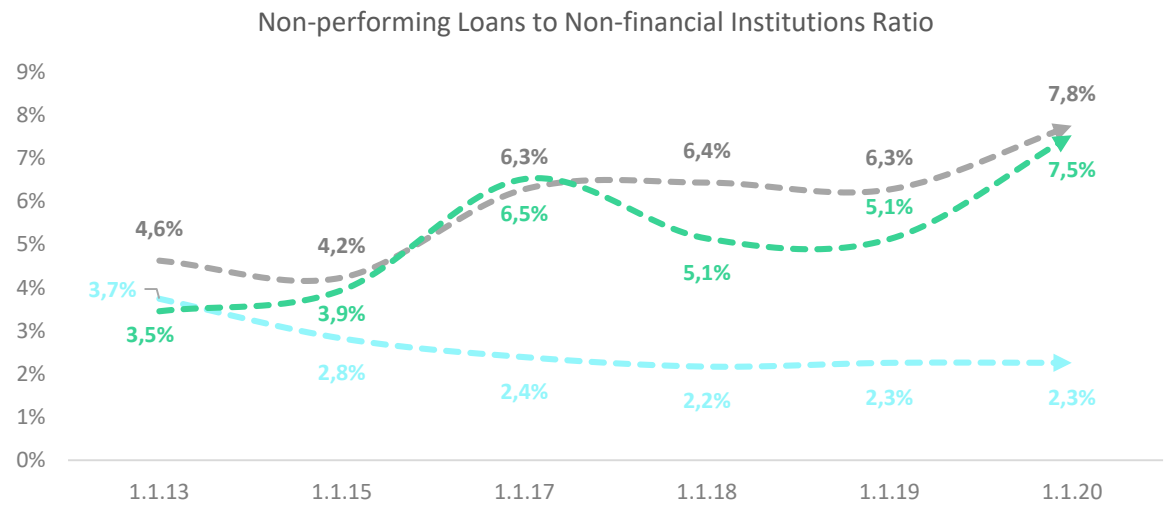
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\* - data may not sum to total due to rounding

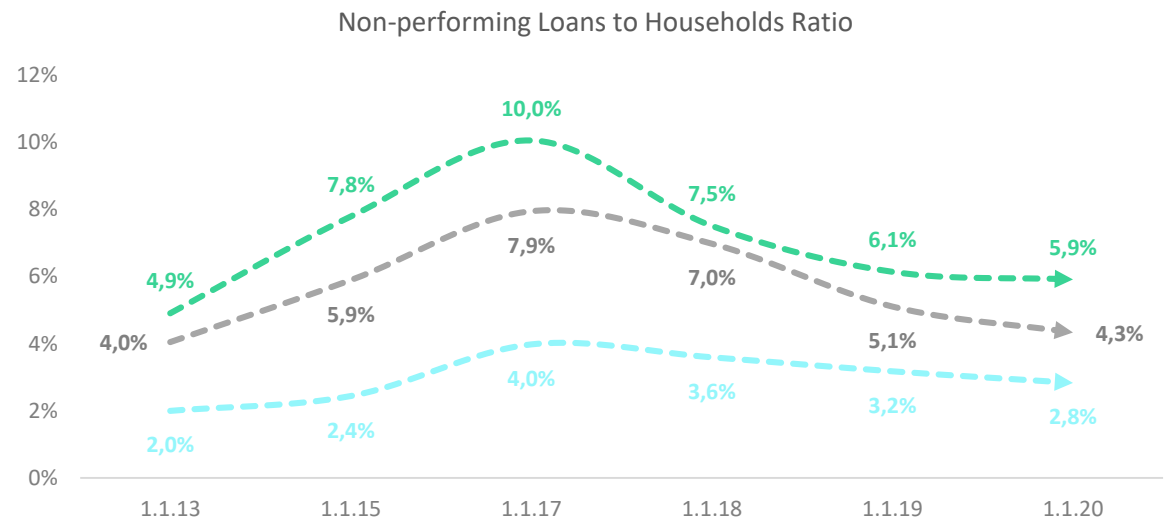
# 5.4. Lending: Bailouts effect



43

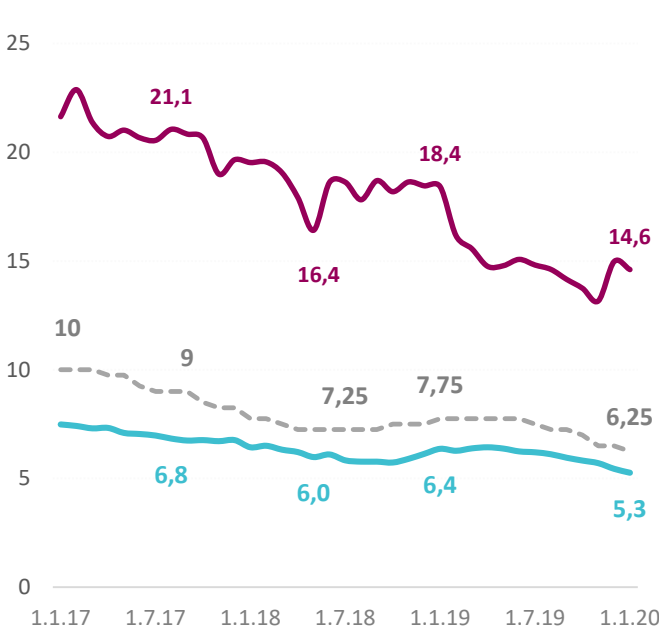


44

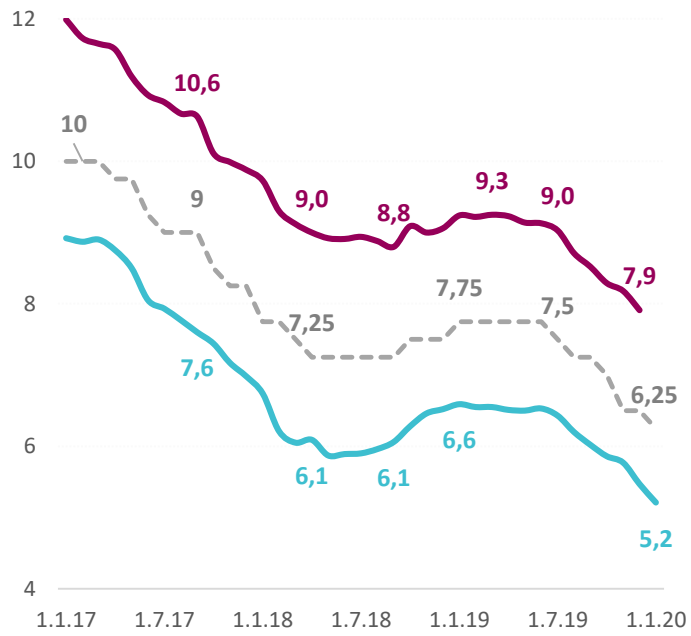


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# 6. Interest Rates

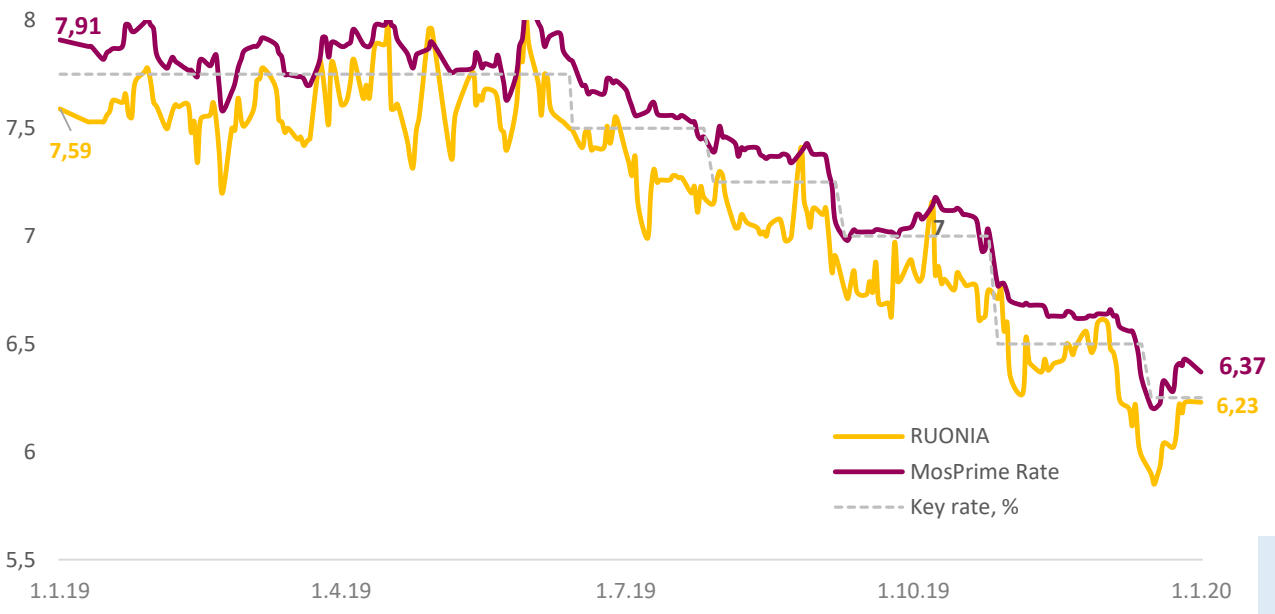


- loans to households (up to 1 year)
- household deposits (up to 1 year)
- Key rate, %



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

46, 47\*

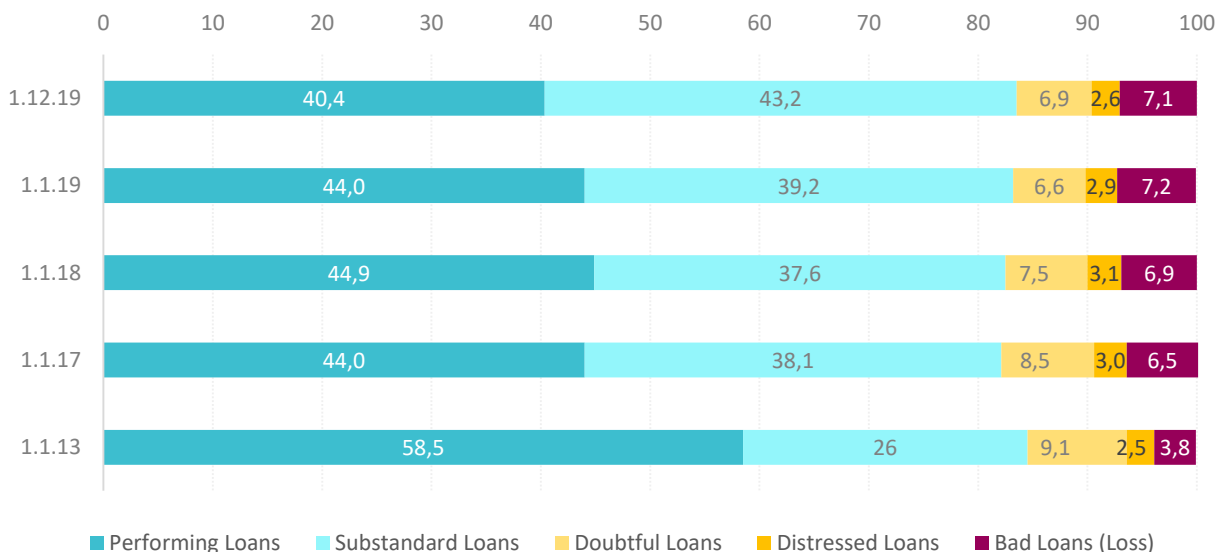


- RUONIA
- MosPrime Rate
- Key rate, %

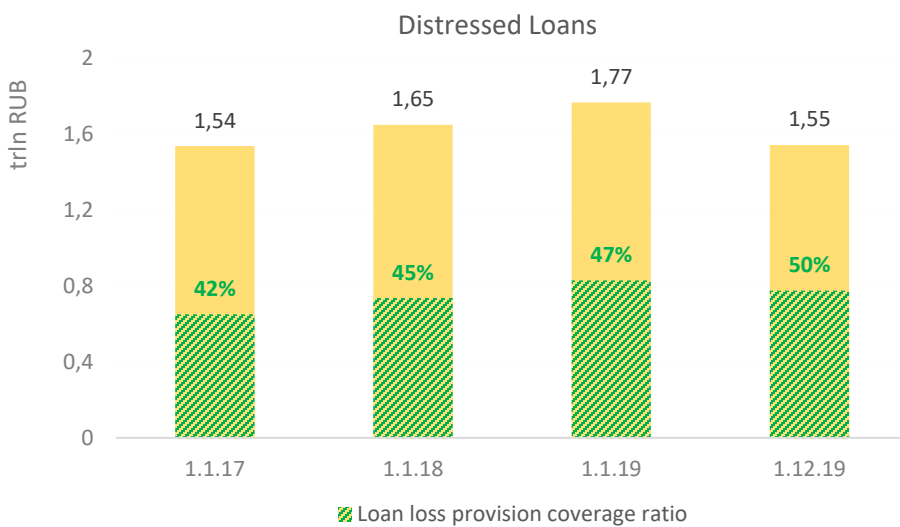
48\*\*

\*- 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.

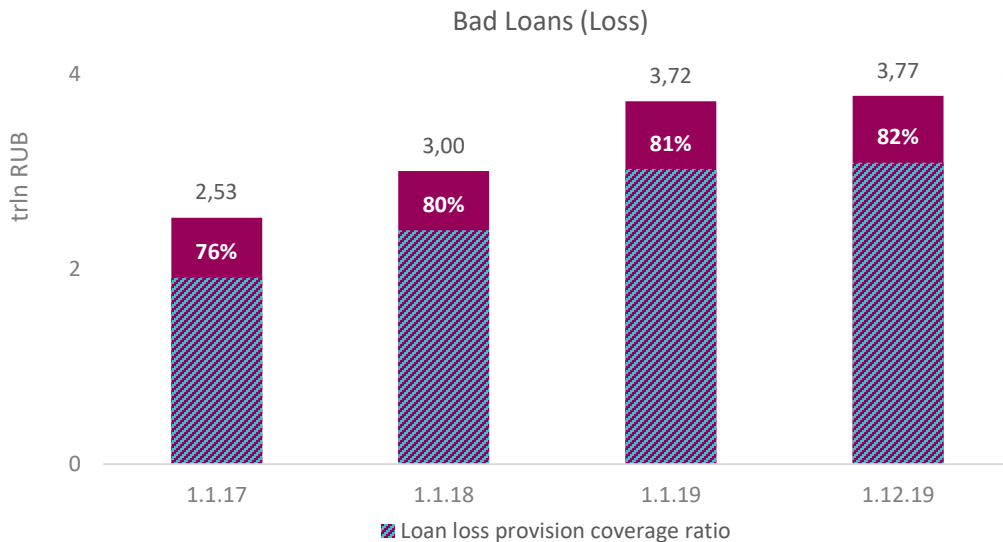
# 7. Credit Quality (Outstanding Loans Ratio)



49

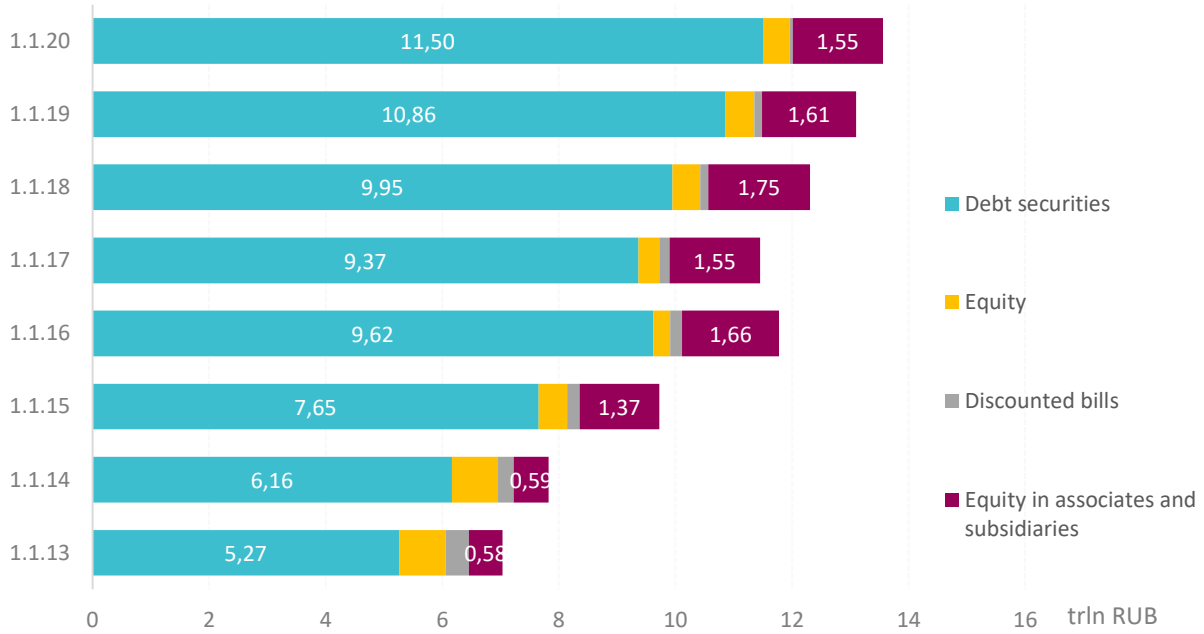


50



51

# 8. Securities portfolio of credit institutions



52

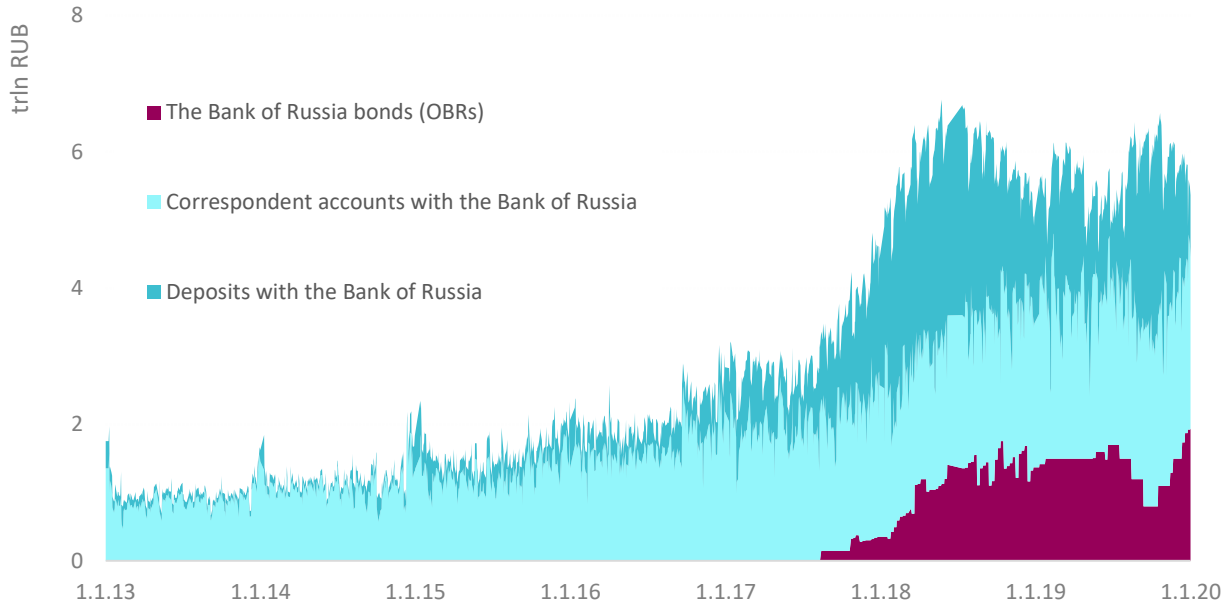


53\*

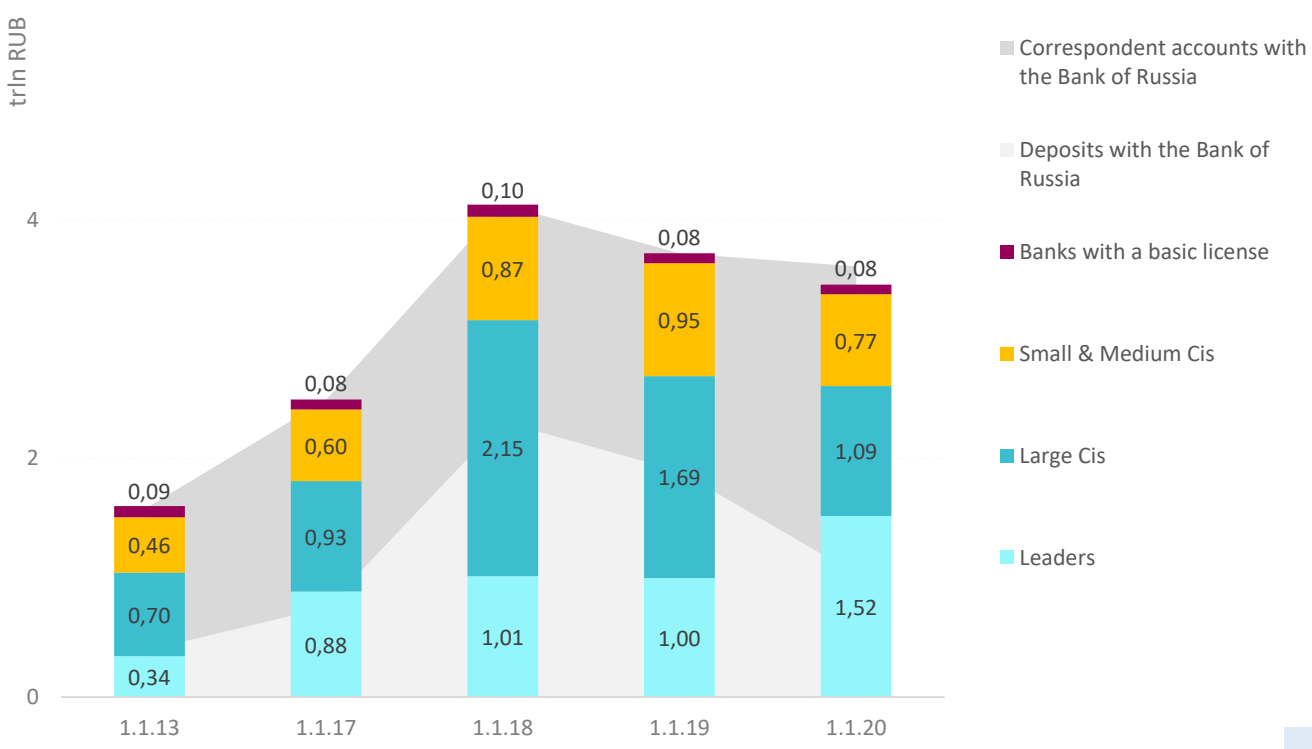
\*- data may not sum to total due to rounding

# 9. Funds deposited with the Bank of Russia

Funds of Credit Institutions with the Bank of Russia



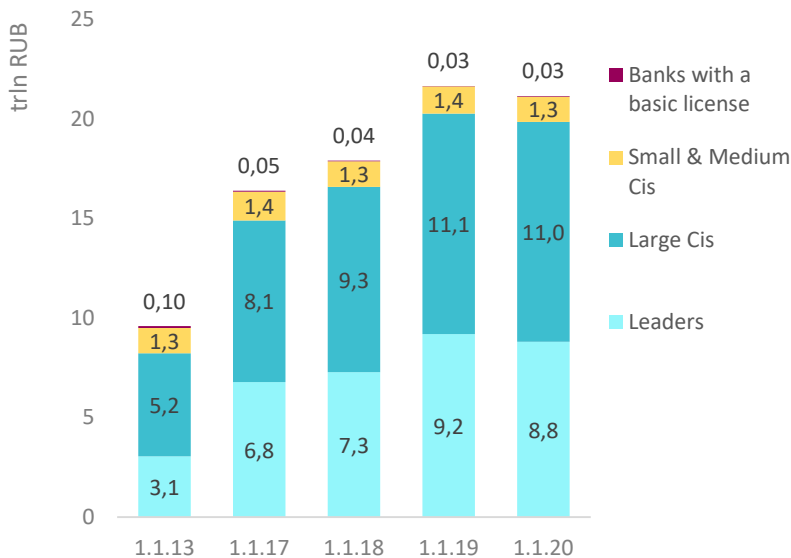
Correspondent accounts and deposits with the Bank of Russia



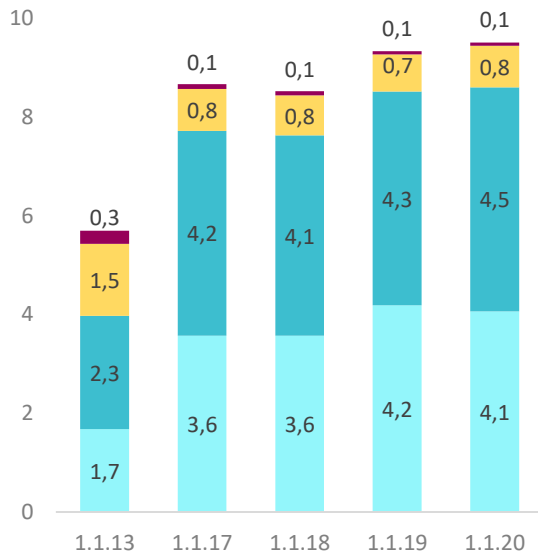
\*- data may not sum to total due to rounding

# 10.1. Borrowed funds: Non-financial corporates

Non-financial Corporates' Deposits

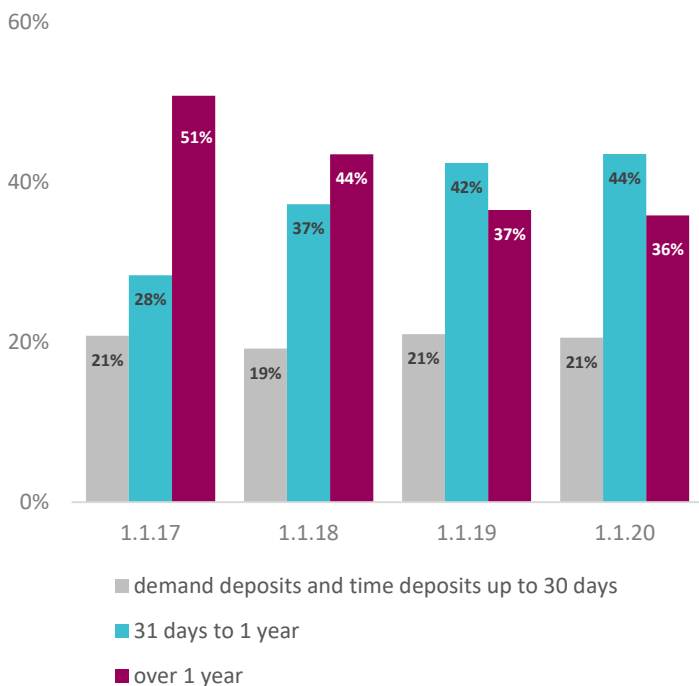


Corporates' funds in the accounts

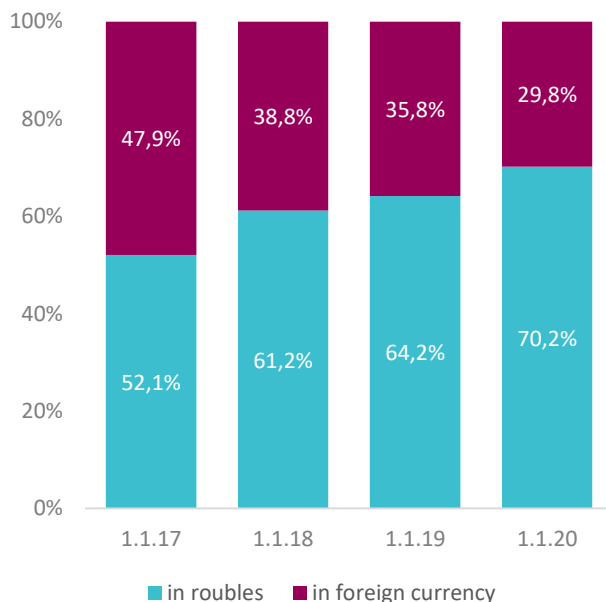


56\*, 57\*

Structure of Corporates' Deposits by Maturity, %



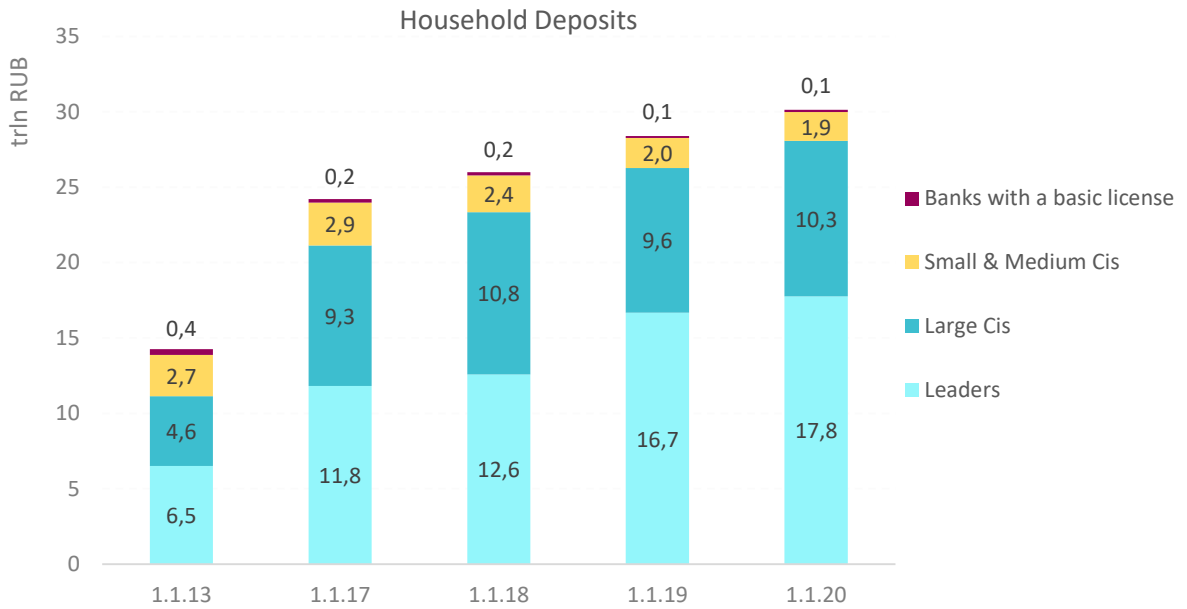
Structure of Corporates' Deposits by Currency



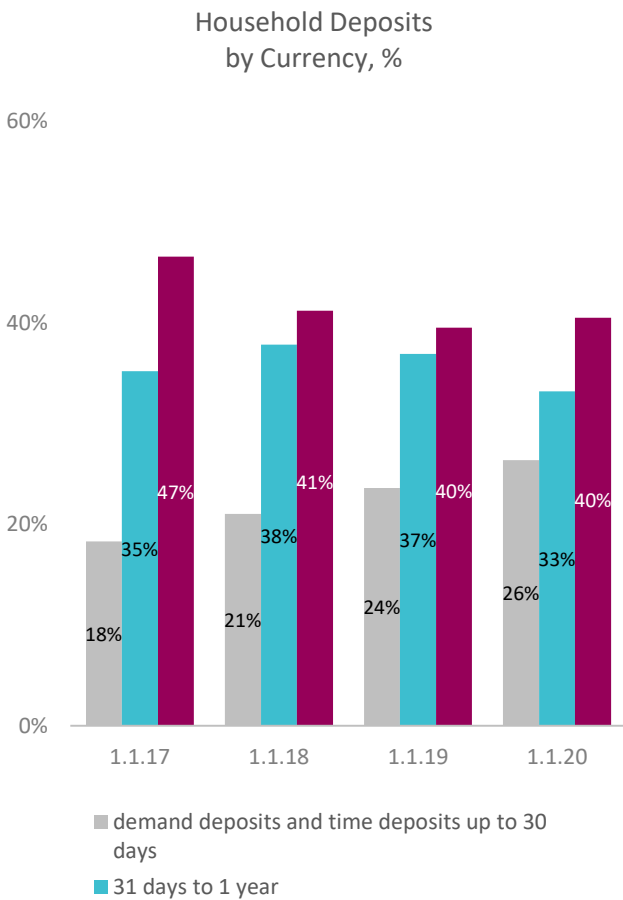
58, 59

\* - data may not sum to total due to rounding

# 10.2. Borrowed funds: Consumers



60\*



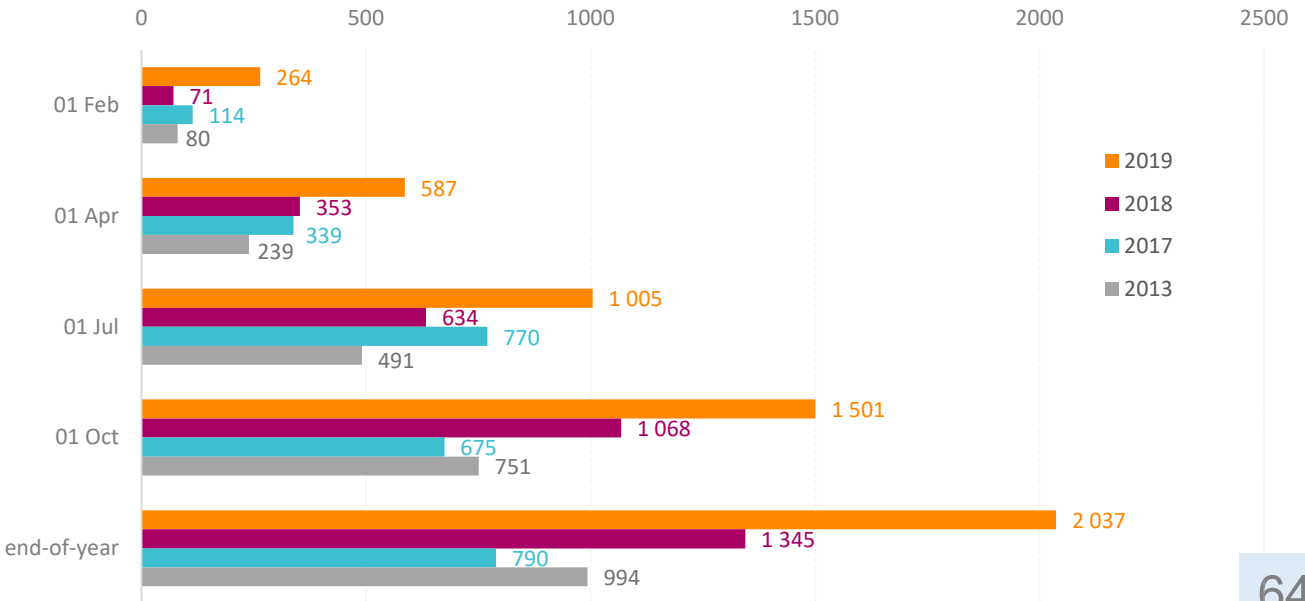
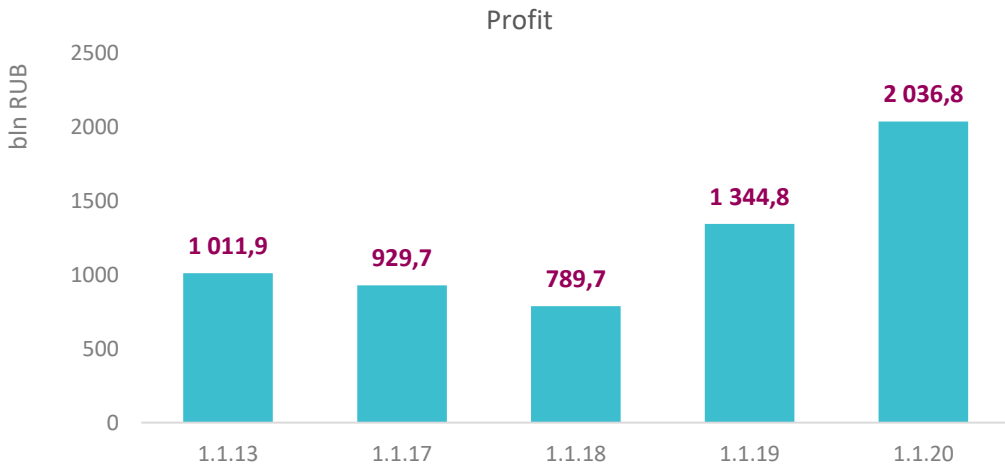
61, 62

\*- data may not sum to total due to rounding

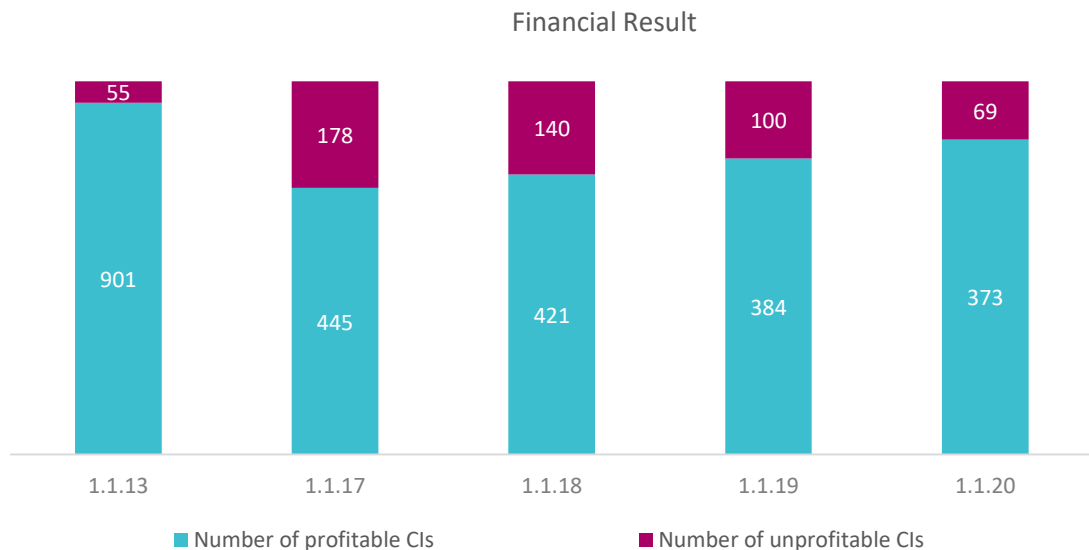


# 11. Financial Result

63



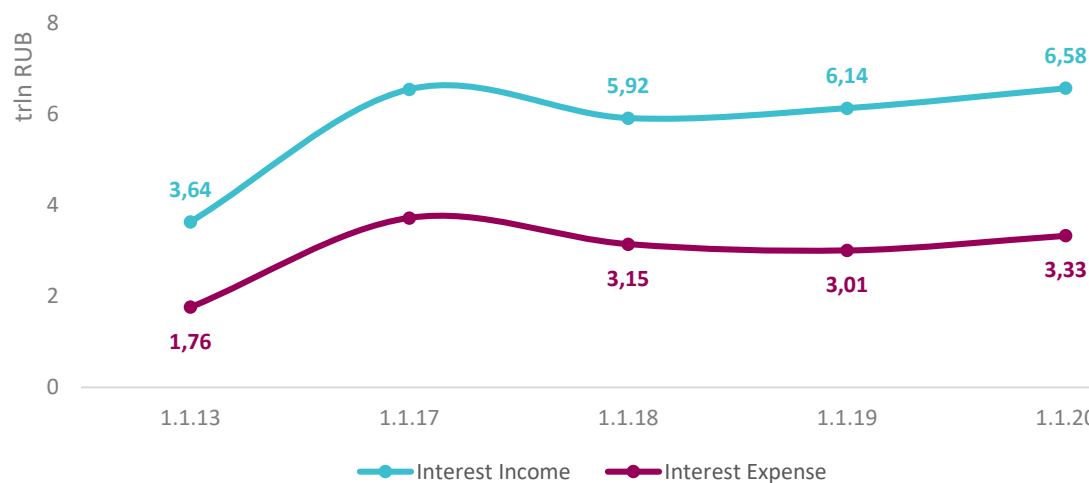
64



65

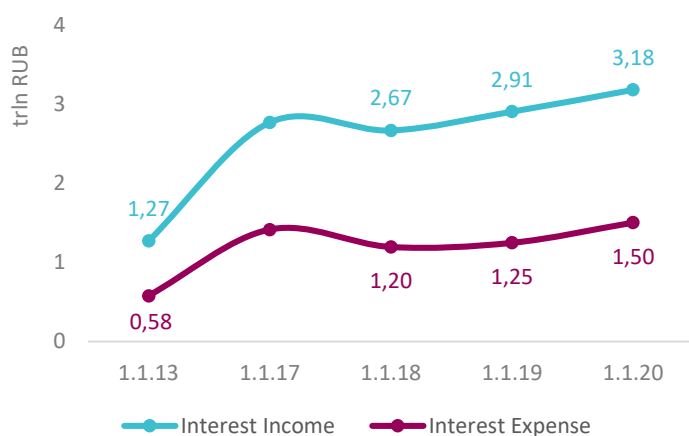
# 12. Net Interest Income

## Banking System

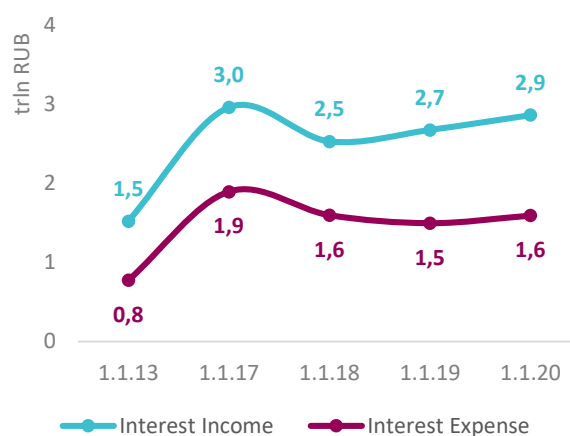


66\*

## Leaders

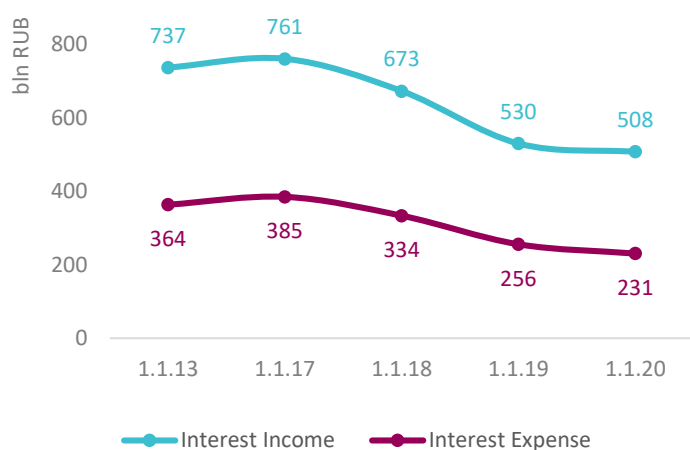


## Large CIs

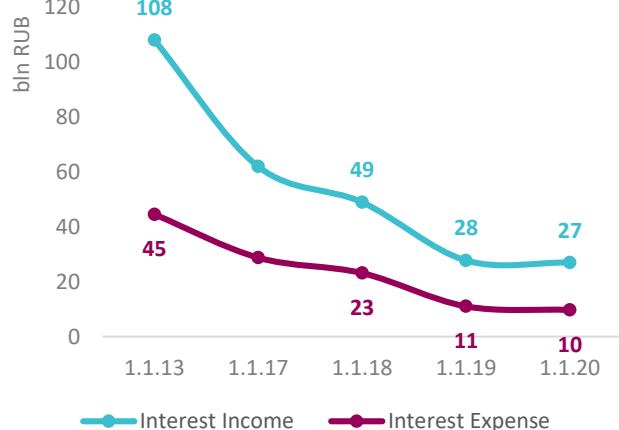


67-70

## Small & Medium CIs

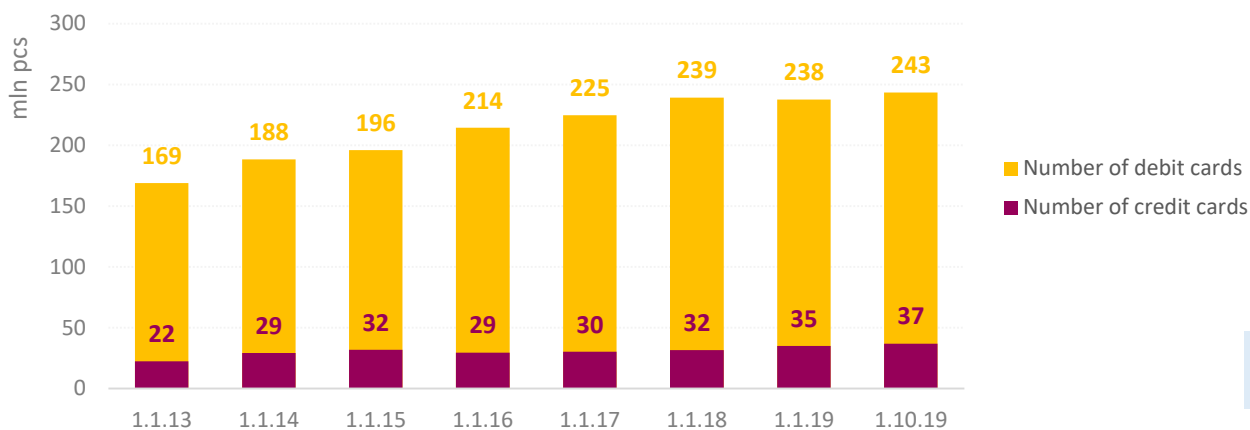


## Banks with a basic license



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

# 13. Payment Services

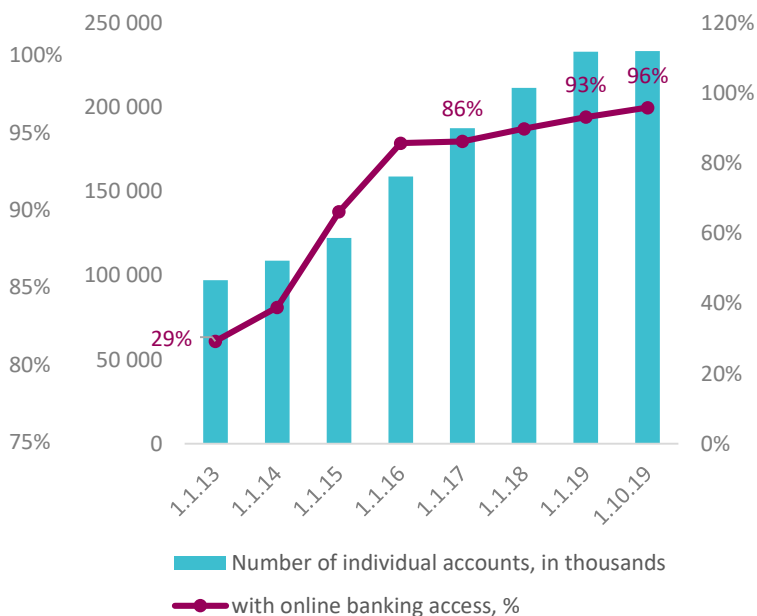
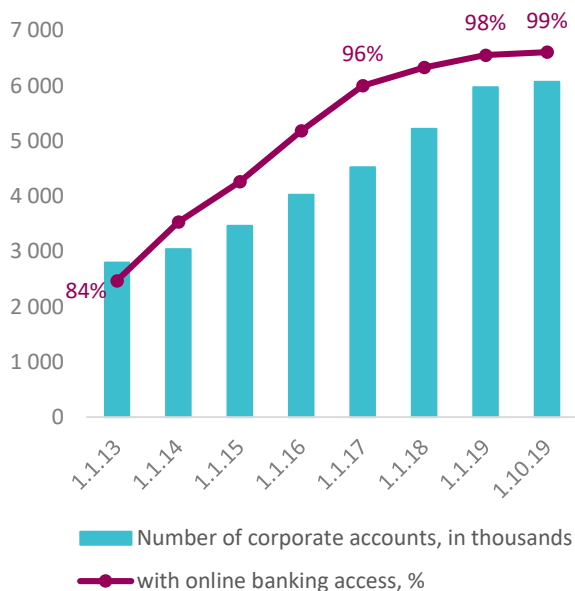


71

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



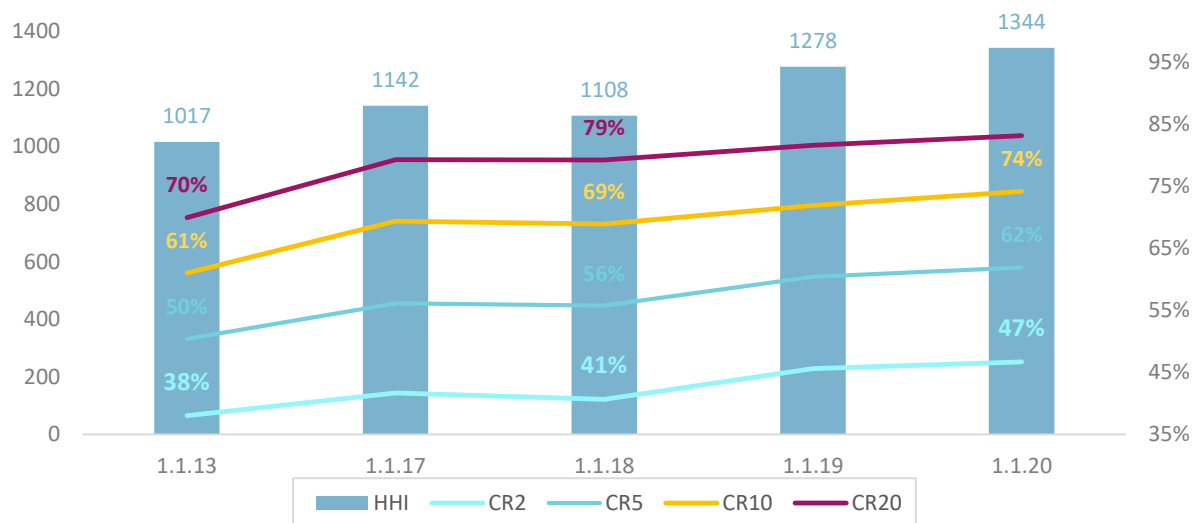
72



73, 74

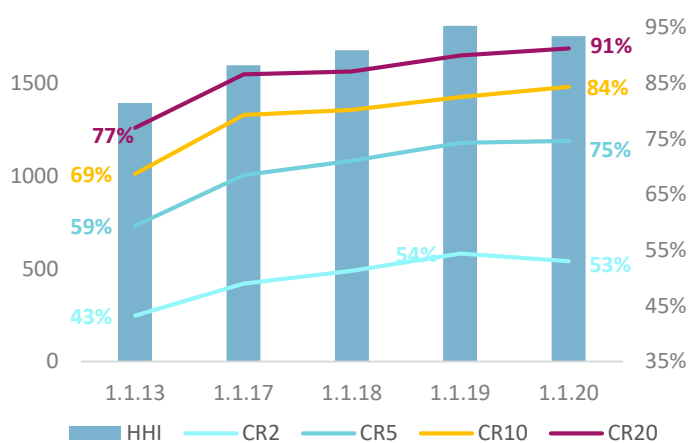
# 14. Concentration ratio

### Banking Sector Assets Concentration

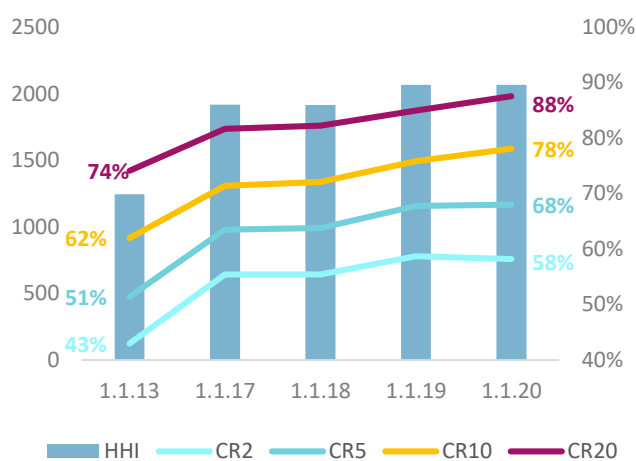


75\*

### Concentration of Loans to Non-financial Institutions

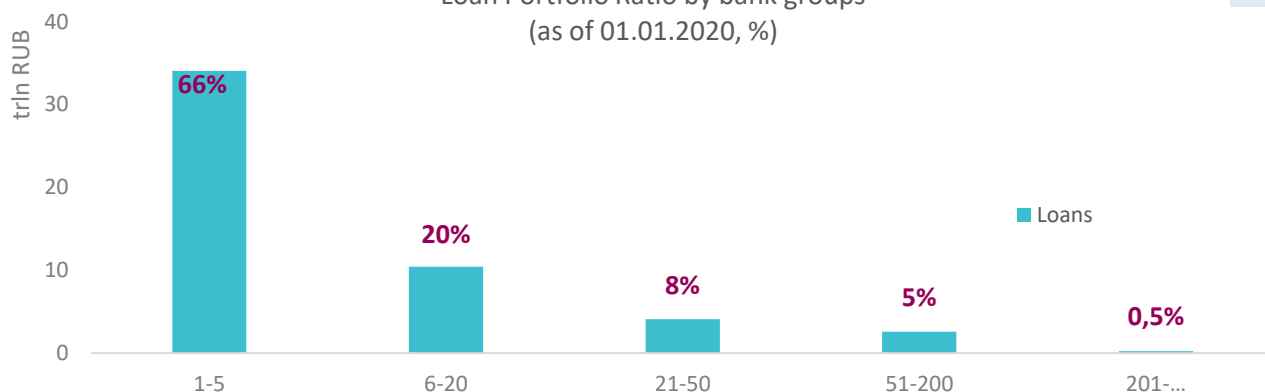


### Concentration of loans to households



76, 77

### Loan Portfolio Ratio by bank groups (as of 01.01.2020, %)

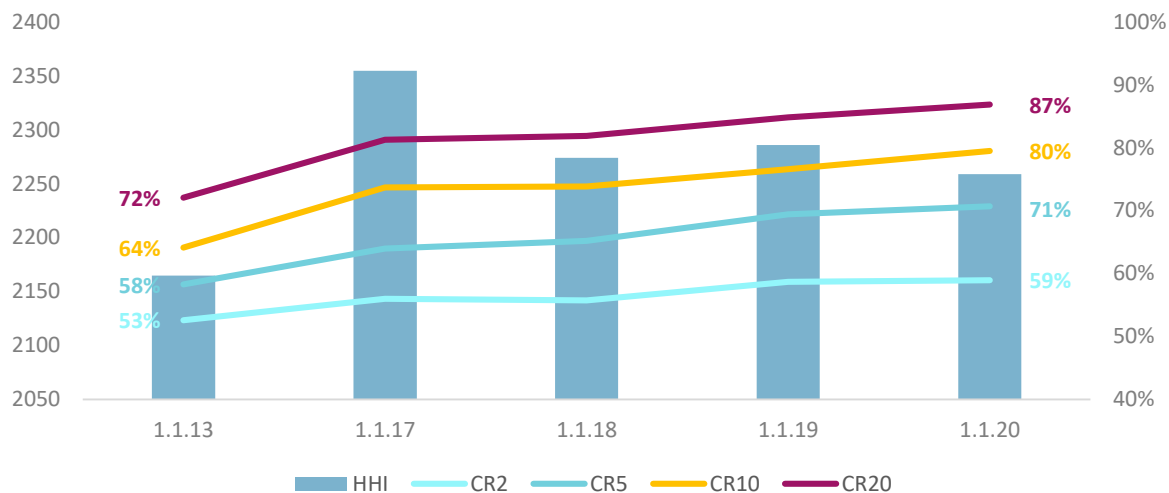


78

\*- 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

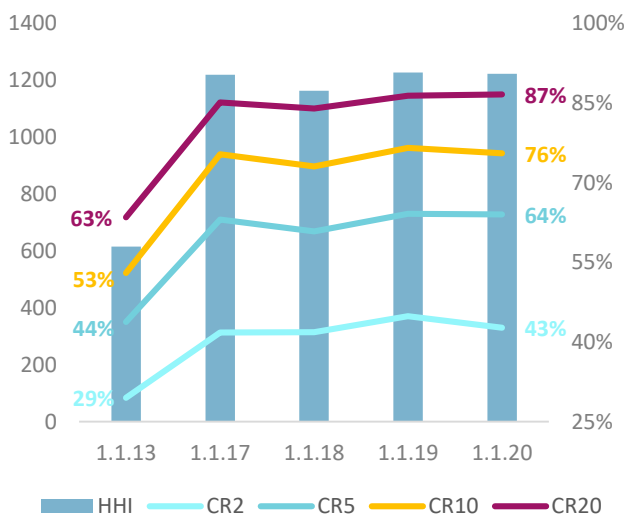
# 14. Concentration ratio

### Concentration of Household Deposits

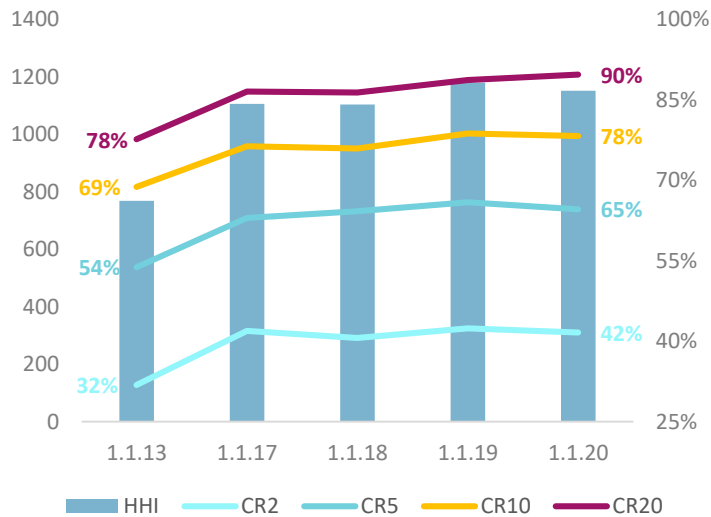


79-81

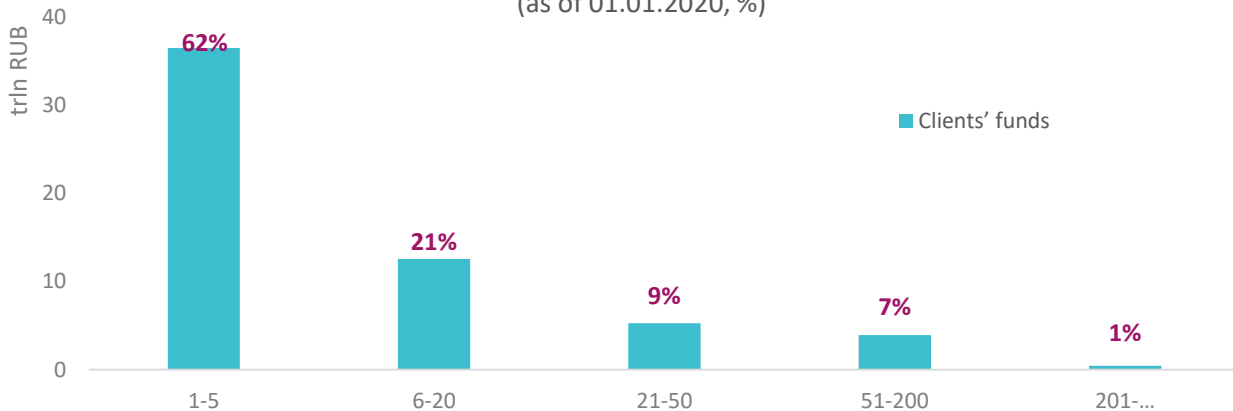
### Concentration of Corporate Accounts



### Corporates' Deposits



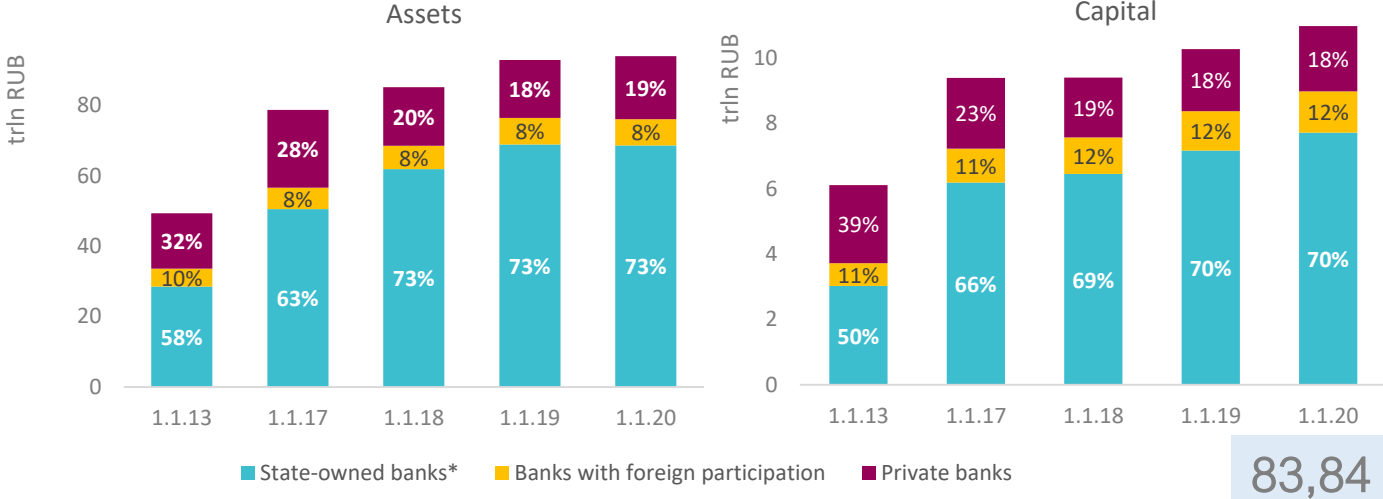
### Account Balance Ratio by Bank Groups\* (as of 01.01.2020, %)



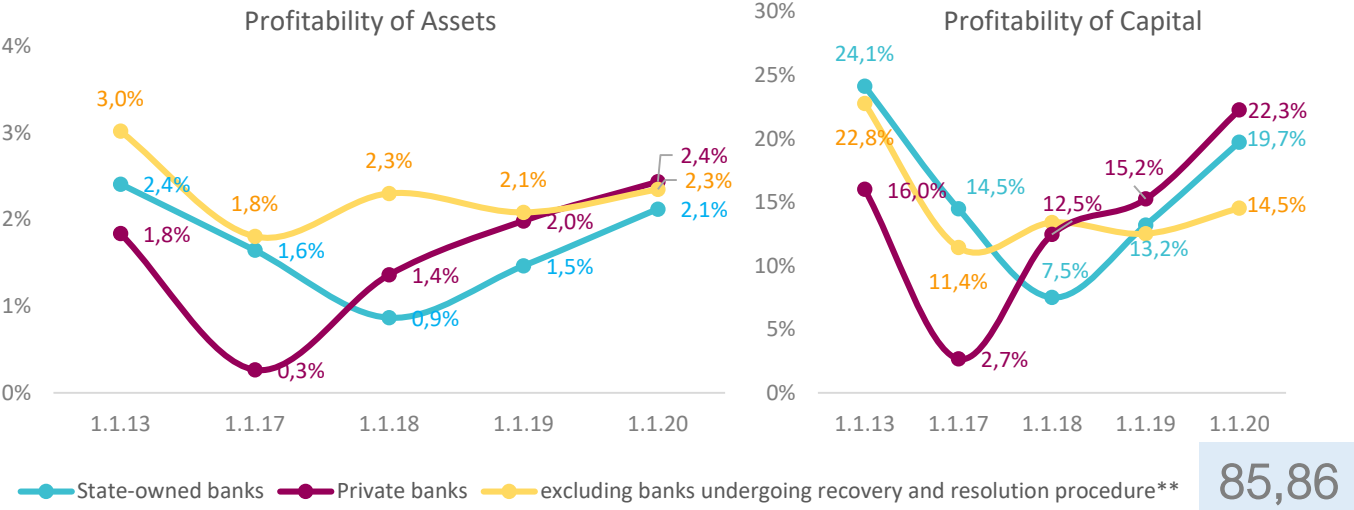
82

\* - bank groups ranked by total assets

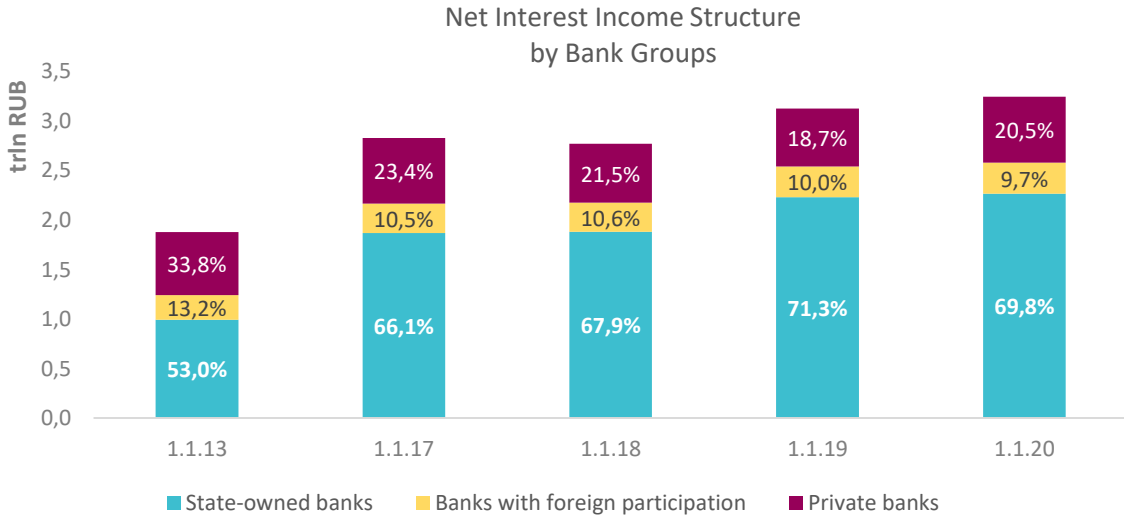
# 15. State-owned banks, foreign participation banks, private banks



83,84



85,86

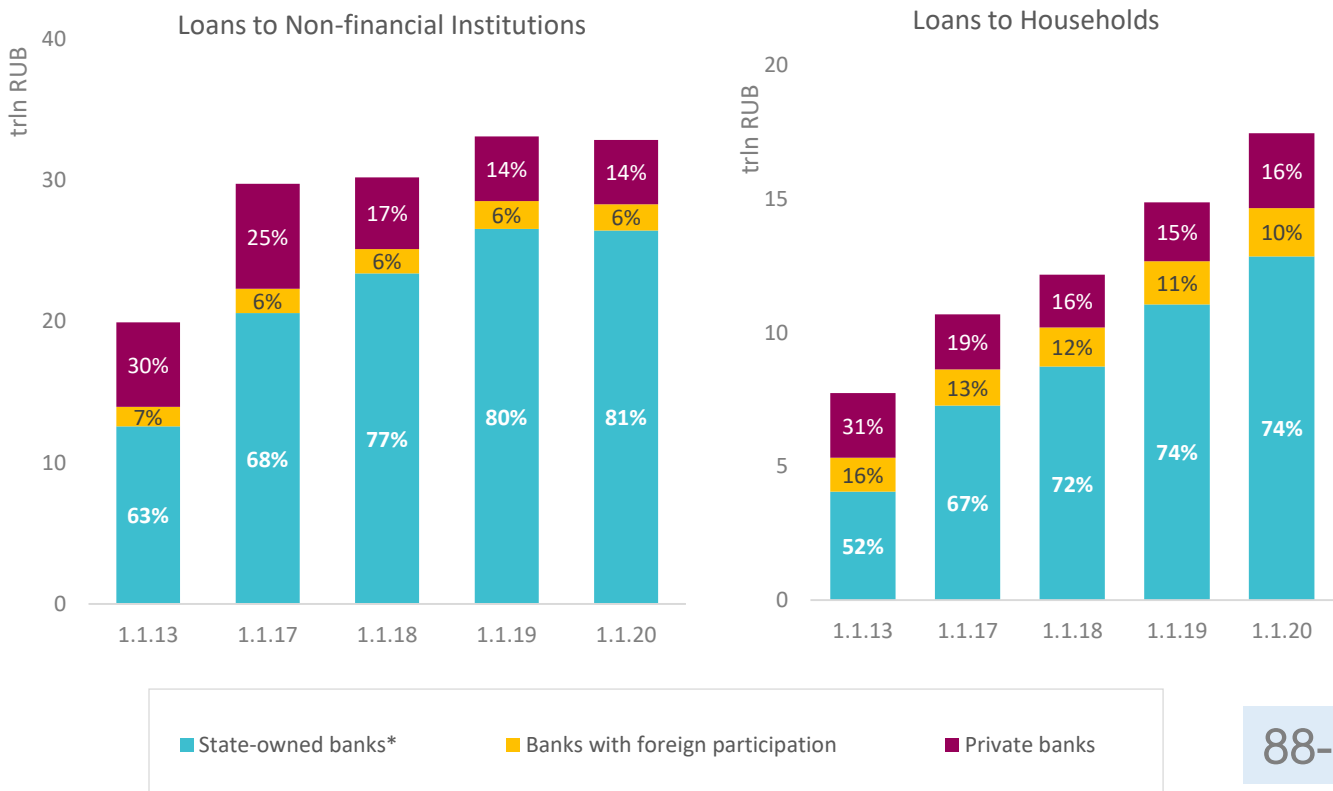


87

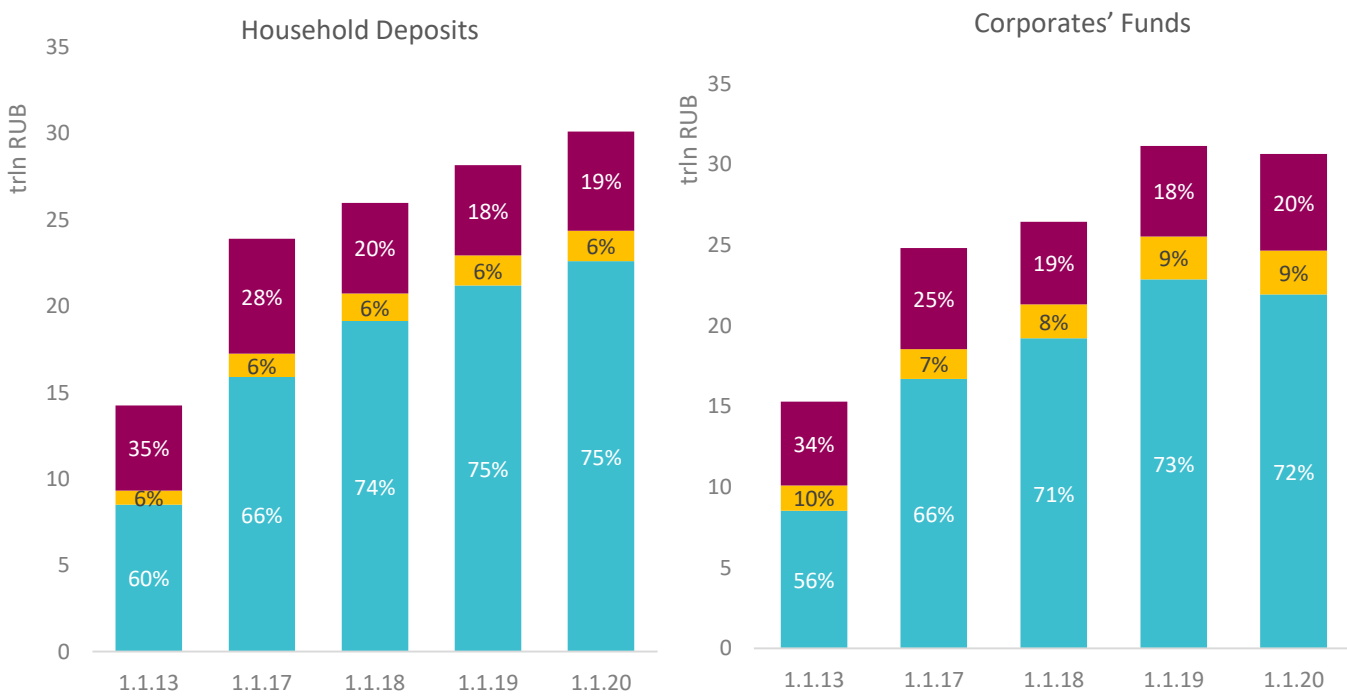
\* State and foreign equity participation is determined in accordance with the following IFRS criteria: IFRS 10 – control, IFRS 11 – joint control, and IAS 28 - significant influence.

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

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



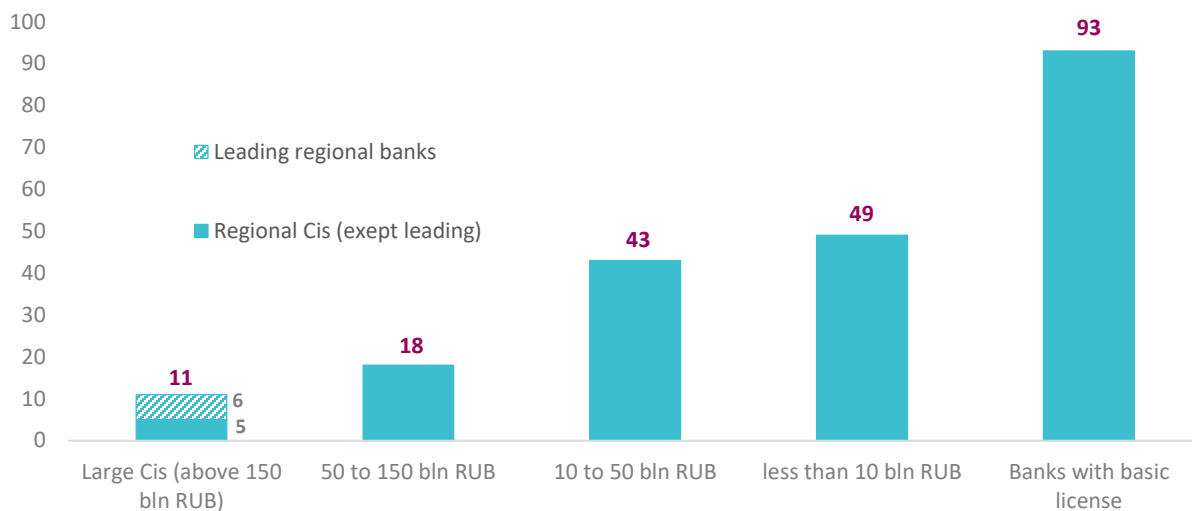
88-91



\* 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.

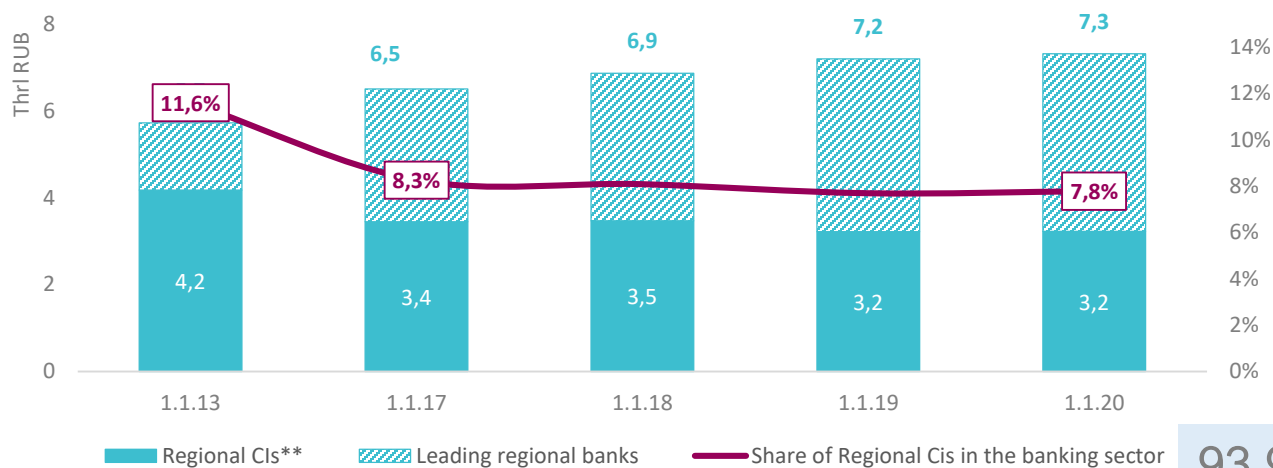
# 16. Regional banks

Regional Banks Grouped by Asset Size (01.01.2020)



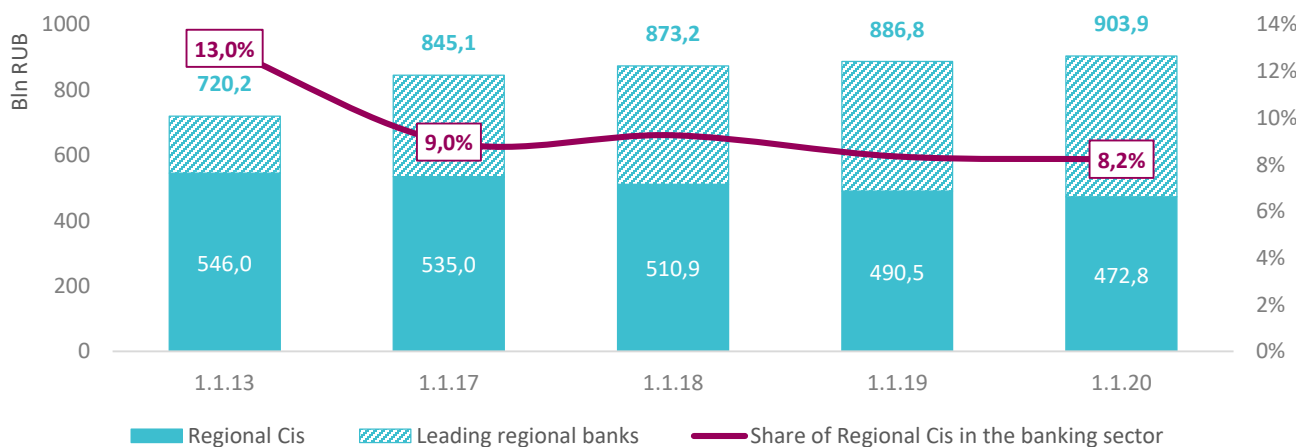
92

Assets



93,94

Capital



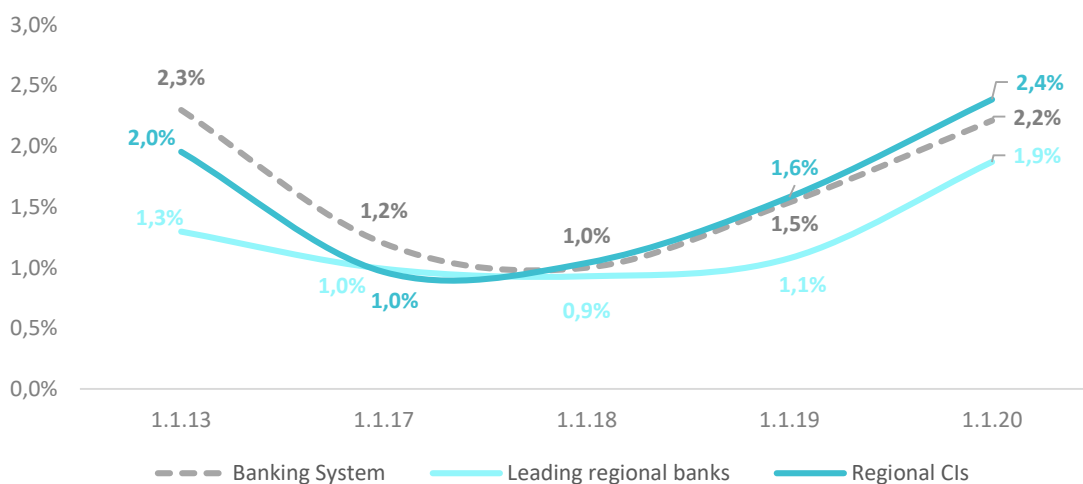
\* - Leading regional banks, ranked in Russia's TOP-30 (except for "VTB Bank" (PJSC)): "Ak Bars Bank" (PJSC), Bank "Saint-Petersburg" PJSC, PJSC "CB Vostochny", Joint-Stock Bank "Rossiya", PJSC "Sovcombank", PJSC "UBRD".

\*\* - 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.



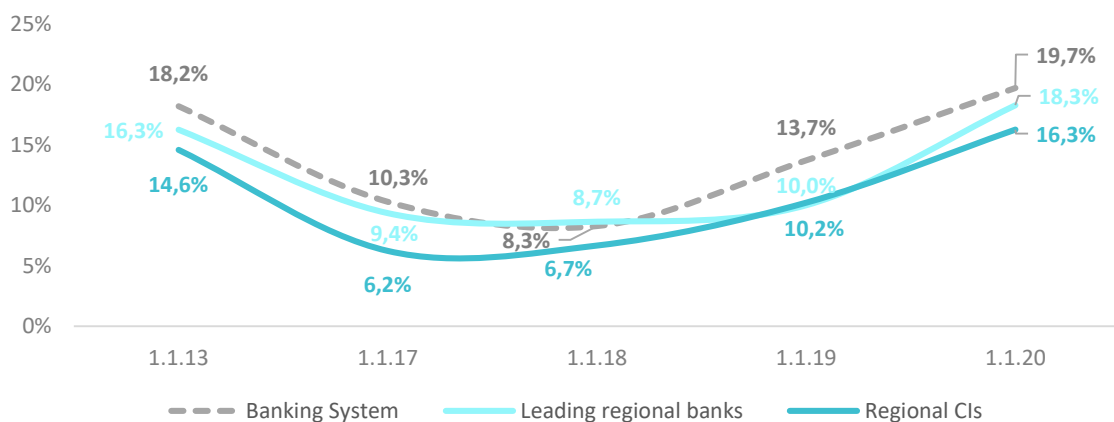
# 16. Regional banks

### Profitability of Assets

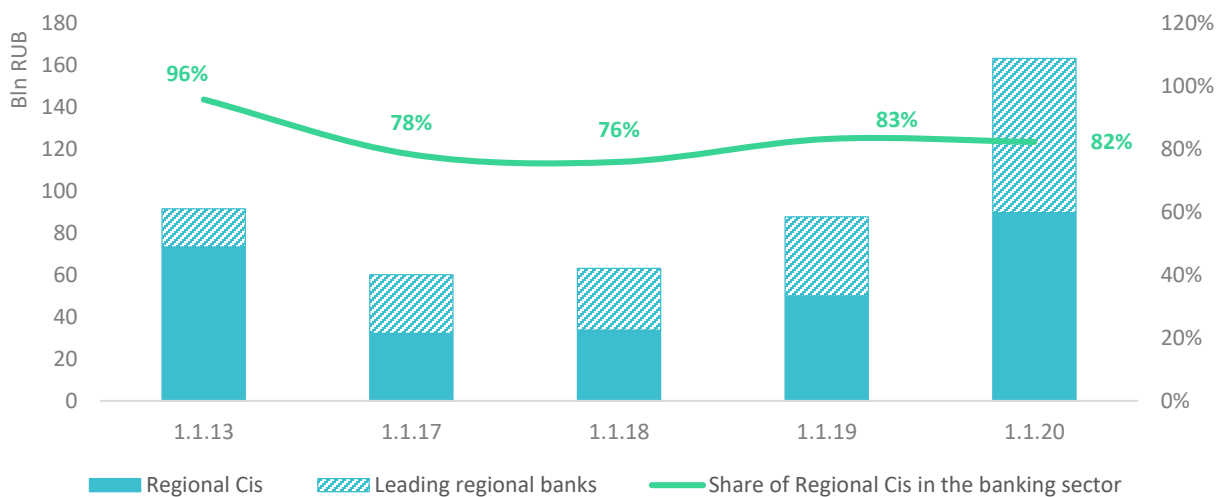


95,96

### Profitability of Capital



### Finacial Result



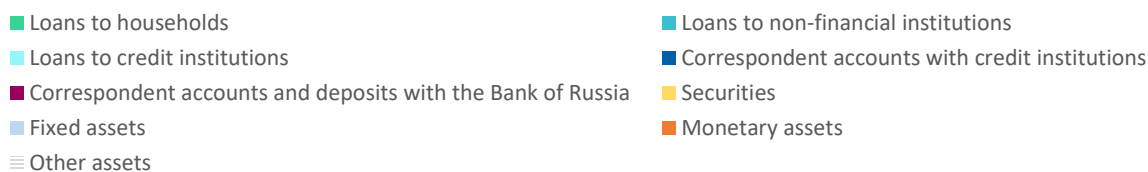
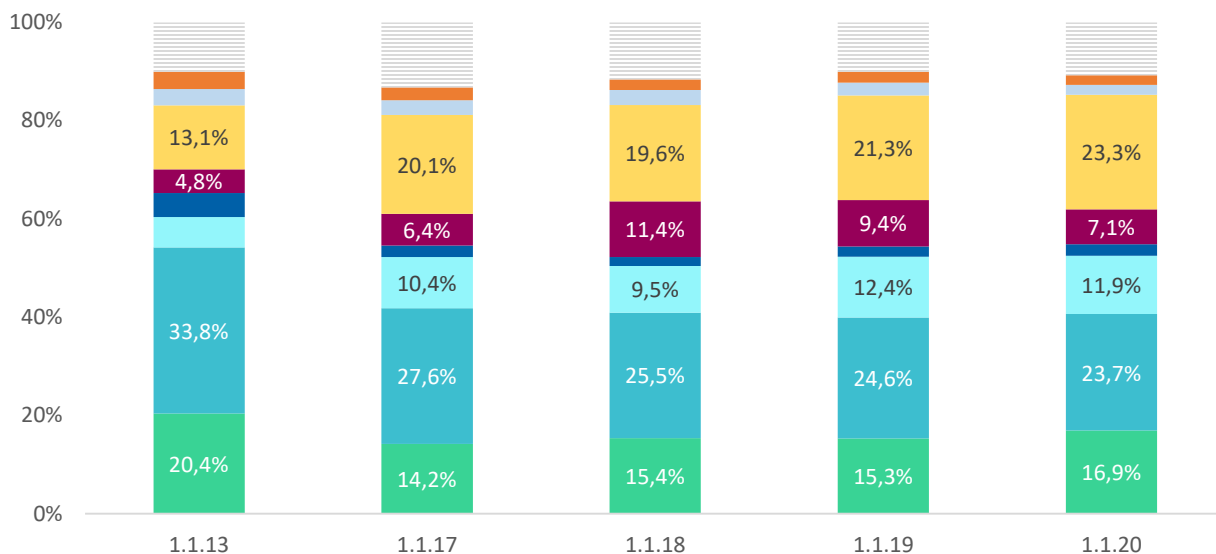
97

\* - 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 "Sovkombank", PJSC "UBRD".

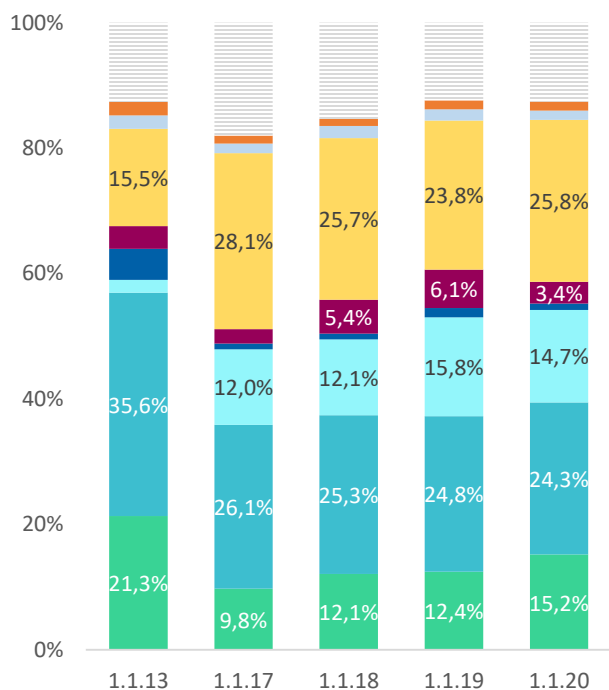
# 16. Regional banks

### Regional Banks Asset Structure

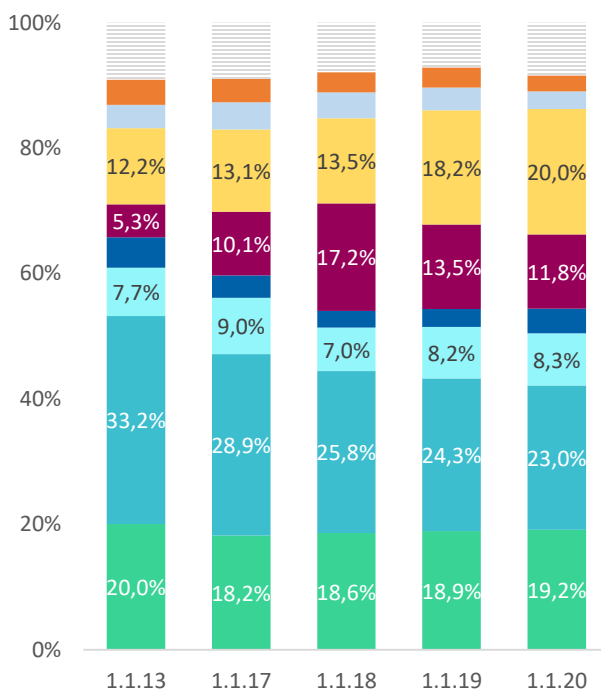


98-100

### Leading Regional Banks

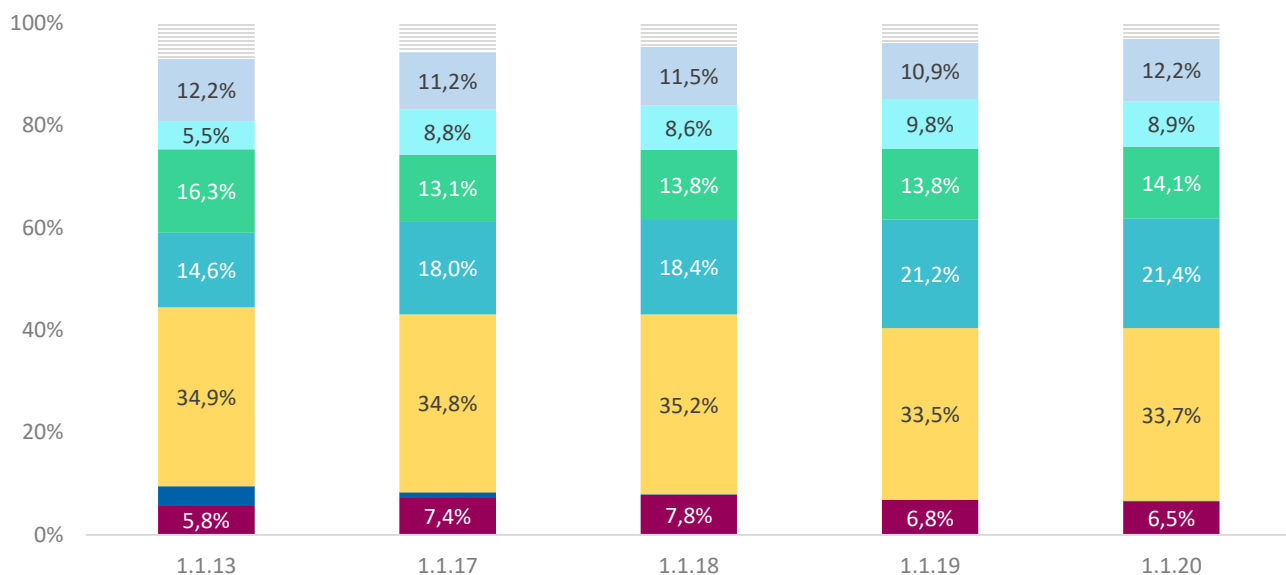


### Regional Banks (except leading)



# 16. Regional banks

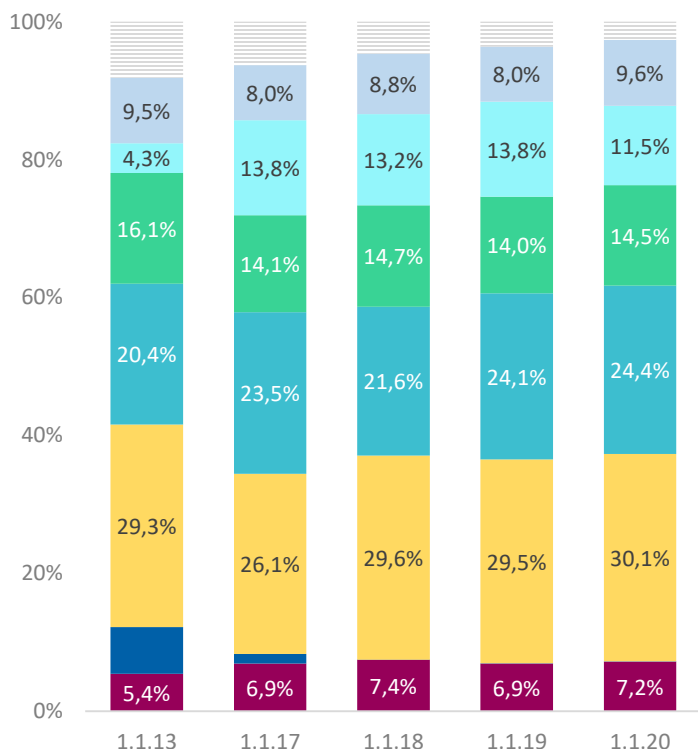
### Regional Banks Liabilities Structure



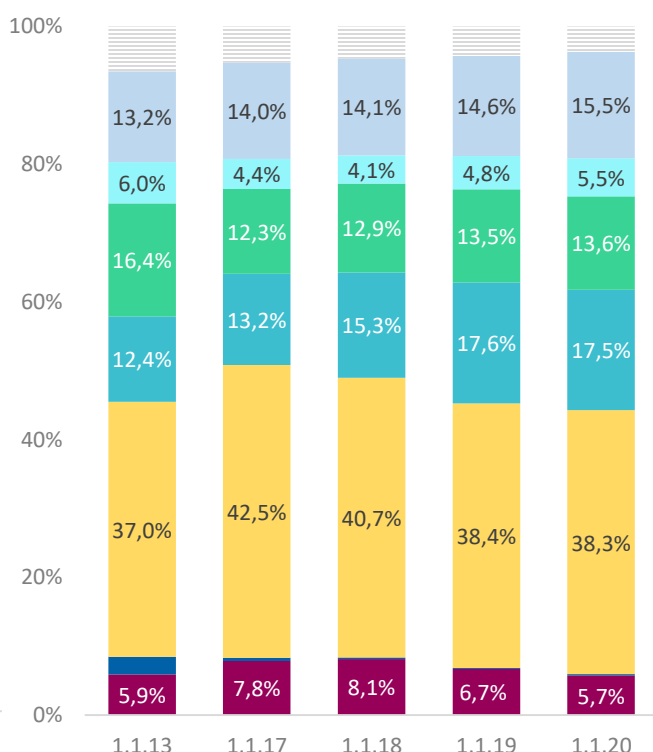
- Potential loss provision
- Household deposits
- Corporates' funds in current and other accounts
- Funds received from the Bank of Russia
- Corporates' deposits
- Loans received from other credit institutions
- Funds and profits
- Other liabilities\*\*

101-103

### Leading Regional banks

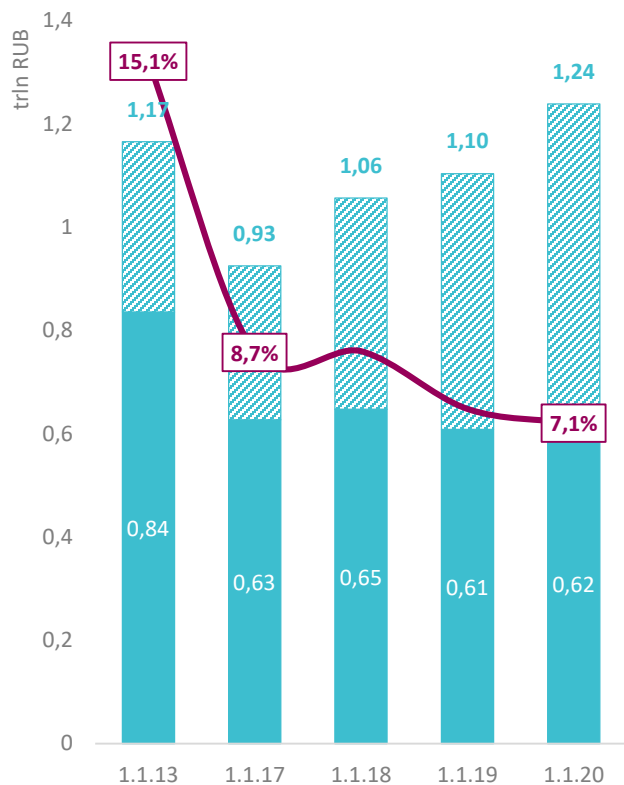


### Regional Banks (except leading)

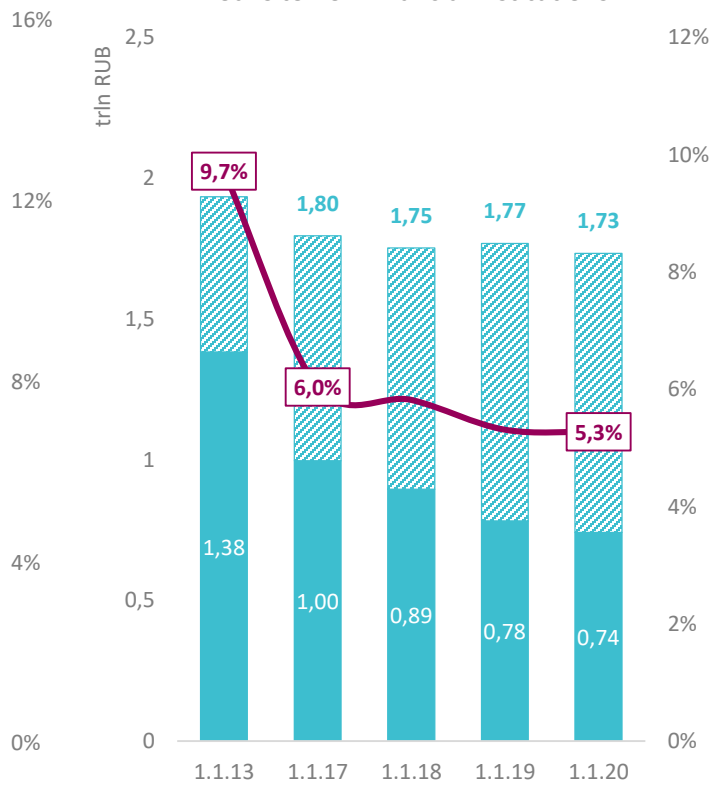


# 16. Regional banks

### Loans to households



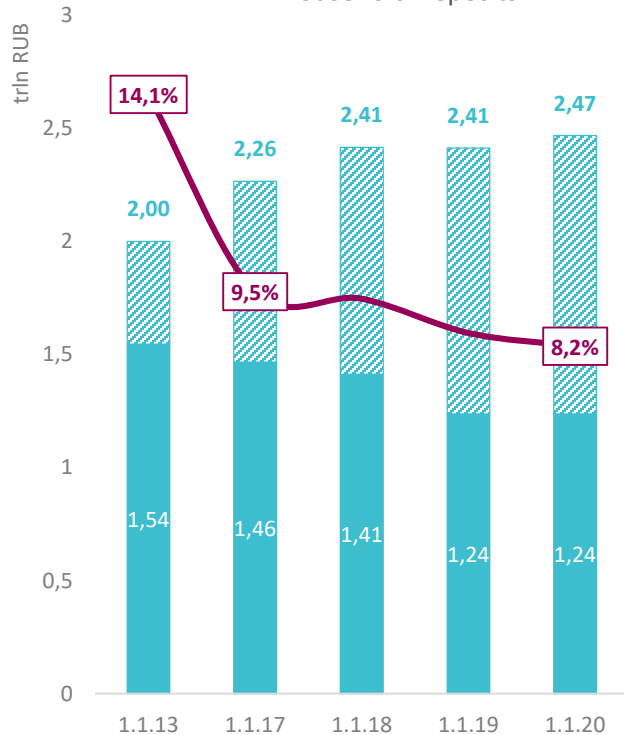
### Loans to non-financial institutions



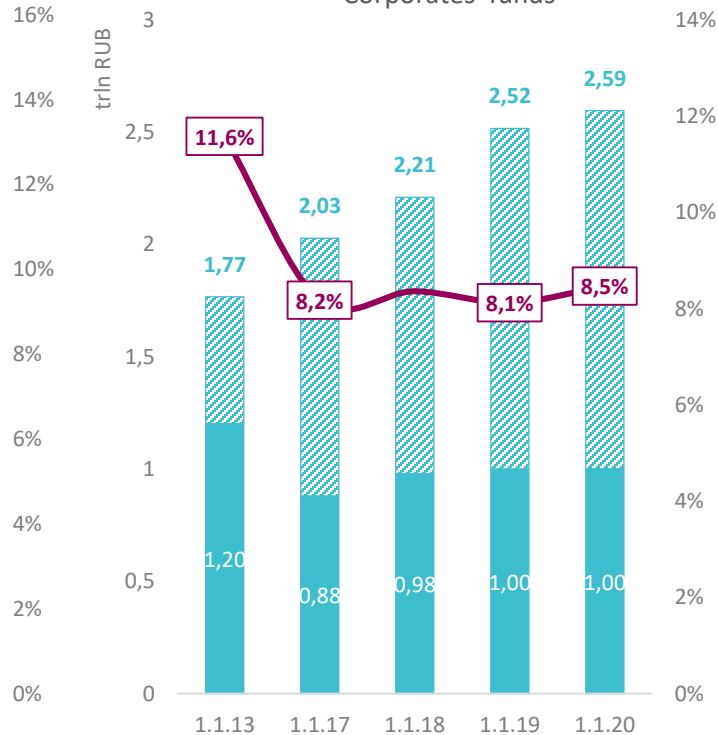
■ Regional Cis    
 ▨ Leading regional banks    
 — Share of Regional Cis in the banking sector

104-107

### Household Deposits



### Corporates' funds



# Figures

## Macroprudential Indicators

Indicator	1.1.13	1.1.14	1.1.15	1.1.16	1.1.17	1.1.18	1.1.19	1.1.20
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	94 083,7	96 581,2
% of GDP	72,6	78,5	98,0	99,5	92,9	92,6	90,6	88,3
Banking sector own funds (capital) <sup>1</sup> , bln RUB	6 112,9	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3	10 269,3	10 981
% of GDP	9,0	9,7	10,0	10,8	10,9	10,2	9,9	10,0
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	48 273,2	51 427,3
% of GDP	40,6	44,4	51,6	52,7	47,5	46,0	46,5	47,0
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	14 901,4	17 650,7
% of GDP	11,4	13,6	14,3	12,8	12,5	13,2	14,3	16,1
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	13 098,1	13 558,0
% of GDP	10,3	10,7	12,3	14,1	13,3	13,4	12,6	12,4
Household deposits , bln RUB	14 251,0	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4	28 460,2	30 549,0
% of GDP	20,9	23,2	23,4	27,8	28,1	28,2	27,4	27,9
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	28 006,0	28 146,4
% of GDP	21,4	23,1	29,6	32,5	28,2	27,0	27,0	25,7
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	103 875,8	109 361,5

# 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	1.1.20
1.	Cash, precious metals and stones – Total	1 554	1 609	2 754	1 898	1 592	1 904	1 998	1 866
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	4 230
3.	Correspondent accounts with credit institutions – Total	1 483	1 497	2 675	2 536	1 734	1 281	1 744	1 623
4.	Securities portfolio of credit institutions – Total	7 035	7 822	9 724	11 777	11 450	12 311	13 098	12 012
5.	Other equity	333	354	428	568	878	1 180	1 351	1 152
6.	Financial derivatives	164	176	2 299	1 261	704	505	729	584
7.	Loans and other claims – Total	33 993	40 535	52 116	57 511	55 622	58 122	65 124	1 677
	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	68 138
	of which: Overdue debt	1 257	1 398	1 978	3 047	2 892	2 993	3 051	3 655
	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	33 777
	of which: Overdue debt	924	934	1 251	2 076	1 892	1 942	2 093	2 618
7.1.2.	Loans and other placements to households	7 737	9 957	11 330	10 684	10 804	12 174	14 901	17 651
	of which: Overdue debt	313	440	667	864	858	849	760	765
7.1.3.	Loans and other placements to credit institutions	4 230	5 131	6 895	8 610	9 091	9 805	9 336	8 960
	of which: Overdue debt	5	11	44	64	95	146	119	134
8.	Fixed assets (incl. intangible), other real estate, and inventories	1 091	1 148	1 222	1 278	1 487	1 513	1 626	1 677
9.	Retained Earnings	210	192	177	125	385	328	330	430
10.	Other assets – Total	1 486	1 826	2 960	3 580	3 166	3 313	3 755	4 835
	<b>Total Assets</b>	<b>49 510</b>	<b>57 423</b>	<b>77 653</b>	<b>83 000</b>	<b>80 063</b>	<b>85 192</b>	<b>94 084</b>	<b>96 581</b>

# 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	1.01.20
1. Funds and profit of credit institutions – Total	5 911	6 629	6 922	7 552	8 611	8 963	9 306	10 009
2. 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	2 451
3. Funds in credit institutions' accounts – Total	463	584	965	801	829	775	880	700
4. 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	8 147
5. Clients' funds – Total	30 120	34 931	43 814	51 907	50 003	53 703	60 702	63 435
5.3. Corporates' funds in current and other accounts	5 707	6 516	7 435	8 905	8 764	9 104	9 772	10 104
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	21 704
5.6. Household deposits	14 251	16 958	18 553	23 219	24 200	25 987	28 460	30 549
6. Bonds	1 037	1 213	1 358	1 266	1 093	1 211	1 329	1 904
7. Promissory notes and bank acceptances	1 149	1 004	868	696	441	428	439	382
8. Financial derivatives	135	135	1 953	881	483	337	504	567
9. Other liabilities – Total	3 265	3 682	5 892	7 443	7 318	8 493	9 127	9 708
of which:								
9.1. Potential loss provision	2 441	2 852	4 054	5 406	5 594	6 916	7 539	8 140
<b>Total Liabilities</b>	<b>49 510</b>	<b>57 423</b>	<b>77 653</b>	<b>83 000</b>	<b>80 063</b>	<b>85 192</b>	<b>94 084</b>	<b>96 581</b>

# Figures

## Balance Sheet Structure by Bank Groups

Leaders

<b>Assets structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Loans, deposits and other placements, including:	70,8%	72,5%	72,2%	73,8%	73,4%
Loans to households	13,5%	13,9%	15,0%	20,4%	23,1%
Loans to non-financial institutions	45,9%	44,3%	44,7%	42,3%	39,6%
Loans to credit institutions	6,7%	7,8%	7,1%	5,3%	3,9%
Correspondent accounts with credit institutions	1,3%	1,3%	1,2%	1,1%	0,7%
Correspondent accounts and deposits with the Bank of Russia	1,8%	2,7%	2,9%	3,0%	4,2%
Securities	14,1%	12,7%	12,7%	10,7%	11,2%
Fixed assets	2,8%	2,5%	2,4%	2,3%	2,2%
Monetary assets	4,1%	2,3%	2,6%	2,4%	2,5%

<b>Liabilities structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Corporates' funds in current and other accounts	9,0%	10,9%	10,3%	9,8%	9,3%
Corporates' deposits	16,3%	20,6%	21,0%	21,4%	20,0%
Household deposits	34,7%	35,9%	36,3%	38,8%	40,4%
Funds received from the Bank of Russia	7,8%	5,0%	1,9%	1,4%	1,3%
Potential loss provision	4,4%	4,7%	5,0%	5,2%	5,2%
Funds and profits	12,7%	13,4%	14,4%	13,1%	13,9%



# Figures

## Balance Sheet Structure by Bank Groups

### Large Credit Institutions

<b>Assets structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Loans, deposits and other placements, including:	69,8%	69,0%	67,1%	67,2%	70,6%
Loans to households	17,3%	12,5%	13,3%	11,5%	14,7%
Loans to non-financial institutions	38,7%	34,5%	30,1%	31,0%	32,0%
Loans to credit institutions	10,3%	14,5%	15,5%	14,3%	14,2%
Correspondent accounts with credit institutions	3,1%	2,3%	1,4%	2,1%	2,4%
Correspondent accounts and deposits with the Bank of Russia	3,5%	2,5%	5,1%	4,5%	2,5%
Securities	14,2%	15,9%	15,7%	16,6%	15,8%
Fixed assets	1,4%	1,1%	1,2%	1,2%	1,2%
Monetary assets	2,3%	1,5%	1,9%	1,8%	1,4%

<b>Liabilities structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Corporates' funds in current and other accounts	11,3%	11,1%	9,7%	10,1%	10,6%
Corporates' deposits	25,5%	21,8%	22,2%	25,7%	25,8%
Household deposits	22,8%	24,9%	25,7%	22,3%	24,1%
Funds received from the Bank of Russia	4,2%	2,7%	3,1%	4,5%	4,3%
Potential loss provision	5,3%	8,2%	10,4%	10,7%	9,6%
Funds and profits	10,6%	7,8%	6,4%	5,8%	5,7%

# Figures

## Balance Sheet Structure by Bank Groups

### Small & Medium Credit Institutions

<b>Assets structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Loans, deposits and other placements, including:	62,9%	60,2%	56,6%	54,6%	56,4%
Loans to households	17,0%	16,3%	16,7%	15,3%	14,0%
Loans to non-financial institutions	33,2%	26,9%	24,2%	23,0%	24,0%
Loans to credit institutions	8,5%	10,5%	10,5%	11,5%	13,0%
Correspondent accounts with credit institutions	5,7%	4,3%	3,3%	4,3%	4,1%
Correspondent accounts and deposits with the Bank of Russia	5,0%	6,5%	10,7%	12,3%	10,9%
Securities	14,6%	14,2%	15,9%	17,2%	17,9%
Fixed assets	2,6%	2,8%	2,8%	2,6%	2,1%
Monetary assets	2,9%	2,1%	2,0%	2,1%	1,9%

<b>Liabilities structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Corporates' funds in current and other accounts	15,7%	9,1%	10,0%	9,7%	12,0%
Corporates' deposits	13,6%	15,5%	15,7%	17,7%	18,1%
Household deposits	29,5%	30,7%	30,1%	25,8%	27,2%
Funds received from the Bank of Russia	3,6%	0,9%	0,5%	0,6%	0,3%
Potential loss provision	5,2%	10,3%	9,1%	8,3%	7,5%
Funds and profits	12,7%	12,0%	13,5%	14,2%	16,8%

# Figures

## Balance Sheet Structure by Bank Groups

### Banks with a basic license

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

<b>Assets structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Loans, deposits and other placements, including:	57,1%	52,7%	50,7%	45,7%	45,3%
Loans to households	12,2%	12,3%	11,1%	10,8%	10,9%
Loans to non-financial institutions	37,3%	32,1%	26,3%	25,5%	24,9%
Loans to credit institutions	5,8%	5,3%	4,4%	4,3%	4,4%
Correspondent accounts with credit institutions	7,9%	6,8%	5,0%	5,3%	5,9%
Correspondent accounts and deposits with the Bank of Russia	9,0%	15,0%	19,0%	24,4%	23,9%
Securities	12,4%	7,0%	7,3%	7,4%	8,4%
Fixed assets	4,0%	7,1%	7,1%	7,6%	5,6%
Monetary assets	4,7%	5,3%	4,4%	4,7%	4,2%

<b>Liabilities structure</b>	01.01.2013	01.01.2017	01.01.2018	01.01.2019	01.01.2020
Corporates' funds in current and other accounts	25,4%	17,4%	16,1%	18,7%	18,6%
Corporates' deposits	9,8%	8,0%	7,2%	8,0%	7,7%
Household deposits	35,5%	40,0%	38,2%	39,0%	40,0%
Funds received from the Bank of Russia	1,4%	0,1%	0,2%	0,3%	0,2%
Potential loss provision	5,4%	8,3%	8,5%	8,6%	8,7%
Funds and profits	13,9%	18,8%	17,4%	19,0%	18,7%

