

SUMMARY METHODOLOGY TABLES FOR GRANTED FUNDS

The tables contain aggregate data on the funds provided by credit institutions to resident legal entities (including financial organizations, organizations of various forms of incorporation and ownership and individual entrepreneurs) broken down by economic activity, to small and medium-sized businesses and resident individuals. Data are broken down by domestic and foreign currency and precious metals compiled by borrowers' residence:

for legal entities — official registration place in according to Article 54 of The Russian Civil Code or its executive office place;

for legal entities branches (in case of branches credit granting) — official registration place due to constituent document;

for individuals — permanent residence address checked in passport.

Regional information presented in the *Statistics* section of the Bank of Russia website is broken down in accordance with the Constitution of the Russian Federation (Article 5) by constituent entity of the Russian Federation (Article 65), and by federal district which structure is determined by President of the Russian Federation Decree No. 849, dated May 13, 2000 (as amended). Information on autonomous areas is shown separately for each autonomous area and also included in the data on the region of which it is part.

Since reporting date of February 01, 2019 the source of credit information to legal entities and entrepreneurs is reports compiled by Russian credit institutions (including the State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)” and non-bank credit institutions) (further — credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities”; the source of credit information to individuals— 0409316 “Information on Granted Funds to Individuals”. The forms are in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). The type of economic activity of a legal entity or individual entrepreneur is determined by its core activity.

Volume of loans extended to legal entities and entrepreneurs — data on the volume of loans granted by credit institutions to legal entities and individual entrepreneurs on monthly basis broken down by type of economic activity and also separately to small and medium-sized businesses.

Outstanding amount of loans extended to legal entities and entrepreneurs — data on the balance of debt (including overdue debt) on loans granted to legal entities and individual entrepreneurs broken down by type of economic activity and also separately to small and medium-sized businesses.

Overdue loans extended to legal entities and entrepreneurs — data on the balance of overdue debt on loans granted to legal entities and individual entrepreneurs broken down by type of economic activity and also separately to small and medium-sized businesses.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation” according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

Volume of loans granted to resident individuals – data on the volume of loans granted by credit institutions to resident individuals on monthly basis.

Outstanding amount of loans granted to resident individuals – data on the balance of debt (including overdue debt) on loans granted to resident individuals.

Overdue loans granted to resident individuals – data on the balance of overdue debt on loans granted to resident individuals.

The list of **30 largest banks of the Russian Federation** is published in the Bank of Russia Bulletin (Vestnik Banka Rossii) and its electronic version is available on the Bank of Russia website. The actual list of 30 largest banks of the Russian Federation is used for each reporting period.

Existing discrepancies between totals and sums of items are due to rounding.

Historical data, until 01 January, 2019, will be available on the official website of the Bank of Russia in the retrospective webpage of the subsection “Granted Funds and Borrowings till 01.02.2019”.

TABLES FOR BORROWINGS

The tables contain aggregate data on the balances of funds in rubles, foreign currency and precious metals borrowed by credit institutions as of the reporting date from customers other than credit institutions, broken down by federal district and constituent entity of the Russian Federation. These data are grouped by the place where the funds are raised by credit institutions.

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Customer funds are balances of funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds raised as subordinated debt (deposit, loan, bonded loan).

Funds of public organizations are balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations are balances of current accounts of private owned organizations — residents and nonresidents in rubles and foreign currency.

Deposits of legal entities (without individual entrepreneurs) are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with deposit certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

Funds of individual entrepreneurs are rubles and foreign currency-denominated funds and deposits of individual entrepreneurs operating without setting up legal entities.

Individual deposits are ruble and foreign currency-denominated funds of residents and nonresidents on deposits and funds raised with savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of safe deposit box rent.

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Retrospective Information

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Borrower activities correspond to the Russian Classification of Economic Activities (RCEA). The type of economic activity of a legal entity or individual entrepreneur is determined by its core activity.

Volume of loans extended to legal entities and entrepreneurs — data on the volume of loans granted by credit institutions to legal entities and individual entrepreneurs presented cumulatively since the beginning of the year broken down by type of economic activity and also separately to small and medium-sized businesses.

Outstanding amount of loans extended to legal entities and entrepreneurs — data on the balance of debt (including overdue debt) on loans granted to legal entities and individual entrepreneurs broken down by type of economic activity and also separately to small and medium-sized businesses.

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Volume of loans granted to resident individuals – data on the volume of loans granted by credit institutions to resident individuals presented cumulatively since the beginning of the year.

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Overdue loans granted to resident individuals – data on the balance of overdue debt on loans granted to resident individuals.

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