

## 3.4 Structure of Assets and Liabilities

### Balance Sheet

Indicator, RUB bln	2019	2018	Change
<b>Assets</b>			
Cash and cash equivalents	953,645	1,162,779	-18%
Obligatory reserves with the Bank of Russia	16,944	13,065	+30%
Due from credit and other financial institutions	348,794	13,183	+2546%
Trading financial assets	38,550	15,665	+146%
Investment financial assets	258,168	214,481	+20%
Loans to customers	788,655	709,045	+11%
Investments in associates	2,350	2,275	+3%
Property and equipment	9,515	7,182	+32%
Other assets	6,876	8,252	-17%
<b>Total assets</b>	<b>2,423,497</b>	<b>2,145,927</b>	<b>+13%</b>
<b>Liabilities and equity</b>			
Due to the Bank of Russia	-	-	-
Due to banks	677,936	552,930	+23%
Due to customers	1,339,535	1,272,175	+5%

Indicator, RUB bln	2019	2018	Change
Financial liabilities measured at fair value	9,874	6,329	+56%
Debt securities issued	168,549	105,305	60%
Deferred tax liability	3,370	4,248	-21%
Other liabilities	13,801	13,767	0%
<b>Total liabilities</b>	<b>2,213,065</b>	<b>1,954,754</b>	<b>+13%</b>
<b>Equity</b>			
Share capital	30,692	27,942	+10%
Additional paid-in capital	58,210	46,247	+26%
Perpetual debt issued	37,871	46,691	-19%
Revaluation surplus for buildings	407	490	-17%
Fair value reserve for securities	1,146	(1,834)	+162%
Change in fair value of financial liability attributable to changes in the credit risk	64	-	+100%
Retained earnings	82,042	71,637	+15%
<b>Total equity</b>	<b>210,432</b>	<b>191,173</b>	<b>+10%</b>
<b>Total liabilities and equity</b>	<b>2,423,497</b>	<b>2,145,927</b>	<b>+13%</b>