CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(ONLINE VERSION)

STATISTICS

No. 206, December 2019

CONTENTS ***Tables***

Banking sector overview

The banking sector in the Russian economy

Table 1

Macroeconomic indicators of the Russian banking sector

	Indicator	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
1.	Banking sector total assets (liabilities) (billions of rubles)	57 423,1	77 653,0	82 999,7	80 063,3	85 191,8	94 083,7
	as % of GDP	*78,5*	*98,2*	*99,9*	*93,1*	*92,5*	*90,6*
2.	Banking sector capital,[1] billions of rubles	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3	10 269,3
	as % of GDP	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*	*9,9*
	as % of banking sector assets	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*	*10,9*
3.	Loans[2] to non-financial organisations and households, including overdue loans (billions of rubles)	32 456,3	40 865,5	43 985,2	40 938,6	42 366,2	48 273,2
	as % of GDP	*44,4*	*51,7*	*52,9*	*47,6*	*46,0*	*46,5*
	as % of banking sector assets	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*	*51,3*
	of which:						
	loans to non-financial organisations, including overdue loans (billions of rubles)	22 499,2	29 536,0	33 300,9	30 134,7	30 192,5	33 371,8
	as % of GDP	*30,8*	*37,4*	*40,1*	*35,0*	*32,8*	*32,1*
	as % of banking sector assets	*39,2*	*38,0*	*40,1*	*37,6*	*35,4*	*35,5*
	loans to households, including overdue loans (billions of rubles)	9 957,1	11 329,5	10 684,3	10 803,9	12 173,7	14 901,4
	as % of GDP	*13,6*	*14,3*	*12,9*	*12,6*	*13,2*	*14,3*
	as % of banking sector assets	*17,3*	*14,6*	*12,9*	*13,5*	*14,3*	*15,8*
	as % of household money income	*22,3*	*23,6*	*20,0*	*20,0*	*22,0*	*25,9*
3.1.	Bank loans in fixed capital investments of all types of businesses (excl. small businesses) (billions of rubles)	1 003,6	1 098,7	849,9	1 174,5	1 370,1	1 527,9
	as % of fixed capital investments of all types of businesses (excl. small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	*11,2*
4.	Securities acquired by credit institutions (billions of rubles)	7 227,4	8 358,1	10 115,2	9 901,1	10 563,9	11 484,2
	as % of GDP	*9,9*	*10,6*	*12,2*	*11,5*	*11,5*	*11,1*
	as % of banking sector assets	*12,6*	*10,8*	*12,2*	*12,4*	*12,4*	*12,2*
	of which:						
	debt investment	6 162,9	7 651,4	9 616,0	9 365,6	9 947,5	10 856,5
	equity investment	790,4	488,7	295,2	357,4	479,7	494,4
	discounted promissory notes	274,1	218,0	204,0	178,0	136,7	133,2
5.	Household deposits (billions of rubles)	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4	28 460,2
	as % of GDP	*23,2*	*23,5*	*27,9*	*28,1*	*28,2*	*27,4*
	as % of banking sector liabilities	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*	*30,2*
	as % of household money income	*38,0*	*38,7*	*43,4*	*44,8*	*47,0*	*49,5*
6.	Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions) (billions of rubles) [3]	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2	28 006,0
	as % of GDP	*23,1*	*29,6*	*32,6*	*28,3*	*27,0*	*27,0*
	as % of banking sector liabilities	*29,4*	*30,2*	*32,6*	*30,4*	*29,2*	*29,8*

Memo item (Rosstat data):

Indicator, billions of rubles	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
Gross domestic product (GDP)	73 133,9	79 058,5	83 094,3	86 014,2	92 101,3	103 875,8
Fixed capital investments of all types of businesses (excl. small businesses)	10 065,7	10 379,6	10 496,3	11 282,5	12 262,2	13 618,0
Household money income	44 650,4	47 920,6	53 525,9	53 991,0	55 272,1	57 456,5

Hereinafter, information for operating credit institutions as listed in the State Register of Credit Institutions Vnesheconombank is excluded from this list.

In certain cases minor discrepancies between the total and the sum of components are due to the rounding of data.

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Hereinafter, loans exclude created provisions.

[3] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution’s correspondent account.

Table 2

Growth in banking sector indicators (% over the period)

Date	Assets		Capital[1]		Loans to non-financial organisations		Loans to households				Household deposits		Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[3]	
							Total		Unsecured consumer loans[2]					
	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
1.03.18	-1,2	4,6	0,7	-0,9	-0,4	2,4	0,9	14,6	0,5	13,2	1,2	7,0	-2,4	0,3
1.04.18	0,7	5,5	4,6	2,9	1,5	4,8	1,6	15,7	1,5	13,9	1,1	8,7	1,1	3,9
1.05.18	3,4	9,0	0,8	2,3	2,7	6,2	1,8	16,6	1,5	14,7	2,6	10,2	1,3	6,6
1.06.18	-0,4	8,4	0,8	2,8	-0,5	5,7	2,0	18,1	2,3	15,6	-0,2	10,0	0,7	5,8
1.07.18	0,6	7,2	-4,1	-1,1	0,4	4,6	1,8	18,9	2,0	17,0	1,1	8,4	0,4	5,6
1.08.18	0,0	6,6	0,8	-2,0	0,6	4,9	2,0	19,7	2,3	18,1	0,3	8,9	-1,8	3,2
1.09.18	2,4	8,2	2,0	0,0	3,5	8,9	2,5	20,7	2,7	19,3	1,1	10,4	3,6	7,7
1.10.18	0,4	8,3	2,2	7,2	0,6	9,4	2,0	21,5	1,9	20,5	-1,6	8,8	0,1	9,3
1.11.18	1,7	9,5	0,8	7,6	0,3	9,8	1,7	22,1	2,1	21,4	0,5	9,3	-0,6	8,5
1.12.18	1,5	9,5	0,9	11,2	0,3	9,6	2,2	22,7	2,1	22,5	0,3	8,6	3,5	9,9
1.01.19	2,3	10,4	1,0	9,3	0,9	10,5	1,1	22,4	0,9	22,7	4,8	9,5	4,9	12,7
1.02.19	-2,2	9,5	-2,3	8,3	-0,6	9,5	1,3	23,1	1,4	23,2	-2,5	8,9	-1,3	9,6
1.03.19	0,0	10,9	0,8	8,4	0,4	10,4	1,2	23,5	0,8	23,6	1,5	9,3	1,0	13,5
1.04.19	0,4	10,5	0,5	4,2	0,4	9,2	1,7	23,6	2,0	24,2	0,2	8,3	-1,3	10,7
1.05.19	0,0	6,9	0,6	4,1	0,2	6,6	2,0	23,8	2,3	25,2	2,1	7,7	-2,4	6,7
1.06.19	0,6	7,9	0,7	3,9	0,2	7,3	1,6	23,3	2,1	24,9	0,0	7,9	1,7	7,7
1.07.19	-0,4	6,8	-3,6	4,4	-0,4	6,5	1,4	22,8	1,7	24,6	0,6	7,4	-2,0	5,1
1.08.19	1,2	8,1	3,5	7,3	0,1	6,0	1,2	21,9	2,1	24,4	0,2	7,3	-0,1	6,9
1.09.19	1,6	7,2	2,5	7,7	1,9	4,3	1,8	21,1	2,1	23,7	1,4	7,6	1,6	4,8
1.10.19	0,3	7,2	0,7	6,1	-0,7	2,9	1,6	20,7	1,7	23,4	-0,4	9,0	-0,5	4,2
1.11.19	0,3	5,7	0,5	5,7	0,6	3,3	0,9	19,7	1,3	22,6	0,1	8,5	-0,3	4,5
Memo item:														
Year-to-date growth	1,8		3,8		2,1		15,8		19,0		3,2		-3,7	
Growth in the corresponding period of the previous year	6,3		7,3		9,3		18,4		19,1		4,2		3,9	

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Credit institutions' financial statements as per Form 0409115 (Section 3, Loan receivables on other consumer loans grouped into a homogeneous loan portfolio)

[3] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Table 3

Growth in banking sector indicators (% over the year)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Assets	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*	*6,4*	*10,4*
Capital	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*	*4,2*	*0,1*	*9,3*
Loans to non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*	*-9,5*	*0,2*	*10,5*
Loans to households	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*	*1,1*	*12,7*	*22,4*
Household deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*	*7,4*	*9,5*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[1]	*51,3*	*26,6*	*10,3*	*15,0*	*22,7*	*14,0*	*16,0*	*38,6*	*15,6*	*-10,1*	*2,1*	*12,7*
Memo item:												
Gross domestic product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,3*	*4,9*	*3,5*	*7,1*	*12,8*

[1] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution’s correspondent account.

Institutional characteristics of the banking sector

Table 4

Quantitative characteristics of Russian credit institutions

(units)

Indicator	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Credit institutions registered by the Bank of Russia and other agencies	923	881	862	846	843
Operating credit institutions	561	484	464	454	454
of which:					
Banks	517	440	421	414	414
- with a universal licence	-	291	281	273	273
- with a basic licence	-	149	140	141	141
Non-bank credit institutions	44	44	43	40	40
Credit institutions that have been registered by the Bank of Russia but have yet to pay the authorised capital and receive a licence (within the time period established by law)	0	0	0	0	0
Credit institutions which have their licences revoked (cancelled) since the year start	54	67	15	22	22
Credit institutions which have been restructured since the year start	9	10	6	9	9

Table 5

Operating credit institutions by federal district*

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total
Central Federal District	319	*56,9*	272	*56,2*	263	*56,7*	258	*56,8*	258	*56,8*
including Moscow and the Moscow Region	284	*50,6*	245	*50,6*	238	*51,3*	233	*51,3*	233	*51,3*
North-Western Federal District	43	*7,7*	41	*8,5*	40	*8,6*	39	*8,6*	39	*8,6*
Southern Federal District	35	*6,2*	25	*5,2*	24	*5,2*	24	*5,3*	24	*5,3*
North Caucasian Federal District	17	*3,0*	12	*2,5*	11	*2,4*	11	*2,4*	11	*2,4*
Volga Federal District	71	*12,7*	67	*13,8*	63	*13,6*	60	*13,2*	60	*13,2*
Urals Federal District	26	*4,6*	23	*4,8*	23	*5,0*	23	*5,1*	23	*5,1*
Siberian Federal District	32	*5,7*	28	*5,8*	25	*5,4*	24	*5,3*	24	*5,3*
Far Eastern Federal District	18	*3,2*	16	*3,3*	15	*3,2*	15	*3,3*	15	*3,3*
Russian Federation	**561**	***100,0***	**484**	***100,0***	**464**	***100,0***	**454**	***100,0***	**454**	***100,0***

* By the registered location of the head office.

Table 6

Credit institutions' branches and internal structural divisions by federal district

Federal district	Regional credit institutions, units					Their branches and internal structural divisions in the district, units					Branches and internal structural divisions of other regions, units				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Central Federal District	319	272	263	258	258	8581	7614	6942	6973	6950	427	336	812	812	812
including Moscow and the Moscow Region[1]	284	245	238	233	233	4244	3723	3250	3273	3262	373	313	634	634	636
North-Western Federal District	43	41	40	39	39	316	268	442	432	430	3094	2722	2512	2506	2506
Southern Federal District	35	25	24	24	24	871	752	737	734	731	2822	2596	2569	2574	2573
North Caucasian Federal District	17	12	11	11	11	84	51	51	48	48	829	761	759	767	767
Volga Federal District	71	67	63	60	60	1314	1150	1093	1016	1013	6529	5829	5743	5786	5784
Urals Federal District	26	23	23	23	23	651	583	575	572	570	2524	2253	2220	2221	2219
Siberian Federal District	32	28	25	24	24	328	253	235	229	229	3680	3426	3367	3370	3363
Far Eastern Federal District	18	16	15	15	15	528	496	491	487	475	1598	1402	1403	1411	1413
Russian Federation	**561**	**484**	**464**	**454**	**454**	**34176**	**30492**	**29951**	**29938**	**29883**	**-**	**-**	**-**	**-**	**-**

[1] As a single region.

Table 7

Asset concentration in the Russian banking sector (operating credit institutions)

Credit institutions ranked by assets (in descending order)	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total
Top 5	47 513 821	*55,8*	56 865 733	*60,4*	56 516 470	*61,1*	58 024 064	*60,8*	58 132 229	*60,7*
6th through 20th	20 007 403	*23,5*	19 924 791	*21,2*	19 826 020	*21,4*	21 043 341	*22,0*	21 109 858	*22,0*
21st through 50th	9 167 982	*10,8*	9 230 511	*9,8*	8 805 718	*9,5*	9 097 958	*9,5*	9 090 893	*9,5*
51st through 200th	7 195 769	*8,4*	7 152 776	*7,6*	6 559 927	*7,1*	6 538 177	*6,8*	6 688 714	*7,0*
201+	1 306 864	*1,5*	909 875	*1,0*	780 496	*0,8*	762 304	*0,8*	753 129	*0,8*
Total	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 488 632**	***100,0***	**95 465 845**	***100,0***	**95 774 823**	***100,0***

Table 8

Asset concentration of operating credit institutions by federal district (assets of a district's top-5 credit institutions by assets to total assets of the district's operating credit institutions)

(%)

Federal district	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Central Federal District	*60,6*	*65,4*	*63,6*	*63,0*	*62,8*
including Moscow and the Moscow Region	*61,5*	*66,5*	*64,9*	*64,3*	*64,1*
North-Western Federal District	*80,0*	*83,5*	*97,6*	*97,6*	*97,6*
Southern Federal District	*75,7*	*84,8*	*85,4*	*86,1*	*86,3*
North Caucasian Federal District	*64,1*	*72,2*	*75,0*	*75,4*	*74,7*
Volga Federal District	*55,1*	*64,0*	*62,1*	*64,9*	*65,7*
Urals Federal District	*74,2*	*73,6*	*73,2*	*73,4*	*73,6*
Siberian Federal District	*67,9*	*70,3*	*72,2*	*73,7*	*74,0*
Far Eastern Federal District	*86,2*	*89,0*	*89,7*	*89,3*	*88,9*
Russian Federation	***55,8***	***60,4***	***61,1***	***60,8***	***60,7***

Table 9

Assets of operating credit institutions (broken down by group and change over the period from 1.01.2019 until 1.11.2019)

Group as of 1.01.2019 (ranked by assets)		Number of credit institutions as of 1.01.2019	Groups as of 1.11.2019					Revoked (cancelled) licences	Restructured credit institutions
			1	2	3	4	5		
1	Top-5 credit institutions	5	4	1					
2	6th through 20th credit institutions	15	1	12	1				1
3	21st through 50th credit institutions	30		2	26				2
4	51st through 200th credit institutions	150			3	138	3	3	3
5	201+	284				12	240	19	3
Operating since 1.01.2019							1		
Total for the period								22	9
Total as of 1.01.2019[1]		**484**							
Total as of 1.11.2019[1]		**454**	**5**	**15**	**30**	**150**	**244**		

- credit institutions ranked into a higher group by assets (green)
- credit institutions which remained in the same group (white)
- credit institutions ranked into a lower group (yellow)

[1] Credit institutions which failed to submit their statements are only included in total indicators as of the respective dates.

Table 10

Individual indicators of credit institutions with foreign stakes in authorised capital vs indicators of operating credit institutions (%)

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19[1]
Credit institutions with a foreign stake of more than 50% in the authorised capital					
Assets	*12,3*	*9,6*	*9,8*	*9,4*	*9,6*
Capital	*11,9*	*13,4*	*13,8*	*13,5*	*13,5*
Correspondent accounts with non-resident banks	*10,4*	*13,2*	*12,4*	*10,7*	*8,5*
Loans to non-financial organisations	*8,8*	*6,6*	*6,4*	*6,3*	*6,3*
Loans to households	*14,2*	*12,6*	*13,2*	*13,3*	*13,4*
Loans to and deposits of credit institutions	*20,7*	*15,5*	*19,2*	*17,3*	*18,6*
Household deposits	*12,0*	*8,8*	*8,3*	*8,4*	*8,5*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*11,3*	*10,4*	*11,6*	*10,9*	*10,8*
Current year profit (loss)	*29,3*	*13,4*	*14,5*	*14,3*	*14,1*
Memo item:					
Number of credit institutions, units	84	77	74	75	75
including wholly foreign-owned credit institutions					
Assets	*6,5*	*6,2*	*6,5*	*6,2*	*6,3*
Capital	*10,2*	*9,6*	*9,9*	*9,8*	*9,8*
Correspondent accounts with non-resident banks	*7,7*	*12,1*	*10,5*	*7,7*	*5,7*
Loans to non-financial organisations	*4,6*	*4,8*	*4,7*	*4,7*	*4,6*
Loans to households	*9,2*	*8,1*	*8,2*	*8,3*	*8,3*
Loans to and deposits of credit institutions	*9,5*	*10,4*	*13,8*	*12,1*	*13,2*
Household deposits	*5,7*	*5,0*	*5,0*	*5,0*	*5,0*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*7,2*	*7,5*	*8,4*	*7,9*	*7,7*
Current year profit (loss)	*21,2*	*10,3*	*10,6*	*10,5*	*9,9*
Memo item:					
Number of credit institutions, units	65	61	60	60	60

[1] In accordance with the lists of credit institutions with foreign stakes as of 1.10.2019.

[2] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution’s correspondent account.

Table 11

Individual indicators of credit institutions undergoing bankruptcy prevention measures[1]

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector
Assets	10 374,6	*12,2*	9 953,7	*10,6*	9 119,7	*9,9*	7 788,2	*8,2*	7 720,7	*8,1*
Capital	-480,5	*-5,1*	-602,4	*-5,9*	-810,2	*-8,2*	-954,2	*-9,0*	-942,3	*-8,8*
Loans to non-financial organisations	2 586,5	*8,6*	2 501,6	*7,5*	3 164,6	*9,5*	2 612,7	*7,7*	2 641,9	*7,8*
of which: overdue loans	984,1	*50,7*	1 032,5	*49,3*	1 438,1	*54,7*	1 382,1	*50,9*	1 434,9	*52,7*
Loans to households	556,6	*4,6*	657,7	*4,4*	771,2	*4,7*	551,3	*3,2*	554,6	*3,2*
of which: overdue loans	179,8	*21,2*	144,6	*19,0*	137,9	*17,2*	98,2	*12,3*	88,5	*11,1*
Household deposits	2 084,1	*8,0*	1 879,4	*6,6*	2 036,1	*7,0*	1 201,7	*4,1*	1 200,5	*4,1*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	2 141,0	*8,6*	2 047,1	*7,3*	2 300,2	*8,6*	1 958,4	*7,2*	1 948,9	*7,2*
Memo item:										
Number of credit institutions,[1] units	29	*5,2*	28	*5,8*	24	*5,2*	23	*5,1*	23	*5,1*

[1] Credit institutions undergoing bankruptcy prevention measures with the participation of the Bank of Russia or the State Corporation Deposit Insurance Agency in accordance with Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

[2] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Credit institutions' performance
Main trends

Table 12

Bank assets grouped by investment

(billions of rubles)

	Assets	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1.	Money, precious metals and gemstones – total	1 903,8	1 998,2	1 691,8	1 822,7	1 825,4
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	1 735,1	1 889,9	1 535,7	1 504,9	1 491,5
2.	Accounts with the Bank of Russia – total	4 734,6	4 328,3	3 809,1	5 573,9	5 167,5
	of which:					
2.1.	Bank correspondent accounts of credit institutions with the Bank of Russia	1 887,5	1 849,6	2 352,5	2 634,3	3 116,6
2.2.	Bank required reserves of credit institutions transferred to the Bank of Russia	503,1	573,7	595,2	619,5	618,5
2.3.	Deposits and other funds placed with the Bank of Russia	2 341,8	1 902,0	857,3	2 314,7	1 422,7
3.	Correspondent accounts with credit institutions – total	1 280,7	1 744,3	1 971,7	2 114,6	2 238,4
	Including:					
3.1.	Correspondent accounts with resident credit institutions	432,6	477,6	420,7	389,7	432,3
3.2.	Correspondent accounts with non-resident banks	848,1	1 266,7	1 551,0	1 725,0	1 806,1
4.	Securities – total	10 563,9	11 484,2	11 231,8	10 713,3	11 194,4
	of which:					
	revaluation of securities	30,7	-259,4	-506,9	-270,6	-204,2
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	-32,4	-29,8	-29,2
	Including:					
4.1.	Debt investment	9 947,5	10 856,5	10 762,4	10 230,3	10 706,2
4.1.1.	Bonds of the Bank of Russia	340,3	1 343,7	1 672,5	807,1	1 083,3
4.2.	Equity investment	479,7	494,4	411,7	426,4	431,9
4.3.	Discounted promissory notes	136,7	133,2	57,8	56,6	56,3
5.	Stakes in authorised capital	2 927,3	2 965,2	2 776,7	2 684,8	2 675,4
	of which: revaluation	-	-	-329,4	-60,6	-59,4
	Of which:					
5.1.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	1 747,0	1 613,9	1 657,4	1 545,4	1 565,1
5.2.	Other stakes in authorised capital	1 180,3	1 351,3	1 119,2	1 139,3	1 110,4
6.	Derivatives providing economic benefits	505,0	728,8	534,5	568,4	527,3
7.	Loans[1] including revaluation and value adjustment of issued (placed) funds – total	58 122,3	65 123,9	64 241,4	65 264,5	65 406,7
	Of which:					
	revaluation of issued (placed) funds	-	-	-847,2	-776,7	-728,2
	value adjustment of issued (placed) funds	-	-	-345,9	-369,1	-381,2
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	58 122,3	65 123,9	65 434,5	66 410,3	66 516,1
	of which: overdue loans	2 993,5	3 050,5	3 694,8	3 785,2	3 801,6
	Of which:					
7.1.1.	Loans to non-financial organisations	30 192,5	33 371,8	33 454,4	33 858,3	34 060,3
	of which: overdue loans	1 942,4	2 093,3	2 628,7	2 717,1	2 720,9
7.1.2.	Loans to financial institutions (except banks)	3 627,4	4 639,2	4 436,1	4 718,8	4 746,6
	of which: overdue loans	55,7	77,4	133,0	137,0	149,4
7.1.3.	Loans to public financial authorities and extra-budgetary funds	907,9	885,2	628,0	598,2	570,2
	of which: overdue loans	0,5	0,1	0,1	0,3	0,4
7.1.4.	Loans to households	12 173,7	14 901,4	16 328,6	17 104,2	17 250,4
	of which: overdue loans	848,9	760,4	802,6	798,0	800,0
7.1.5.	Loans to credit institutions	9 804,6	9 335,6	8 981,2	8 452,3	8 234,2
	of which: overdue loans	146,0	119,3	130,4	132,7	130,8
7.1.6.	Acquired claims (except overdue loans)	1 281,8	1 772,2	1 400,7	1 472,5	1 447,5
8.	Fixed assets, other real estate, intangible assets and inventories	1 512,9	1 625,9	1 598,2	1 618,1	1 618,1
8.1	of which: real estate temporarily unused in core activities	207,5	255,0	242,3	243,7	242,3
9.	Other assets – total	3 641,2	4 084,9	4 633,4	5 105,5	5 121,6
	Of which:					
9.1.	Float	1 237,6	1 678,1	1 377,3	1 496,3	1 426,1
9.2.	Debtors	489,1	534,3	649,4	927,6	939,5
9.3.	Disposition of profits	327,7	330,0	245,7	339,5	361,8
	of which: profit tax	306,0	323,4	244,1	335,4	357,6
9.4.	Claims on accrued interests (except accrued interest (coupons) on securities)	1 035,2	1 008,9	1 725,0	1 715,2	1 761,8
Total assets		85 191,8	94 083,7	92 488,6	95 465,8	95 774,8

[1] Hereinafter, loans, deposits and other placements.

Table 13

Bank liabilities grouped by source of funds (billions of rubles)

	Liabilities	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1.	Bank funds and profits – total	8 962,9	9 306,1	8 616,4	9 275,2	9 520,2
	Including:					
1.1.	Authorised capital (except stocks/shares repurchased by credit institution)	2 667,5	2 695,8	2 661,3	2 836,3	2 839,4
1.2.	Additional paid-in capital	1 765,7	1 770,0	1 769,2	1 777,3	1 778,9
1.3.	Reserve fund	124,1	121,7	133,3	134,4	134,4
1.4.	Accumulated profit (loss) before tax	4 041,3	4 447,2	3 577,2	3 990,4	4 181,4
	Of which:					
1.4.1.	Current year profit (loss)	789,7	1 344,8	1 004,9	1 501,1	1 696,4
2.	Bank of Russia loans	2 016,5	2 607,4	2 592,2	2 566,6	2 559,6
3.	Accounts of credit institutions – total	774,8	879,5	712,4	722,7	835,8
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	396,2	430,5	310,2	273,7	328,3
3.2.	Correspondent accounts of non-resident banks	253,1	338,9	288,1	271,5	302,4
4.	Loans from other credit institutions – total	9 265,3	9 190,3	7 550,0	7 225,5	7 009,2
5.	Customer funds – total[1]	53 703,0	60 701,8	61 359,0	63 306,2	63 448,2
	Of which:					
5.1.	Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	24 843,2	28 006,0	26 795,9	27 052,5	26 964,1
5.1.1.	of which: funds of organisations	9 103,6	9 772,3	9 896,7	10 313,2	10 123,7
5.2.	Deposits and funds placed with Ministry of Finance, local governments, regional budget funds, public and other extra-budgetary funds	2 171,8	3 429,8	4 703,1	5 899,7	6 011,7
5.2.2.	of which: regional budget funds, public and other extra-budgetary funds	11,0	11,5	46,1	44,4	38,8
5.3.	Customer float	536,9	631,1	700,1	786,1	872,8
5.4.	Household deposits	25 987,4	28 460,2	28 982,5	29 351,1	29 382,9
5.5.	Customer funds in factoring and forfeiting operations	23,4	21,9	40,5	44,6	43,7
6.	Bonds	1 211,4	1 328,7	1 592,6	1 782,5	1 818,7
7.	Promissory notes and bank acceptances	428,1	438,6	380,4	380,3	384,6
8.	Derivatives reducing economic benefits	337,1	503,8	447,6	454,4	465,3
9.	Loss provisions, including adjustment	6 916,5	7 538,8	7 223,3	7 711,2	7 717,5
	including:					
9.1.	adjustment of loss provisions to estimated loan loss provisions	-	-	-897,0	-657,3	-668,1
9.2	loss provisions, excluding adjustment	6 916,5	7 538,8	8 120,2	8 368,5	8 385,6
10.	Other liabilities – total	1 576,4	1 588,5	2 014,8	2 041,2	2 015,8
	of which:					
	revaluation of funding cost	-	-	0,1	0,0	0,0
	adjustment of funding cost	-	-	-120,5	-97,6	-100,1
	Of which:					
10.1.	Settlements of credit institutions upon certain operations	666,4	634,9	909,1	842,1	795,4
10.2.	Creditors	208,6	228,1	318,2	305,1	338,8
10.3.	Accrued interest liabilities (including interest/coupons on securities issued)	630,2	658,5	715,0	796,3	786,8
Total liabilities		85 191,8	94 083,7	92 488,6	95 465,8	95 774,8

[1] Including certificates of deposit and savings certificates

Table 14

Bank assets grouped by investment (as % of assets)

	Assets	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1.	Money, precious metals and gemstones – total	2,2	2,1	1,8	1,9	1,9
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	2,0	2,0	1,7	1,6	1,6
2.	Accounts with the Bank of Russia – total	5,6	4,6	4,1	5,8	5,4
	of which:					
2.1.	Bank correspondent accounts of credit institutions with the Bank of Russia	2,2	2,0	2,5	2,8	3,3
2.2.	Bank required reserves of credit institutions transferred to the Bank of Russia	0,6	0,6	0,6	0,6	0,6
2.3.	Deposits and other funds placed with the Bank of Russia	2,7	2,0	0,9	2,4	1,5
3.	Correspondent accounts with credit institutions – total	1,5	1,9	2,1	2,2	2,3
	Including:					
3.1.	Correspondent accounts with resident credit institutions	0,5	0,5	0,5	0,4	0,5
3.2.	Correspondent accounts with non-resident banks	1,0	1,3	1,7	1,8	1,9
4.	Securities – total	12,4	12,2	12,1	11,2	11,7
	of which:					
	revaluation of securities	0,0	-0,3	-0,5	-0,3	-0,2
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	0,0	0,0	0,0
	Including:					
4.1.	Debt investment	11,7	11,5	11,6	10,7	11,2
4.1.1.	Bonds of the Bank of Russia	0,4	1,4	1,8	0,8	1,1
4.2.	Equity investment	0,6	0,5	0,4	0,4	0,5
4.3.	Discounted promissory notes	0,2	0,1	0,1	0,1	0,1
5.	Stakes in authorised capital	3,4	3,2	3,0	2,8	2,8
	of which: revaluation	-	-	-0,4	-0,1	-0,1
	Of which:					
5.1.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	2,1	1,7	1,8	1,6	1,6
5.2.	Other stakes in authorised capital	1,4	1,4	1,2	1,2	1,2
6.	Derivatives providing economic benefits	0,6	0,8	0,6	0,6	0,6
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	68,2	69,2	69,5	68,4	68,3
	Of which:					
	revaluation of issued (placed) funds	-	-	-0,9	-0,8	-0,8
	value adjustment of issued (placed) funds	-	-	-0,4	-0,4	-0,4
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	68,2	69,2	70,7	69,6	69,5
	of which: overdue loans	3,5	3,2	4,0	4,0	4,0
	Of which:					
7.1.1.	Loans to non-financial organisations	35,4	35,5	36,2	35,5	35,6
	of which: overdue loans	2,3	2,2	2,8	2,8	2,8
7.1.2.	Loans to financial institutions (except banks)	4,3	4,9	4,8	4,9	5,0
	of which: overdue loans	0,1	0,1	0,1	0,1	0,2
7.1.3.	Loans to public financial authorities and extra-budgetary funds	1,1	0,9	0,7	0,6	0,6
	of which: overdue loans					
7.1.4.	Loans to households	14,3	15,8	17,7	17,9	18,0
	of which: overdue loans	1,0	0,8	0,9	0,8	0,8
7.1.5.	Loans to credit institutions	11,5	9,9	9,7	8,9	8,6
	of which: overdue loans	0,2	0,1	0,1	0,1	0,1
7.1.6.	Acquired claims (except overdue loans)	1,5	1,9	1,5	1,5	1,5
8.	Fixed assets, other real estate, intangible assets and inventories	1,8	1,7	1,7	1,7	1,7
8.1	of which: real estate temporarily unused in core activities	0,2	0,3	0,3	0,3	0,3
9.	Other assets – total	4,3	4,3	5,0	5,3	5,3
	Of which:					
9.1.	Float	1,5	1,8	1,5	1,6	1,5
9.2.	Debtors	0,6	0,6	0,7	1,0	1,0
9.3.	Disposition of profits	0,4	0,4	0,3	0,4	0,4
	of which: profit tax	0,4	0,3	0,3	0,4	0,4
9.4.	Claims on accrued interest (except accrued interests (coupons) on securities)	1,2	1,1	1,9	1,8	1,8
Total assets		100,0	100,0	100,0	100,0	100,0

Table 15

Bank liabilities grouped by source of funds (as % of liabilities)

Liabilities		1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1.	Bank funds and profits – total	10,5	9,9	9,3	9,7	9,9
	Including:					
1.1.	Authorised capital (except stocks/chares repurchased by credit institution)	3,1	2,9	2,9	3,0	3,0
1.2.	Additional paid-in capital	2,1	1,9	1,9	1,9	1,9
1.3.	Reserve fund	0,1	0,1	0,1	0,1	0,1
1.4.	Accumulated profit (loss) before tax	4,7	4,7	3,9	4,2	4,4
	Of which:					
1.4.1.	Current year profit (loss)	0,9	1,4	1,1	1,6	1,8
2.	Bank of Russia loans	2,4	2,8	2,8	2,7	2,7
3.	Accounts of credit institutions – total	0,9	0,9	0,8	0,8	0,9
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	0,5	0,5	0,3	0,3	0,3
3.2.	Correspondent accounts of non-resident banks	0,3	0,4	0,3	0,3	0,3
4.	Loans from other credit institutions – total	10,9	9,8	8,2	7,6	7,3
5.	Customer funds – total[1]	63,0	64,5	66,3	66,3	66,2
	Of which:					
5.1.	Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	29,2	29,8	29,0	28,3	28,2
5.1.1.	of which: funds of organisations	10,7	10,4	10,7	10,8	10,6
5.2.	Deposits and funds placed with Ministry of Finance, local governments, regional budget funds, public and other extra-budgetary funds	2,5	3,6	5,1	6,2	6,3
5.2.2.	of which: regional budget funds, public and other extra-budgetary funds	0,0	0,0	0,0	0,0	0,0
5.3.	Customer float	0,6	0,7	0,8	0,8	0,9
5.4.	Household deposits	30,5	30,2	31,3	30,7	30,7
5.5.	Customer funds in factoring and forfeiting operations	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,4	1,7	1,9	1,9
7.	Promissory notes and bank acceptances	0,5	0,5	0,4	0,4	0,4
8.	Derivatives reducing economic benefits	0,4	0,5	0,5	0,5	0,5
9.	Loss provisions, including adjustment	8,1	8,0	7,8	8,1	8,1
	including:					
9.1.	adjustment of loss provisions to estimated loan loss provisions	-	-	-1,0	-0,7	-0,7
9.2	loss provisions, excluding adjustment	8,1	8,0	8,8	8,8	8,8
10.	Other liabilities – total	1,9	1,7	2,2	2,1	2,1
	of which:					
	revaluation of funding cost	0,0	0,0	0,0	0,0	0,0
	adjustment of funding cost	0,0	0,0	-0,1	-0,1	-0,1
	Of which:					
10.2.	Creditors	0,2	0,2	0,3	0,3	0,4
10.3.	Accrued interest liabilities (including interest/coupons on securities issued)	0,7	0,7	0,8	0,8	0,8
Total liabilities		100,0	100,0	100,0	100,0	100,0

[1] Including certificates of deposit and savings certificates

Main characteristics of credit operations of the banking sector (billions of rubles)

	Rubles					Foreign currency					Total				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1. Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	**44 729,7**	**50 550,0**	**51 933,3**	**53 204,8**	**53 305,5**	**13 392,6**	**14 574,0**	**13 501,2**	**13 205,5**	**13 210,6**	**58 122,3**	**65 123,9**	**65 434,5**	**66 410,3**	**66 516,1**
Of which:															
- overdue loans	2 694,3	2 723,2	3 303,2	3 388,8	3 402,2	299,2	327,3	391,5	396,4	399,3	2 993,5	3 050,5	3 694,8	3 785,2	3 801,6
1.1 Loans to resident non-financial organisations	**20 413,0**	**22 926,0**	**23 996,8**	**24 450,5**	**24 668,9**	**5 548,9**	**5 522,9**	**4 896,2**	**4 881,1**	**4 963,9**	**25 961,9**	**28 448,9**	**28 893,0**	**29 331,6**	**29 632,8**
Of which:															
- overdue loans	1 647,2	1 728,5	2 141,9	2 225,8	2 209,9	75,1	121,1	183,0	184,7	182,1	1 722,3	1 849,6	2 325,0	2 410,5	2 392,0
of which:															
1.1.1. Loans to individual entrepreneurs	434,9	466,5	495,1	505,4	512,0	3,7	3,1	2,6	2,6	2,5	438,6	469,7	497,8	508,0	514,5
Of which:															
- overdue loans	66,3	54,8	57,1	55,4	54,7	0,4	0,4	0,4	0,3	0,3	66,7	55,2	57,5	55,7	55,1
1.2 Loans to non-resident legal entities (other than banks)	**805,4**	**839,8**	**1 036,8**	**1 043,4**	**1 046,3**	**3 425,2**	**4 083,1**	**3 524,5**	**3 483,3**	**3 381,2**	**4 230,6**	**4 922,9**	**4 561,4**	**4 526,8**	**4 427,5**
Of which:															
- overdue loans	90,8	117,1	165,1	165,0	188,5	129,2	126,7	138,7	141,6	140,5	220,0	243,7	303,7	306,6	329,0
1.3 Loans to the financial sector	**9 448,1**	**9 763,5**	**8 806,9**	**8 868,3**	**8 655,1**	**2 249,2**	**2 488,7**	**2 098,4**	**2 084,4**	**2 124,7**	**11 697,3**	**12 252,2**	**10 905,2**	**10 952,6**	**10 779,9**
Of which:															
- overdue loans	141,3	146,6	225,7	231,4	234,4	4,6	0,4	0,9	0,7	9,0	145,9	147,0	226,6	232,1	243,4
including:															
1.3.1 Loans to resident credit institutions	6 285,8	6 038,0	5 119,1	5 020,3	4 802,0	1 784,1	1 575,0	1 350,0	1 213,5	1 231,2	8 069,9	7 613,0	6 469,1	6 233,8	6 033,3
Of which:															
- overdue loans	90,0	69,5	93,1	94,8	93,8	0,1	0,1	0,6	0,3	0,1	90,2	69,6	93,6	95,1	93,9
1.3.2 Loans to resident financial organisations of various forms of ownership	3 162,3	3 725,5	3 687,8	3 848,0	3 853,1	465,1	913,7	748,4	870,9	893,5	3 627,4	4 639,2	4 436,1	4 718,8	4 746,6
Of which:															
- overdue loans	51,3	77,1	132,6	136,6	140,6	4,5	0,3	0,3	0,4	8,9	55,7	77,4	133,0	137,0	149,4
1.4 Loans to non-resident banks	**196,7**	**116,8**	**226,8**	**221,7**	**233,6**	**1 538,0**	**1 605,9**	**2 285,4**	**1 996,8**	**1 967,4**	**1 734,7**	**1 722,6**	**2 512,1**	**2 218,5**	**2 201,0**
Of which:															
- overdue loans	0,6	1,4	0,2	0,4	0,2	55,3	48,3	36,6	37,3	36,7	55,9	49,7	36,8	37,7	36,9
1.5 Loans to public financial authorities and extra-budgetary funds	**907,8**	**885,1**	**627,9**	**598,1**	**570,0**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**907,9**	**885,2**	**628,0**	**598,2**	**570,2**
Of which:															
- overdue loans	0,4	0,0	0,0	0,2	0,2	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,3	0,4
1.6. Acquired claims (except overdue loans)	838,7	1 107,3	891,8	901,6	864,0	443,1	664,9	508,9	570,8	583,5	1 281,8	1 772,2	1 400,7	1 472,5	1 447,5
1.7 Loans to resident individuals	**12 047,5**	**14 765,2**	**16 203,4**	**16 979,0**	**17 126,7**	**104,4**	**107,2**	**92,0**	**88,6**	**86,4**	**12 151,9**	**14 872,5**	**16 295,5**	**17 067,6**	**17 213,1**
Of which:															
- overdue loans	813,5	729,1	769,5	765,2	768,2	33,4	28,6	30,4	28,9	27,9	846,8	757,7	799,9	794,1	796,1
1.8 Loans to non-resident individuals	**17,9**	**25,4**	**30,2**	**32,4**	**33,1**	**3,8**	**3,5**	**3,0**	**4,3**	**4,2**	**21,8**	**28,9**	**33,1**	**36,6**	**37,3**
Of which:															
- overdue loans	0,5	0,5	0,7	0,7	0,8	1,5	2,1	1,9	3,1	3,1	2,0	2,7	2,6	3,9	3,9
Memo item:															
Loan loss provisions, including provisions adjustment[1]	5 123,1	5 406,9	4 850,2	4 925,6	4 963,6	-	-	-	-	-	5 123,1	5 406,9	4 850,2	4 925,6	4 963,6
including:															
adjustment of loss provisions to estimated loan loss provisions	-	-	-629,7	-584,3	-572,1	-	-	-	-	-	-	-	-629,7	-584,3	-572,1
loan loss provisions, excluding adjustment	5 123,1	5 406,9	5 479,9	5 509,9	5 535,7	-	-	-	-	-	5 123,1	5 406,9	5 479,9	5 509,9	5 535,7
Loans with past dues over 90 days[2]	-	-	-	-	-	-	-	-	-	-	3 354,3	3 693,0	3 925,5	3 978,9	3 922,4
Overdue interest on loans issued that are accounted for in balance sheet accounts	214,7	211,1	681,7	680,6	678,7	10,0	15,3	45,6	46,1	42,8	224,7	226,4	727,3	726,7	721,5
Investments of credit institutions in residents' promissory notes	98,6	89,6	73,0	71,6	68,7	36,2	41,7	7,1	7,0	7,6	134,8	131,4	80,1	78,7	76,3
Investments of credit institutions in non-residents' promissory notes	1,8	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	1,8	1,8	1,8	1,8	1,8

[1] In accordance with the Russian accounting principles, loan provisions are created in rubles.

[2] In accordance with the Reporting Form 0409115.

Table 17

Main characteristics of credit operations of the banking sector (as % of total loans and as % of total assets)

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1.Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	100,0	100,0	100,0	100,0	100,0
	68,2	69,2	70,7	69,6	69,5
Of which:					
- overdue loans	5,2	4,7	5,6	5,7	5,7
	3,5	3,2	4,0	4,0	4,0
1.1 Loans to resident non-financial organisations	**44,7**	**43,7**	**44,2**	**44,2**	**44,5**
	30,5	**30,2**	**31,2**	**30,7**	**30,9**
Of which:					
- overdue loans	3,0	2,8	3,6	3,6	3,6
	2,0	2,0	2,5	2,5	2,5
of which:					
1.1.1. Loans to individual entrepreneurs	0,8	0,7	0,8	0,8	0,8
	0,5	0,5	0,5	0,5	0,5
Of which:					
- overdue loans	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans to non-resident legal entities (other than banks)	**7,3**	**7,6**	**7,0**	**6,8**	**6,7**
	5,0	**5,2**	**4,9**	**4,7**	**4,6**
Of which:					
- overdue loans	0,4	0,4	0,5	0,5	0,5
	0,3	0,3	0,3	0,3	0,3
1.3 Loans to the financial sector	**20,1**	**18,8**	**16,7**	**16,5**	**16,2**
	13,7	**13,0**	**11,8**	**11,5**	**11,3**
Of which:					
- overdue loans	0,3	0,2	0,3	0,3	0,4
	0,2	0,2	0,2	0,2	0,3
including:					
1.3.1 Loans to resident credit institutions	13,9	11,7	9,9	9,4	9,1
	9,5	8,1	7,0	6,5	6,3
Of which:					
- overdue loans	0,2	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.3.2 Loans to resident financial organisations of various forms of ownership	6,2	7,1	6,8	7,1	7,1
	4,3	4,9	4,8	4,9	5,0
Of which:					
- overdue loans	0,1	0,1	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,2
1.4 Loans to non-resident banks	**3,0**	**2,6**	**3,8**	**3,3**	**3,3**
	2,0	**1,8**	**2,7**	**2,3**	**2,3**
Of which:					
- overdue loans	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,0	0,0	0,0
1.5 Loans to public financial authorities and extra-budgetary funds	**1,6**	**1,4**	**1,0**	**0,9**	**0,9**
	1,1	**0,9**	**0,7**	**0,6**	**0,6**
Of which:					
- overdue loans	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6. Acquired claims (except overdue loans)	**2,2**	**2,7**	**2,1**	**2,2**	**2,2**
	1,5	1,9	1,5	1,5	1,5
1.7 Loans to resident individuals	**20,9**	**22,8**	**24,9**	**25,7**	**25,9**
	14,3	**15,8**	**17,6**	**17,9**	**18,0**
Of which:					
- overdue loans	1,5	1,2	1,2	1,2	1,2
	1,0	0,8	0,9	0,8	0,8
1.8 Loans to non-resident individuals	**0,0**	**0,0**	**0,1**	**0,1**	**0,1**
	0,0	**0,0**	**0,0**	**0,0**	**0,0**
Of which:					
- overdue loans	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Memo item:					
Loan loss provisions, including provisions adjustment	8,8	8,3	7,4	7,4	7,5
	6,0	5,7	5,2	5,2	5,2
including					
Adjustment of loss provisions to estimated loan loss provisions	-	-	-1,0	-0,9	-0,9
	-	-	-0,7	-0,6	-0,6
Loan loss provisions, excluding provisions adjustment	8,8	8,3	8,4	8,3	8,3
	6,0	5,7	5,9	5,8	5,8
Loans with past dues over 90 days	5,8	5,7	6,0	6,0	5,9
	3,9	3,9	4,2	4,2	4,1
Overdue interest on loans issued that are accounted for in balance sheet accounts	0,4	0,3	1,1	1,1	1,1
	0,3	0,2	0,8	0,8	0,8

Table 18

Credit institutions' investments in securities[1]

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Investments – total	**10 427,2**	***100,0***	**11 350,9**	***100,0***	**11 174,1**	***100,0***	**10 656,7**	***100,0***	**11 138,1**	***100,0***
- in rubles	7 348,8	*70,5*	8 219,1	*72,4*	8 423,5	*75,4*	7 861,0	*73,8*	8 309,4	*74,6*
- in foreign currency	3 078,4	*29,5*	3 131,8	*27,6*	2 750,6	*24,6*	2 795,8	*26,2*	2 828,7	*25,4*
Of which:										
Securities at fair value through profit or loss	2 040,2	*19,6*	1 887,2	*16,6*	2 033,8	*18,2*	1 895,2	*17,8*	2 203,2	*19,8*
- in rubles	1 232,3	*11,8*	1 230,8	*10,8*	1 408,4	*12,6*	1 240,7	*11,6*	1 492,5	*13,4*
- in foreign currency	807,8	*7,7*	656,4	*5,8*	625,5	*5,6*	654,5	*6,1*	710,7	*6,4*
Securities at fair value through other comprehensive income[2]	6 040,7	*57,9*	6 342,3	*55,9*	5 751,0	*51,5*	5 309,4	*49,8*	5 351,9	*48,1*
- in rubles	4 581,6	*43,9*	4 938,3	*43,5*	4 610,4	*41,3*	4 170,9	*39,1*	4 270,6	*38,3*
- in foreign currency	1 459,1	*14,0*	1 404,0	*12,4*	1 140,6	*10,2*	1 138,5	*10,7*	1 081,3	*9,7*
Securities at amortised cost[3]	2 315,4	*22,2*	3 065,6	*27,0*	3 287,6	*29,4*	3 180,0	*29,8*	3 310,2	*29,7*
- in rubles	1 515,3	*14,5*	2 008,0	*17,7*	2 331,1	*20,9*	2 205,8	*20,7*	2 302,8	*20,7*
- in foreign currency	800,1	*7,7*	1 057,5	*9,3*	956,5	*8,6*	974,2	*9,1*	1 007,4	*9,0*
Memo item:										
Revaluation of securities	30,7		-259,4		-504,9		-268,6		-204,1	
Adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-		-		-10,2		-7,9		-7,4	
Provisions for losses on securities, including provisions adjustment	337,8		373,6		124,1		294,0		295,5	
including:										
adjustment of loss provisions to estimated loss provisions	-		-		9,3		7,6		5,9	
provisions for losses on securities, excluding provisions adjustment	337,8		373,6		114,8		286,4		289,5	

[1] Excluding promissory notes, acquired securities to participate in subsidiaries and affiliated joint-stock companies, mutual investment funds

[2] Until 1 February 2019, Securities available for sale

[3] Until 1 February 2019, Securities held to maturity

Table 19

Credit institutions' debt investments

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Debt investments – total	9 947,5	*100,0*	10 856,5	*100,0*	10 762,4	*100,0*	10 230,3	*100,0*	10 706,2	*100,0*
- in rubles	6 955,6	*69,9*	7 839,4	*72,2*	8 056,5	*74,9*	7 475,4	*73,1*	7 918,2	*74,0*
- in foreign currency	2 991,9	*30,1*	3 017,1	*27,8*	2 705,8	*25,1*	2 754,9	*26,9*	2 788,1	*26,0*
of which:										
revaluation	30,8	*0,3*	-209,8	*-1,9*	-419,1	*-3,9*	-197,6	*-1,9*	-137,3	*-1,3*
adjustment increasing (reducing) the cost of debt securities	-	-	-	-	-10,2	*-0,1*	-7,9	*-0,1*	-7,5	*-0,1*
Investments in debt securities at balance-sheet value (excluding revaluation and value adjustment)	9 916,7	*100,0*	11 066,3	*100,0*	11 191,7	*100,0*	10 435,8	*100,0*	10 851,0	*100,0*
including:										
debt securities of the Russian Federation	3 554,3	*35,8*	3 238,8	*29,3*	2 980,3	*26,6*	3 284,9	*31,5*	3 141,3	*28,9*
- in rubles	2 824,0	*28,5*	2 732,0	*24,7*	2 498,6	*22,3*	2 802,9	*26,9*	2 658,8	*24,5*
- in foreign currency	730,3	*7,4*	506,8	*4,6*	481,6	*4,3*	482,0	*4,6*	482,5	*4,4*
debt securities of the Bank of Russia	340,3	*3,4*	1 343,7	*12,1*	1 672,5	*14,9*	807,1	*7,7*	1 083,3	*10,0*
- in rubles	340,3	*3,4*	1 343,7	*12,1*	1 672,5	*14,9*	807,1	*7,7*	1 083,3	*10,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of Russian constituent territories and local governments	391,6	*3,9*	372,3	*3,4*	372,9	*3,3*	360,2	*3,5*	369,9	*3,4*
- in rubles	391,6	*3,9*	372,3	*3,4*	372,9	*3,3*	360,2	*3,5*	369,9	*3,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	427,2	*4,3*	327,4	*3,0*	307,0	*2,7*	316,3	*3,0*	325,9	*3,0*
- in rubles	415,2	*4,2*	306,3	*2,8*	258,8	*2,3*	263,8	*2,5*	273,4	*2,5*
- in foreign currency	12,0	*0,1*	21,1	*0,2*	48,2	*0,4*	52,4	*0,5*	52,4	*0,5*
debt securities of other residents	2 013,0	*20,3*	1 974,0	*17,8*	2 121,5	*19,0*	1 936,1	*18,6*	2 101,1	*19,4*
- in rubles	2 003,4	*20,2*	1 960,4	*17,7*	2 107,7	*18,8*	1 915,7	*18,4*	2 088,9	*19,3*
- in foreign currency	9,6	*0,1*	13,6	*0,1*	13,8	*0,1*	20,4	*0,2*	12,2	*0,1*
foreign sovereign debt	69,2	*0,7*	63,1	*0,6*	88,8	*0,8*	87,7	*0,8*	81,4	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	2,9	*0,0*	2,5	*0,0*
- in foreign currency	69,2	*0,7*	63,1	*0,6*	88,8	*0,8*	84,8	*0,8*	78,9	*0,7*
debt securities of non-resident banks	43,2	*0,4*	60,0	*0,5*	223,5	*2,0*	266,5	*2,6*	191,4	*1,8*
- in rubles	23,0	*0,2*	11,8	*0,1*	13,1	*0,1*	11,5	*0,1*	11,5	*0,1*
- in foreign currency	20,2	*0,2*	48,1	*0,4*	210,4	*1,9*	254,9	*2,4*	179,9	*1,7*
debt securities of other non-residents	1 769,3	*17,8*	1 701,2	*15,4*	1 566,9	*14,0*	1 631,8	*15,6*	1 696,8	*15,6*
- in rubles	134,5	*1,4*	143,4	*1,3*	127,9	*1,1*	121,2	*1,2*	123,8	*1,1*
- in foreign currency	1 634,8	*16,5*	1 557,8	*14,1*	1 439,0	*12,9*	1 510,6	*14,5*	1 573,0	*14,5*
debt securities transferred without derecognition	1 277,7	*12,9*	1 930,0	*17,4*	1 756,7	*15,7*	1 473,1	*14,1*	1 587,0	*14,6*
- in rubles	773,3	*7,8*	1 137,2	*10,3*	1 360,6	*12,2*	1 152,0	*11,0*	1 207,2	*11,1*
- in foreign currency	504,4	*5,1*	792,8	*7,2*	396,1	*3,5*	321,0	*3,1*	379,8	*3,5*
overdue debt securities	31,0	*0,3*	55,9	*0,5*	101,6	*0,9*	272,1	*2,6*	272,9	*2,5*
- in rubles	19,5	*0,2*	42,0	*0,4*	73,6	*0,7*	243,5	*2,3*	243,6	*2,2*
- in foreign currency	11,5	*0,1*	13,8	*0,1*	28,0	*0,3*	28,6	*0,3*	29,3	*0,3*
Memo item:										
Provisions for losses on debt securities, including provisions adjustment	276,3		293,0		122,0		292,0		293,4	
including:										
adjustment of provisions for losses on debt securities to estimated loss provisions	-		-		10,7		10,1		8,4	
provisions for losses on debt securities, excluding provisions adjustment	276,3		293,0		111,4		281,9		285,0	

Credit institutions' equity investments

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Equity investments – total	479,7	*100,0*	494,4	*100,0*	411,7	*100,0*	426,4	*100,0*	431,9	*100,0*
- in rubles	393,2	*82,0*	379,7	*76,8*	366,9	*89,1*	385,6	*90,4*	391,2	*90,6*
- in foreign currency	86,5	*18,0*	114,7	*23,2*	44,7	*10,9*	40,8	*9,6*	40,7	*9,4*
of which:										
revaluation	-0,2	*0,0*	-49,7	*-10,0*	-85,8	*-20,8*	-71,1	*-16,7*	-66,8	*-15,5*
change in fair value at initial recognition	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	0,0	*0,0*
Investments in equity securities at balance-sheet value (excluding revaluation and changes in fair value at initial recognition)	479,8	*100,0*	544,1	*100,0*	497,4	*100,0*	497,4	*100,0*	498,6	*100,0*
including:										
equity of resident credit institutions	10,3	*2,1*	58,0	*10,7*	62,6	*12,6*	65,7	*13,2*	65,0	*13,0*
- in rubles	10,3	*2,1*	57,4	*10,6*	62,6	*12,6*	65,7	*13,2*	65,0	*13,0*
- in foreign currency	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
equity of other residents	223,1	*46,5*	194,3	*35,7*	301,6	*60,6*	321,4	*64,6*	323,7	*64,9*
- in rubles	223,1	*46,5*	194,3	*35,7*	301,6	*60,6*	302,4	*60,8*	304,7	*61,1*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	19,0	*3,8*	19,0	*3,8*
equity of non-resident banks	14,5	*3,0*	28,6	*5,3*	28,6	*5,8*	28,8	*5,8*	28,8	*5,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	27,6	*5,6*	27,6	*5,6*	27,6	*5,5*
- in foreign currency	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,2	*0,2*	1,1	*0,2*
equity of other non-residents	48,3	*10,1*	64,7	*11,9*	94,6	*19,0*	71,7	*14,4*	71,7	*14,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	50,9	*10,2*	51,0	*10,3*	51,2	*10,3*
- in foreign currency	48,2	*10,1*	64,7	*11,9*	43,7	*8,8*	20,6	*4,2*	20,5	*4,1*
equity securities transferred without derecognition	1,9	*0,4*	19,0	*3,5*	10,0	*2,0*	9,8	*2,0*	9,5	*1,9*
- in rubles	1,8	*0,4*	19,0	*3,5*	10,0	*2,0*	9,8	*2,0*	9,5	*1,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
equity securities at cost	181,8	37,9	179,4	33,0	-	-	-	-	-	-
- in rubles	158,1	32,9	158,6	29,1	-	-	-	-	-	-
- in foreign currency	23,8	5,0	20,9	3,8	-	-	-	-	-	-
Memo item:										
Provisions for losses on equity securities, including provisions adjustment	61,4		80,6		2,1		2,1		2,1	
including:										
adjustment of provisions for losses on equity securities to estimated loss provisions	-		-		-1,4		-2,4		-2,4	
provisions for losses on equity securities, excluding provisions adjustment	61,4		80,6		3,4		4,5		4,5	

Table 21

Credit institutions’ investments in promissory notes (billions of rubles)

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Discounted promissory notes in a credit institution’s portfolio (including revaluation and value adjustment) – total	136,7	133,2	57,8	56,6	56,3
- in rubles	100,5	91,5	50,7	49,6	48,7
- in foreign currency	36,2	41,7	7,1	7,0	7,6
including:					
Promissory notes at fair value through profit or loss	-	-	0,3	0,7	0,5
- in rubles	-	-	0,3	0,7	0,5
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at fair value through other comprehensive income	-	-	0,0	0,0	0,0
- in rubles	-	-	0,0	0,0	0,0
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at amortised cost	-	-	57,4	55,8	55,7
- in rubles	-	-	50,3	48,8	48,1
- in foreign currency	-	-	7,1	7,0	7,6

,

Table 22

Credit institutions' investments in promissory notes

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total
Discounted promissory notes, total	**136,7**	***100,0***	**133,2**	***100,0***	**57,8**	***100,0***	**56,6**	***100,0***	**56,3**	***100,0***
of which:										
revaluation	-	-	-	-	-2,0	-3,4	-2,0	-3,5	-0,1	-0,1
adjustment increasing (reducing) the cost of discounted promissory notes	-	-	-	-	-22,2	-38,4	-21,9	-38,7	-21,8	-38,8
Discounted promissory notes at balance-sheet value (excluding revaluation and value adjustment):	**136,7**	***100,0***	**133,2**	***100,0***	**82,0**	***100,0***	**80,5**	***100,0***	**78,1**	***100,0***
Including:										
- promissory notes of federal executive authorities	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of executive authorities of Russian constituent territories and local governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	78,9	*57,7*	82,4	*61,8*	46,7	*57,0*	46,0	*57,1*	46,6	*59,7*
- promissory notes of other residents	56,0	*41,0*	49,0	*36,8*	33,4	*40,8*	32,7	*40,6*	29,6	*37,9*
- promissory notes of foreign governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident banks	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of other non-residents	1,8	*1,3*	1,8	*1,4*	1,8	*2,3*	1,8	*2,3*	1,8	*2,4*
Memo item:										
Provisions for losses on promissory notes, including provisions adjustment	27,8		25,3		19,6		19,7		19,6	
including:										
adjustment of provisions for losses on discounted promissory notes to estimated loss provisions	-		-		-2,2		-2,2		-0,2	
provisions for losses on promissory notes, excluding provisions adjustment	27,8		25,3		21,8		21,9		19,8	

Table 23

Real estate temporarily unused in core activities

billions of rubles

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Land plots temporarily unused in core activities	7,5	3,9	3,9	4,3	4,3
Land plots temporarily unused in core activities and leased out	6,3	3,5	3,3	3,0	2,9
Land plots temporarily unused in core activities at present (fair) value	58,7	105,0	96,6	93,0	92,9
Land plots temporarily unused in core activities and leased out, at present (fair) value	15,1	13,7	12,8	12,7	12,8
Real estate (other than land plots) temporarily unused in core activities*	4,3	2,4	2,2	2,1	2,2
Real estate (other than land plots) temporarily unused in core activities and leased out*	4,2	4,5	4,7	4,6	4,6
Real estate (other than land plots) temporarily unused in core activities at present (fair) value	61,0	62,5	58,3	60,0	58,9
Real estate (other than land plots) temporarily unused in core activities and leased out, at present (fair) value	36,9	48,3	48,2	51,7	51,5
Investments in construction of real estate temporarily unused in core activities	13,5	11,2	12,3	12,2	12,2
Loss provisions calculated based on assets listed in Clause 2.7 of Bank of Russia Regulation No. 283-P, dated 20 March 2006, ‘On the Procedure for Making Loan Loss Provisions by Credit Institutions’	26,8	23,5	25,4	25,8	28,7

* At residual value (less depreciation).

Table 24

Movements of core corporate funds raised by credit institutions[1]

billions of rubles

		1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1.	Corporate funds raised – total	27 557,2	32 068,7	32 224,3	33 766,9	33 875,9
	- in rubles	18 178,3	21 386,1	22 561,4	24 151,5	24 210,9
	- in foreign currency	9 379,0	10 682,6	9 662,8	9 615,4	9 665,0
	including:					
1.1.	Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	24 843,2	28 006,0	26 795,9	27 052,5	26 964,1
	- in rubles	15 728,9	17 647,6	17 452,4	17 842,7	17 696,2
	- in foreign currency	9 114,3	10 358,4	9 343,4	9 209,8	9 267,9
	Of which:					
1.1.1.	of which: funds of organisations	9 103,6	9 772,3	9 896,7	10 313,2	10 123,7
	- in rubles	6 925,2	7 102,4	7 245,3	7 688,9	7 441,3
	- in foreign currency	2 178,4	2 669,9	2 651,4	2 624,3	2 682,4
	Of which:					
1.1.1.2.	Funds of individual entrepreneurs	360,7	479,5	490,9	566,6	556,4
	- in rubles	347,1	459,1	468,0	543,2	532,3
	- in foreign currency	13,7	20,4	22,8	23,4	24,1
1.1.2.	Certificates of deposit	0,5	0,1	1,4	4,2	5,0
1.1.3.	Outstanding liabilities on deposit agreements and other raised funds	41,3	13,3	14,2	1,0	0,0
1.2.	Deposits and fundsplaced with Ministry of Finance, local governments, regional budget funds and other extra-budgetary funds	2 171,8	3 429,8	4 703,1	5 899,7	6 011,7
1.2.1.	of which: regional budget funds and other extra-budgetary funds	11,0	11,5	46,1	44,4	38,8
1.3.	Corporate float	518,8	611,1	684,8	770,1	856,3
1.4.	Customer funds in factoring and forfeiting operations	23,4	21,9	40,5	44,6	43,7
	Deposits and other funds raised from legal entities (part of 1.1, 1.2) by maturity:					
	sight and up to 30 days	3 438,7	4 548,3	4 301,0	3 903,8	4 098,0
	- in rubles	3 040,4	3 955,2	3 778,2	3 407,6	3 662,4
	- in foreign currency	398,3	593,2	522,7	496,2	435,6
	from 31 days to one year	6 670,0	9 191,2	9 751,1	10 947,2	10 912,1
	- in rubles	5 629,1	7 712,7	8 629,5	9 785,4	9 734,9
	- in foreign currency	1 040,9	1 478,4	1 121,6	1 161,8	1 177,2
	more than one year	7 791,8	7 912,5	7 504,1	7 743,6	7 803,1
	- in rubles	2 283,3	2 226,0	2 456,3	2 745,1	2 792,0
	- in foreign currency	5 508,4	5 686,5	5 047,8	4 998,5	5 011,1
	Memo item					
Funds raised from non-resident organisations – total		3 094,7	2 788,7	2 395,8	2 330,4	2 430,3
- in rubles		294,7	302,0	365,7	372,0	389,9
- in foreign currency		2 800,0	2 486,8	2 030,0	1 958,3	2 040,4
	Of which:					
	Funds of non-resident organisations in settlement and other accounts	608,7	548,1	583,2	595,4	630,1
	Deposits of non-resident legal entities (excl. certificates of deposit)	204,8	174,4	199,4	191,0	253,8
	Other funds raised from non-resident legal entities	2 253,0	2 045,3	1 577,7	1 506,9	1 504,3
	Outstanding liabilities on deposit agreements and other funds raised from non-resident legal entities	0,0	0,0	0,9	0,0	0,0

[1] Including deposits, regional budget funds, public and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Table 25

Main characteristics of debt issued by the banking sector (billions of rubles)

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Debt issued – total	**2 027,8**	**1 918,7**	**2 027,6**	**2 211,8**	**2 250,7**
including:					
bonds	1 211,4	1 328,7	1 592,6	1 782,5	1 818,7
of which					
maturing within one year	37,0	10,1	75,3	115,2	124,3
maturing in more than one year	1 149,5	1 305,0	1 483,9	1 648,0	1 671,5
certificates of deposit[1]	0,5	0,1	1,4	4,2	5,0
of which					
maturing within one year	0,4	0,0	0,5	3,4	3,8
maturing in more than one year	0,1	0,0	0,8	0,8	0,8
savings certificates[2]	387,8	151,3	53,3	44,8	42,4
of which					
maturing within one year	216,1	41,2	0,0	0,1	0,1
maturing in more than one year	149,7	93,2	38,3	31,4	29,9
promissory notes and bank acceptances	428,1	438,6	380,4	380,3	384,6
of which					
maturing within one year	165,1	178,1	142,5	136,7	134,9
maturing in more than one year	234,9	231,1	181,3	189,0	187,8

[1] Included in corporate deposits.
[2] Included in household deposits.

Table 26

Household deposits

(billions of rubles)

		1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1	Household deposits	25 987,4	28 460,2	28 982,5	29 351,1	29 382,9
	of which: savings certificates	387,8	151,3	53,3	44,8	42,4
1.1.	Household sight deposits and deposits for up to 30 days	5 461,7	6 718,8	6 823,4	6 917,9	6 911,0
	- in rubles	4 353,3	5 391,8	5 519,6	5 576,3	5 569,8
	- in foreign currency	1 108,5	1 327,0	1 303,8	1 341,6	1 341,2
1.2.	Household deposits for a period from 31 days to one year	9 825,6	10 498,9	10 376,4	10 336,4	10 074,3
	- in rubles	8 952,5	8 893,0	8 760,7	8 722,2	8 812,0
	- in foreign currency	873,1	1 605,9	1 615,7	1 614,1	1 262,3
1.3.	Household deposits for more than one year	10 700,1	11 242,5	11 782,7	12 096,9	12 397,7
	- in rubles	7 336,8	8 066,8	8 644,6	8 853,1	8 869,6
	- in foreign currency	3 363,2	3 175,7	3 138,1	3 243,8	3 528,1
	Memo item:					
	Deposits of non-resident households (excl. savings certificates)	450,3	457,6	434,6	411,2	429,2

Table 27

Main characteristics of loans issued by other credit institutions

(billions of rubles)

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Loans from other credit institutions – total	**9 265,3**	**9 190,3**	**7 550,0**	**7 225,5**	**7 009,2**
- in rubles	6 576,5	6 638,2	5 474,0	5 278,4	5 071,7
- in foreign currency	2 688,7	2 552,1	2 076,1	1 947,1	1 937,5
including:					
- loans from resident credit institutions	8 286,9	8 009,9	6 760,8	6 461,4	6 287,8
- in rubles	6 379,2	6 417,3	5 366,8	5 170,1	4 961,7
- in foreign currency	1 907,7	1 592,6	1 394,0	1 291,3	1 326,1
of which					
overdue loans	1,8	0,3	0,3	0,3	0,3
- in rubles	0,3	0,3	0,3	0,3	0,3
- in foreign currency	1,4	0,0	0,0	0,0	0,0
- loans from non-resident banks	978,3	1 180,5	789,2	764,0	721,4
- in rubles	197,3	220,9	107,2	108,3	110,0
- in foreign currency	781,0	959,6	682,0	655,7	611,4
of which					
overdue loans	0,0	0,0	0,4	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,4	0,0	0,0

Table 28

Budget funds in settlement accounts by bank group as of 1.11.2019

Share of budget funds in settlement accounts in liabilities	Number of credit institutions, units	Budget funds in settlement accounts[1]		Bank assets	
		millions of rubles	share in Russia, %	millions of rubles	share in Russia, %
More than 25%	0	0	*0,0*	0	*0,0*
From 15% to 25%	0	0	*0,0*	0	*0,0*
From 5% to 15%	0	0	*0,0*	0	*0,0*
Less than 5%	30	38 082	*100,0*	63 365 206	*66,2*
None	414	0	*0,0*	32 409 617	*33,8*
No data available	10	0	*0,0*	0	*0,0*
Total	**454**	**38 082**	***100,0***	**95 774 823**	***100,0***

[1] Excluding government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

No.	Indicator	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
		billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %
	Funds raised										
1.	**Customer funds (other than funds of credit institutions) – total**	**3 625,4**	***4,3***	**3 329,1**	***3,5***	**2 896,7**	***3,1***	**2 797,6**	***2,9***	**2 916,3**	***3,0***
1.1	Funds in corporate accounts (excl. certificates of deposit)	3 066,5	*3,6*	2 767,8	*2,9*	2 361,1	*2,6*	2 293,3	*2,4*	2 388,1	*2,5*
1.1.1	including deposits and other raised funds (excl. certificates of deposit)	2 457,8	*2,9*	2 219,7	*2,4*	1 778,0	*1,9*	1 697,9	*1,8*	1 758,0	*1,8*
1.2	Household deposits (excl. savings certificates)	450,3	*0,5*	457,6	*0,5*	434,6	*0,5*	411,2	*0,4*	429,2	*0,4*
1.2.1	including deposits and other raised funds (excl. savings certificates)	299,8	*0,4*	285,1	*0,3*	264,0	*0,3*	236,2	*0,2*	253,1	*0,3*
1.3	Funds in other accounts	108,7	*0,1*	103,7	*0,1*	101,0	*0,1*	93,1	*0,1*	99,0	*0,1*
2.	**Funds in bank correspondent and other accounts**	**256,7**	***0,3***	**346,4**	***0,4***	**292,4**	***0,3***	**277,0**	***0,3***	**312,2**	***0,3***
3.	**Loans raised from banks**	**978,3**	***1,1***	**1 180,5**	***1,3***	**789,2**	***0,9***	**764,0**	***0,8***	**721,4**	***0,8***
4.	**Loans raised from foreign governments**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Funds raised – total	**4 860,4**	***5,7***	**4 855,9**	***5,2***	**3 986,8**	***4,3***	**3 855,8**	***4,0***	**3 966,3**	***4,1***
	Memo item:										
	Authorised banks' liabilities to non-residents on debt securities issued – total	236,2	*0,3*	271,1	*0,3*	244,9	*0,3*	246,5	*0,3*	…	…
	Overdue interest on credit institutions' liabilities	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Funds placed										
1.	**Credit exposure – total**	**5 989,2**	***7,0***	**6 676,7**	***7,1***	**7 108,0**	***7,7***	**6 783,3**	***7,1***	**6 667,4**	***7,0***
	of which overdue loans	277,9	*0,3*	296,1	*0,3*	343,2	*0,4*	348,1	*0,4*	369,8	*0,4*
	including:										
1.1.	Loans to banks	1 734,7	*2,0*	1 722,6	*1,8*	2 512,1	*2,7*	2 218,5	*2,3*	2 201,0	*2,3*
1.2	Loans to legal entities	4 230,6	*5,0*	4 922,9	*5,2*	4 561,4	*4,9*	4 526,8	*4,7*	4 427,5	*4,6*
1.3	Loans to households	21,8	*0,0*	28,9	*0,0*	33,1	*0,0*	36,6	*0,0*	37,3	*0,0*
2.	**Funds in correspondent accounts with banks**	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 551,0**	***1,7***	**1 724,6**	***1,8***	**1 806,1**	***1,9***
3.	**Investments in securities – total**	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**2 004,2**	***2,2***	**2 088,3**	***2,2***	**2 072,0**	***2,2***
	including:										
3.1	Debt (unadjusted for revaluation and transferred without derecognition)	1 881,7	*2,2*	1 824,3	*1,9*	1 879,2	*2,0*	1 986,0	*2,1*	1 969,7	*2,1*
3.2	Equity (unadjusted for revaluation and transferred without derecognition)	62,8	*0,1*	93,3	*0,1*	123,2	*0,1*	100,5	*0,1*	100,5	*0,1*
3.3	Discounted promissory notes	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*
4.	**Stakes in authorised capital**	**604,6**	***0,7***	**648,7**	***0,7***	**664,3**	***0,7***	**518,1**	***0,5***	**517,6**	***0,5***
5.	**Loans to foreign governments**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Funds placed – total	**9 410,8**	***11,0***	**10 519,6**	***11,2***	**11 350,1**	***12,3***	**11 137,8**	***11,7***	**11 088,4**	***11,6***
	Memo item:										
	Overdue interest on credit institutions' assets	11,3	*0,0*	16,5	*0,0*	52,5	*0,1*	54,7	*0,1*	58,3	*0,1*

Financial standing

Table 30

Financial result of operating credit institutions

	Current year profit (+)/loss (-), millions of rubles					Number of credit institutions, units					Memo item: disposition of current year profit, millions of rubles				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Total	789 661,2	1 344 828,9	1 004 902,9	1 500 904,3	1 696 438,0	561	484	464	450	444	305 950,3	323 371,1	244 082,0	335 384,2	357 599,2
Profit-making credit institutions[1]	1 561 646,7	1 919 407,4	1 117 635,2	1 658 394,7	1 850 652,6	421	384	365	368	363	297 328,1	312 423,4	242 594,6	333 741,8	355 976,1
Loss-making credit institutions	-771 985,5	-574 578,5	-112 732,4	-157 490,4	-154 214,6	140	100	99	82	81	8 622,1	10 947,7	1 487,5	1 642,4	1 623,1
Credit institutions that have not provided their reporting[2]	…	…	…	…	…	0	0	0	4	10	…	…	…	…	…
Total number of credit institutions	**…**	**…**	**…**	**…**	**…**	**561**	**484**	**464**	**454**	**454**	**…**	**…**	**…**	**…**	**…**

[1] Including credit institutions with zero profit.

[2] No data available

Table 31

Income and expense structure of operating credit institutions (billions of rubles) [1]

		1.01.18	1.01.19	1.04.19	1.07.19	1.10.19
	Comprehensive income	**104 967,2**	**137 990,6**	**25 785,2**	**48 101,4**	**79 042,8**
1	**Part 1.** Interest income	**12 532,4**	**12 450,4**	**4 491,4**	**8 444,5**	**12 601,9**
1.1	Interest income	5 781,1	6 138,1	1 779,6	3 518,6	5 267,9
1.2	Commission income	98,0	98,2	37,7	77,6	125,3
1.3	Income from recovery (reduction) of loss provisions	6 652,5	6 214,1	2 674,1	4 848,3	7 208,7
1.4	Premiums deductible from interest expense	0,8	0,0	0,0	0,0	0,1
2	**Part 2.** Operating income	**92 434,8**	**125 540,2**	**21 293,8**	**39 656,9**	**66 440,9**
2.1	Commission income	1 082,6	1 396,9	333,4	714,3	1 136,9
2.2	Income from securities trading	466,8	505,4	92,5	237,0	514,7
2.3	Income from foreign currency and precious metal transactions	87 885,8	119 992,3	19 282,3	35 780,6	59 980,5
2.4	Other income from transactions with placed and raised funds	72,9	109,1	240,3	435,3	979,3
2.5	Other operating income[2]	1 668,7	1 933,3	781,0	1 276,1	1 848,6
2.6	Income from recovery (reduction) of other provisions[2]	1 258,0	1 603,2	564,3	1 213,5	1 980,9
	Comprehensive expenses	**104 182,1**	**136 645,8**	**25 198,7**	**47 096,5**	**77 541,7**
3	**Part 3.** Interest expenses	**10 825,2**	**10 160,2**	**3 597,7**	**7 065,3**	**10 678,4**
3.1	Interest expenses	3 147,6	3 012,1	1 018,5	2 008,1	3 024,2
3.2	Commission expenses	10,8	13,8	5,7	11,6	18,1
3.3	Loss provision expenses	7 625,4	7 086,9	2 563,9	5 026,6	7 608,3
3.4	Premiums deductible from interest income	41,4	47,4	9,6	18,9	27,8
4	**Part 4.** Operating expenses	**93 356,9**	**126 485,6**	**21 600,9**	**40 031,2**	**66 863,2**
4.1	Commission expenses	243,6	356,2	93,9	205,0	323,9
4.2	Expenses for securities trading	208,6	279,9	46,6	100,0	117,1
4.3	Expenses for foreign currency and precious metal transactions	87 793,8	119 835,7	19 304,3	35 735,8	59 911,6
4.4	Other expenses for transactions with placed and raised funds	448,7	499,9	298,2	315,7	529,2
4.5	Other operating expenses[2]	2 935,7	3 569,0	1 293,5	2 386,0	3 424,0
4.6	Loss provision expenses[2]	1 726,5	1 945,0	564,3	1 288,8	2 557,4
	Financial result before tax	**785,1**	**1 344,8**	**586,5**	**1 004,9**	**1 501,1**
	Memo item: aggregates					
1	Net interest income	2 592,8	3 078,6	751,5	1 491,7	2 215,9
2	Net commission income	926,3	1 125,1	271,4	575,2	920,1
3	Net income from securities trading	258,2	225,5	45,9	137,0	397,5
4	Net income from foreign currency and precious metal transactions	92,0	156,5	-22,0	44,8	68,9
5	Net income (other than interest income) from transactions with placed and raised funds	-375,8	-390,7	-57,9	119,6	450,1
6	Other net operating income[2]	-1 267,0	-1 635,7	-512,5	-1 109,9	-1 575,4
	including administrative expenses of a credit institution[2]	1 797,2	2 020,6	480,8	1 015,9	1 527,4
7	Creation of net additional loss provisions(-)/recovery (+) of loss provisions[2]	-1 441,4	-1 214,6	110,2	-253,6	-976,1

[1] In accordance with the Credit Institution Performance Statement (Form 0409102)

[2] The value of indicators has changed because of methodology refinement.

Individual indicators of bank operations with assets and liabilities by federal district and Russian constituent territory

Table 32

Assets and liabilities of banks (including balancing of certain accounts) registered in the region, as of 1.11.19

thousands of rubles

	Ruble assets	Foreign currency assets	Ruble liabilities	Foreign currency liabilities
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	57 990 336 120	16 383 853 272	59 150 260 382	15 223 929 010
Belgorod Region	9 201 168	760 748	9 202 942	758 974
Bryansk Region	0	0	0	0
Vladimir Region	3 598 232	67 862	3 605 466	60 628
Voronezh Region	0	0	0	0
Ivanovo Region	12 364 115	371 217	12 396 646	338 686
Kaluga Region	54 013 910	713 144	54 024 902	702 152
Kostroma Region	1 016 125 114	323 731 469	1 116 162 877	223 693 706
Kursk Region	25 361 576	1 477 502	26 183 656	655 422
Lipetsk Region	17 332 587	154 793	17 334 040	153 340
Moscow Region	28 721 952	2 231 647	29 031 346	1 922 253
Orel Region	0	0	0	0
Ryazan Region	20 280 138	947 349	20 282 185	945 302
Smolensk Region	0	0	0	0
Tambov Region	2 843 617	27 495	2 848 009	23 103
Tver Region	1 886 893	98 904	1 900 438	85 359
Tula Region	1 112 228	12 232	1 112 551	11 909
Yaroslavl Region	4 335 309	277 790	4 376 690	236 409
Moscow	56 793 159 281	16 052 981 120	57 851 798 634	14 994 341 767
NORTH-WESTERN FEDERAL DISTRICT	13 947 834 059	3 201 252 110	13 180 218 780	3 968 867 389
Republic of Karelia	689 148	34 173	712 478	10 843
Republic of Komi	7 064 928	556 040	7 138 960	482 008
Arkhangelsk Region	0	0	0	0
Vologda Region	60 462 892	4 877 030	61 640 328	3 699 594
Kaliningrad Region	42 115 927	15 225 785	35 625 022	21 716 690
Leningrad Region	396 032	33 205	429 194	43
Murmansk Region	1 588 348	744 680	1 588 443	744 585
Novgorod Region	5 869 916	2 223 328	7 932 850	160 394
Pskov Region	3 720 505	32 535	3 726 139	26 901
Saint Petersburg	13 825 926 363	3 177 525 334	13 061 425 366	3 942 026 331
SOUTHERN FEDERAL DISTRICT	629 474 391	30 527 991	633 432 436	26 569 946
Republic of Adygeya (Adygeya)	1 889 432	12 011	1 900 459	984
Republic of Kalmykia	0	0	0	0
Republic of Crimea	266 583 297	5 797 120	267 422 656	4 957 761
Krasnodar Territory	205 448 087	9 046 110	207 713 485	6 780 712
Astrakhan Region	6 905 331	9 466 797	6 990 060	9 382 068
Volgograd Region	4 440 258	129 788	4 543 387	26 659
Rostov Region	139 880 204	5 622 985	140 524 808	4 978 381
Sevastopol	4 327 782	453 180	4 337 581	443 381
NORTH CAUCASIAN FEDERAL DISTRICT	18 682 206	349 556	18 822 583	209 179
Republic of Daghestan	1 981 838	27 915	1 995 776	13 977
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 730 396	35 326	4 754 776	10 946
Karachay-Cherkess Republic	1 532 794	14 082	1 536 809	10 067

Republic of North Ossetia-Alania	981 283	58 270	1 021 074	18 479
Chechen Republic	0	0	0	0
Stavropol Territory	9 455 895	213 963	9 514 148	155 710
VOLGA FEDERAL DISTRICT	1 353 095 885	165 200 524	1 417 111 920	101 184 489
Republic of Bashkortostan	11 599 187	1 158 788	12 185 083	572 892
Mari El Republic	2 987 322	45 506	2 991 437	41 391
Republic of Mordovia	25 181 804	162 657	25 224 029	120 432
Republic of Tatarstan (Tatarstan)	740 334 925	140 142 753	797 250 691	83 226 987
Udmurt Republic	51 353 377	857 779	51 141 409	1 069 747
Chuvash Republic - Chuvashia	9 604 265	512 868	9 650 524	466 609
Perm Territory	30 694 082	2 022 375	30 981 596	1 734 861
Kirov Region	40 370 345	3 662 952	42 879 390	1 153 907
Nizhny Novgorod Region	77 485 557	2 447 001	77 525 601	2 406 957
Orenburg Region	45 184 053	2 105 757	45 254 744	2 035 066
Penza Region	6 681 648	117 210	6 681 525	117 333
Samara Region	254 770 745	9 982 097	257 800 437	6 952 405
Saratov Region	50 479 630	1 929 224	51 138 928	1 269 926
Ulyanovsk Region	6 368 945	53 557	6 406 526	15 976
URALS FEDERAL DISTRICT	1 112 964 708	114 519 205	1 147 446 980	80 036 933
Kurgan Region	4 401 446	106 863	4 428 310	79 999
Sverdlovsk Region	529 187 613	86 493 553	557 052 789	58 628 377
Tyumen Region	419 899 856	15 318 399	424 615 269	10 602 986
Chelyabinsk Region	159 475 793	12 600 390	161 350 612	10 725 571
SIBERIAN FEDERAL DISTRICT	183 324 913	23 219 784	185 749 241	20 795 456
Altai Republic	1 207 709	248 021	1 206 091	249 639
Republic of Tuva	443 574	1 881	445 409	46
Republic of Khakassia	9 071 414	172 010	9 077 070	166 354
Altai Territory	11 633 328	169 355	11 633 843	168 840
Krasnoyarsk Territory	5 825 620	400 902	5 827 072	399 450
Irkutsk Region	6 629 401	440 523	6 809 234	260 690
Kemerovo Region	14 326 090	635 767	14 379 932	581 925
Novosibirsk Region	115 616 160	19 659 243	117 103 357	18 172 046
Omsk Region	9 956 366	1 302 948	10 647 557	611 757
Tomsk Region	8 615 251	189 134	8 619 676	184 709
FAR-EASTERN FEDERAL DISTRICT	540 260 054	79 927 820	577 263 005	42 924 869
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	31 379 447	606 284	31 559 090	426 641
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	5 467 098	501 667	5 473 266	495 499
Primorye Territory	128 021 397	32 333 287	147 262 753	13 091 931
Khabarovsk Territory	0	0	0	0
Amur Region	364 829 717	44 243 813	382 391 756	26 681 774
Magadan Region	0	0	0	0
Sakhalin Region	10 562 395	2 242 769	10 576 140	2 229 024
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	75 775 972 336	19 998 850 262	76 310 305 327	19 464 517 271

Table 33

Securities purchased by credit institutions registered in the region, as of 1.11.19

thousands of rubles

	Debt securities		Equity securities*	Discounted promissory notes*		Stakes in subsidiaries and affiliated joint-stock companies*
	Total*	of which: Russian sovereign debt (excluding revaluation and value		denominated in rubles	denominated in foreign currency	
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	8 877 798 779	2 864 412 948	261 798 176	22 849 641	6 960 663	830 046 782
Belgorod Region	1 282 394	324 322	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	249 566	54 504	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	240 030	55 515	0	0	0	0
Kaluga Region	6 408 044	606 792	46 522	0	0	0
Kostroma Region	362 793 585	325 580	360 593	0	0	17 004 953
Kursk Region	2 282 418	511 890	0	0	0	0
Lipetsk Region	0	0	0	0	0	0
Moscow Region	1 082 617	981 654	493 509	682 592	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	740 510	606 037	0	0	0	309 757
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0
Moscow	8 502 719 615	2 860 946 654	260 897 552	22 167 049	6 960 663	812 732 072
NORTH-WESTERN FEDERAL DISTRICT	1 124 247 986	183 162 624	132 061 992	20 418 418	0	713 228 669
Republic of Karelia	61 107	0	0	0	0	0
Republic of Komi	965 337	782 732	291 579	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	3 136 114	1 128 807	235 725	0	0	0
Kaliningrad Region	9 215 284	157 404	62 420	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	759 276	325 084	234 978	0	0	0
Pskov Region	94 183	0	0	0	0	0
Saint Petersburg	1 110 016 685	180 768 597	131 237 290	20 418 418	0	713 228 669
SOUTHERN FEDERAL DISTRICT	70 184 453	20 896 176	11 042	1 973 880	598 763	970 052
Republic of Adygeya (Adygeya)	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	33 187 765	9 777 622	0	478 946	0	553 405
Krasnodar Territory	34 965 680	9 760 685	0	1 494 934	598 763	376 189
Astrakhan Region	1 435 994	1 041 389	6 295	0	0	0
Volgograd Region	109 300	10 418	0	0	0	0
Rostov Region	485 714	306 062	4 158	0	0	20 259
Sevastopol	0	0	0	0	0	20 199
NORTH CAUCASIAN FEDERAL DISTRICT	610 793	152 948	0	0	0	0
Republic of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0
Republic of North Ossetia-Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	610 793	152 948	0	0	0	0
VOLGA FEDERAL DISTRICT	265 477 070	35 169 389	27 650 069	1 074 070	33 672	4 428 176
Republic of Bashkortostan	6 097 752	2 157 022	486 543	0	0	0
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	393 538	183 341	22 300	65 928	0	0
Republic of Tatarstan (Tatarstan)	184 788 736	22 392 210	25 360 577	740 964	0	1 538 666
Udmurt Republic	11 689 059	502 481	0	16 972	0	0
Chuvash Republic - Chuvashia	118 804	22 651	25 133	0	0	0
Perm Territory	4 058 778	3 352 626	233 037	2 920	0	0
Kirov Region	8 965 458	556 105	649	-14 880	0	0
Nizhny Novgorod Region	7 155 167	374 455	83 754	0	0	0
Orenburg Region	11 245 312	1 519 172	18 809	27 336	0	35 246
Penza Region	763 720	544 924	5	0	0	0
Samara Region	20 320 934	1 041 386	1 400 246	-568	33 672	2 751 264
Saratov Region	9 879 812	2 523 016	19 016	235 398	0	103 000
Ulyanovsk Region	0	0	0	0	0	0
URALS FEDERAL DISTRICT	295 414 705	26 185 117	7 096 320	0	0	12 960 429
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	111 174 440	14 869 366	6 966 637	0	0	12 960 429
Tyumen Region	130 990 203	4 479 564	28 886	0	0	0
Chelyabinsk Region	53 250 062	6 836 187	100 797	0	0	0
SIBERIAN FEDERAL DISTRICT	20 451 700	5 586 141	48 245	51 728	0	0
Altai Republic	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	123 488	120 997	0	0	0	0
Altai Territory	332 102	151 927	6 968	0	0	0
Krasnoyarsk Territory	282 394	22 200	0	0	0	0
Irkutsk Region	0	0	0	0	0	0
Kemerovo Region	2 404 306	762 925	41 277	0	0	0
Novosibirsk Region	16 694 090	4 460 170	0	0	0	0
Omsk Region	615 320	67 922	0	51 728	0	0
Tomsk Region	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	52 062 976	5 755 661	3 211 220	2 295 907	0	3 434 372
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	288 393	178 259	358 418	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	411 364	259 879	0	0	0	0
Primorye Territory	22 237 666	3 332 764	1 324 015	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	29 125 553	1 984 759	1 528 787	2 295 907	0	3 434 372
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	10 706 248 462	3 141 321 004	431 877 064	48 663 644	7 593 098	1 565 068 480

* Including revaluation and value adjustment

Table 34

Ruble loans, deposits and other placements with credit institutions registered in the region, as of 1.11.19

thousands of rubles

	Total	of which		
		loans and other placements extended to non-financial organisations	loans, deposits and other placements extended to credit institutions	loans and other funds extended to households
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	41 197 063 036	19 374 725 876	4 348 371 394	13 261 682 628
Belgorod Region	5 575 215	4 846 230	847	281 454
Bryansk Region	0	0	0	0
Vladimir Region	2 549 002	1 401 148	107 615	1 040 239
Voronezh Region	0	0	0	0
Ivanovo Region	7 471 135	4 585 239	688 336	1 217 223
Kaluga Region	42 250 303	20 966 182	14 856 393	4 556 770
Kostroma Region	699 525 547	124 482 483	245 727 270	272 581 292
Kursk Region	19 502 796	12 145 009	4 160 000	1 941 629
Lipetsk Region	14 889 786	3 619 829	6 700 000	3 152 183
Moscow Region	15 525 926	6 226 372	3 681 879	572 780
Orel Region	0	0	0	0
Ryazan Region	11 234 856	7 285 288	1 403 345	1 780 446
Smolensk Region	0	0	0	0
Tambov Region	1 387 030	1 220 664	2 813	162 810
Tver Region	550 195	483 432	20 000	46 763
Tula Region	921 875	179 083	630 000	112 792
Yaroslavl Region	2 570 159	2 042 058	6 690	345 927
Moscow	40 373 109 211	19 185 242 859	4 070 386 206	12 973 890 320
NORTH-WESTERN FEDERAL DISTRICT	9 846 692 860	5 455 312 959	352 027 755	3 023 748 484
Republic of Karelia	372 696	136	320 400	52 160
Republic of Komi	1 998 969	1 496 706	41 822	235 441
Arkhangelsk Region	0	0	0	0
Vologda Region	38 475 747	7 199 640	15 507 464	11 274 533
Kaliningrad Region	8 914 848	7 096 026	37 820	1 780 998
Leningrad Region	132 074	120 132	0	11 942
Murmansk Region	591 437	410 389	70 000	111 045
Novgorod Region	1 905 402	823 061	300 113	779 727
Pskov Region	931 767	833 064	0	98 703
Saint Petersburg	9 793 369 920	5 437 333 805	335 750 136	3 009 403 935
SOUTHERN FEDERAL DISTRICT	410 933 183	246 057 701	27 951 236	131 531 977
Republic of Adygeya (Adygeya)	952 926	802 886	335	149 705
Republic of Kalmykia	0	0	0	0
Republic of Crimea	176 777 417	121 636 071	10 052 570	43 200 671
Krasnodar Territory	127 278 222	78 392 593	17 008 693	28 743 141
Astrakhan Region	1 613 958	440 741	124 669	779 148
Volgograd Region	3 465 489	1 763 379	245 419	1 433 691
Rostov Region	99 052 215	41 623 110	516 050	56 869 406
Sevastopol	1 792 956	1 398 921	3 500	356 215
NORTH CAUCASIAN FEDERAL DISTRICT	10 156 325	7 782 418	1 128 038	1 190 873
Republic of Daghestan	625 560	390 470	1 366	233 724
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 890 991	2 275 782	368 579	239 816
Karachay-Cherkess Republic	1 266 659	939 060	250 000	72 010
Republic of North Ossetia-Alania	709 075	490 658	0	218 417
Chechen Republic	0	0	0	0
Stavropol Territory	4 664 040	3 686 448	508 093	426 906
VOLGA FEDERAL DISTRICT	804 544 798	299 605 237	115 515 659	313 782 049
Republic of Bashkortostan	4 490 953	760 066	16 434	3 712 701

Mari El Republic	1 462 095	559 466	560 421	75 627
Republic of Mordovia	14 207 273	9 088 251	13 909	4 225 607
Republic of Tatarstan (Tatarstan)	393 204 615	161 403 436	88 787 460	90 259 322
Udmurt Republic	28 839 513	4 966 743	47 871	23 275 763
Chuvash Republic - Chuvashia	6 574 876	3 169 425	202 264	3 130 045
Perm Territory	20 465 036	10 101 437	509 547	8 902 899
Kirov Region	25 691 319	13 978 559	1 310 340	9 047 009
Nizhny Novgorod Region	55 040 116	29 535 270	15 886 153	5 828 295
Orenburg Region	27 755 845	12 459 323	776 826	13 584 905
Penza Region	4 185 708	2 728 721	190 051	1 009 190
Samara Region	194 825 447	27 736 848	7 103 564	147 660 197
Saratov Region	24 152 283	20 592 058	105 400	1 955 323
Ulyanovsk Region	3 649 719	2 525 634	5 419	1 115 166
URALS FEDERAL DISTRICT	584 698 465	160 604 946	168 215 588	188 704 547
Kurgan Region	2 876 525	2 709 561	4 186	99 924
Sverdlovsk Region	301 713 744	74 959 874	105 548 212	68 774 456
Tyumen Region	196 272 292	41 189 527	57 435 891	88 311 800
Chelyabinsk Region	83 835 904	41 745 984	5 227 299	31 518 367
SIBERIAN FEDERAL DISTRICT	96 771 930	48 505 689	3 449 781	40 241 583
Altai Republic	382 669	316 689	1 673	23 711
Republic of Tuva	52 204	28 489	3 345	20 370
Republic of Khakassia	6 359 011	3 208 315	509 167	2 419 571
Altai Territory	7 677 036	5 518 546	651 673	1 438 245
Krasnoyarsk Territory	2 035 801	422 778	133 345	1 479 166
Irkutsk Region	4 022 012	3 411 847	1 000	420 835
Kemerovo Region	7 488 696	3 579 961	270 907	3 416 547
Novosibirsk Region	55 478 250	25 105 904	1 793 437	25 050 633
Omsk Region	6 962 436	2 915 077	73 856	3 769 614
Tomsk Region	6 313 815	3 998 083	11 378	2 202 891
FAR-EASTERN FEDERAL DISTRICT	354 591 369	122 599 891	18 944 561	198 881 180
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	22 814 713	13 771 738	1 177 369	7 401 260
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	3 256 620	2 040 577	873 345	306 802
Primorye Territory	91 487 280	53 061 544	2 330 168	27 848 126
Khabarovsk Territory	0	0	0	0
Amur Region	234 225 926	51 509 849	14 414 988	162 883 037
Magadan Region	0	0	0	0
Sakhalin Region	2 806 830	2 216 183	148 691	441 955
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	53 305 451 966	25 715 194 717	5 035 604 012	17 159 763 321

Table 35

Foreign currency loans, deposits and other placements with credit institutions registered in the region, as of 1.11.19

thousands of rubles

	Total	of which		
		loans and other placements extended to non-financial organisations	loans, deposits and other placements extended to credit institutions	loans and other funds extended to households
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	10 609 458 208	6 622 612 368	2 660 695 459	73 711 465
Belgorod Region	38 081	38 030	49	2
Bryansk Region	0	0	0	0
Vladimir Region	6 581	0	6 581	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	53	43	0	10
Kostroma Region	64 786 912	38 838 737	13 160 172	799 455
Kursk Region	1 004 238	238 983	0	0
Lipetsk Region	0	0	0	0
Moscow Region	896 055	118 552	255 494	522 009
Orel Region	0	0	0	0
Ryazan Region	7 102	0	7 101	1
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	141 618	130 544	0	0
Moscow	10 542 577 568	6 583 247 479	2 647 266 062	72 389 988
NORTH-WESTERN FEDERAL DISTRICT	2 474 295 056	1 678 496 023	469 341 783	14 423 562
Republic of Karelia	0	0	0	0
Republic of Komi	1 647	1 647	0	0
Arkhangelsk Region	0	0	0	0
Vologda Region	1 935 246	327 393	1 590 385	1 848
Kaliningrad Region	178 352	177 156	1 196	0
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	28 061	0	28 061	0
Pskov Region	0	0	0	0
Saint Petersburg	2 472 151 750	1 677 989 827	467 722 141	14 421 714
SOUTHERN FEDERAL DISTRICT	4 658 865	1 807 006	2 456 213	395 646
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	470 533	177 212	5 480	287 841
Krasnodar Territory	1 085 079	86 548	996 158	2 373
Astrakhan Region	1 284 941	0	1 284 941	0
Volgograd Region	52 685	0	44 711	7 974
Rostov Region	1 745 975	1 524 685	124 923	96 367
Sevastopol	19 652	18 561	0	1 091
NORTH CAUCASIAN FEDERAL DISTRICT	17 714	0	17 714	0
Republic of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachay-Cherkess Republic	1 981	0	1 981	0
Republic of North Ossetia-Alania	0	0	0	0
Chechen Republic	0	0	0	0

Stavropol Territory	15 733	0	15 733	0
VOLGA FEDERAL DISTRICT	52 437 884	5 612 310	40 496 173	140 403
Republic of Bashkortostan	813 053	811 676	1 377	0
Mari El Republic	1 124	0	1 124	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan (Tatarstan)	47 149 885	1 974 082	38 962 344	24 461
Udmurt Republic	6 493	0	6 391	102
Chuvash Republic - Chuvashia	27 286	25 689	0	1 597
Perm Territory	541 008	493 103	47 905	0
Kirov Region	1 957	0	994	963
Nizhny Novgorod Region	793 086	524 081	234 582	34 423
Orenburg Region	296 265	172 159	87 892	36 214
Penza Region	18 523	0	18 523	0
Samara Region	2 625 967	1 611 518	972 864	41 585
Saratov Region	162 239	0	162 177	62
Ulyanovsk Region	998	2	0	996
URALS FEDERAL DISTRICT	40 061 414	28 053 827	7 012 338	570 059
Kurgan Region	0	0	0	0
Sverdlovsk Region	32 054 197	25 119 218	2 098 638	564 035
Tyumen Region	5 128 625	2 612 376	2 510 225	6 024
Chelyabinsk Region	2 878 592	322 233	2 403 475	0
SIBERIAN FEDERAL DISTRICT	10 704 253	2 366 386	8 274 445	56 321
Altai Republic	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	506	506	0	0
Krasnoyarsk Territory	83 035	0	83 035	0
Irkutsk Region	6 387	0	6 387	0
Kemerovo Region	11 639	6 387	0	5 252
Novosibirsk Region	10 497 241	2 309 860	8 180 235	45
Omsk Region	100 654	49 630	0	51 024
Tomsk Region	4 450	3	4 447	0
FAR-EASTERN FEDERAL DISTRICT	19 012 287	6 170 234	10 322 938	1 345 238
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	38 394	38 394	0	0
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	170 460	0	170 414	46
Primorye Territory	2 893 513	948 606	1 569 909	48 382
Khabarovsk Territory	0	0	0	0
Amur Region	14 817 029	5 183 234	7 489 741	1 296 793
Magadan Region	0	0	0	0
Sakhalin Region	1 092 891	0	1 092 874	17
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	13 210 645 681	8 345 118 154	3 198 617 063	90 642 694

Table 36

Overdue loans, deposits and other placements with credit institutions registered in the region, as of 1.11.19

thousands of rubles

	loans and other placements extended to non-financial organisations		loans, deposits and other placements extended to credit institutions		loans and other funds extended to households	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	2 104 762 653	291 480 523	78 473 379	31 540 324	593 356 525	24 509 555
Belgorod Region	130 993	0	0	0	1 115	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	57 564	0	0	0	53 744	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	111 101	0	0	0	23 815	0
Kaluga Region	1 190 129	43	12 412 784	0	717 159	10
Kostroma Region	9 127 301	148 810	20 286 576	0	23 361 427	433 311
Kursk Region	665 128	0	0	0	13 299	0
Lipetsk Region	1 803 977	0	0	0	187 351	0
Moscow Region	84 589	0	0	0	103 523	386
Orel Region	0	0	0	0	0	0
Ryazan Region	637 190	0	0	0	53 575	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	43 943	0	0	0	20 640	0
Tver Region	63 176	0	0	0	17 114	0
Tula Region	21 898	0	0	0	1 229	0
Yaroslavl Region	103 898	0	0	0	34 127	0
Moscow	2 090 721 766	291 331 670	45 774 019	31 540 324	568 768 407	24 075 845
NORTH-WESTERN FEDERAL DISTRICT	203 509 279	29 667 065	671 751	5 245 305	119 114 573	5 023 546
Republic of Karelia	136	0	0	0	1 374	0
Republic of Komi	184 406	0	41 822	0	2 355	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	567 560	5 568	45 000	0	526 428	0
Kaliningrad Region	66 691	5 713	23 179	1 196	126 930	0
Leningrad Region	139	0	0	0	0	0
Murmansk Region	1 490	0	0	0	21 962	0
Novgorod Region	35 747	0	0	0	5 001	0
Pskov Region	105 959	0	0	0	6 218	0
Saint Petersburg	202 547 151	29 655 784	561 750	5 244 109	118 424 305	5 023 546
SOUTHERN FEDERAL DISTRICT	24 773 172	282 321	673 225	0	4 863 404	288 298
Republic of Adygeya (Adygeya)	92 561	0	0	0	24 637	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 801 145	177 212	2 572	0	2 268 600	270 225
Krasnodar Territory	14 011 968	86 548	669 840	0	887 746	2 373
Astrakhan Region	28 586	0	813	0	44 862	0
Volgograd Region	460 331	0	0	0	16 010	1 031
Rostov Region	2 703 650	0	0	0	1 606 469	13 578
Sevastopol	674 931	18 561	0	0	15 080	1 091
NORTH CAUCASIAN FEDERAL DISTRICT	664 512	0	507 000	15 733	203 682	0
Republic of Daghestan	26 794	0	0	0	50 886	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	152 455	0	0	0	27 436	0
Karachay-Cherkess Republic	32 616	0	0	0	46 925	0
Republic of North Ossetia-Alania	13 913	0	0	0	34 805	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	438 734	0	507 000	15 733	43 630	0
VOLGA FEDERAL DISTRICT	32 054 770	558 756	3 818 025	250	17 571 270	52 798
Republic of Bashkortostan	360 969	0	0	0	396 934	0
Mari El Republic	131 740	0	130 000	0	863	0
Republic of Mordovia	385 341	0	0	0	106 288	0
Republic of Tatarstan (Tatarstan)	16 536 624	3	57 966	250	5 661 775	20 013
Udmurt Republic	355 408	0	53	0	1 337 460	0
Chuvash Republic - Chuvashia	61 065	0	0	0	83 078	0
Perm Territory	897 397	493 103	0	0	307 996	0
Kirov Region	1 255 001	0	0	0	609 356	129
Nizhny Novgorod Region	3 027 085	0	305 000	0	715 976	32 345
Orenburg Region	1 121 546	65 647	25 006	0	209 922	0
Penza Region	273 640	0	0	0	62 766	0
Samara Region	3 556 286	1	3 300 000	0	7 597 180	249
Saratov Region	3 978 590	0	0	0	402 368	62
Ulyanovsk Region	114 078	2	0	0	79 308	0
URALS FEDERAL DISTRICT	10 668 620	379 072	3 604 562	1 458	7 179 831	6 693
Kurgan Region	221 504	0	0	0	9 925	0
Sverdlovsk Region	3 999 084	683	3 385 690	0	4 982 783	1 445
Tyumen Region	2 051 500	378 389	0	0	1 595 494	5 248
Chelyabinsk Region	4 396 532	0	218 872	1 458	591 629	0
SIBERIAN FEDERAL DISTRICT	1 919 620	21	68 186	3 280	1 374 723	45
Altai Republic	66 114	0	0	0	547	0
Republic of Tuva	10 414	0	0	341	6 693	0
Republic of Khakassia	128 100	0	0	0	74 551	0
Altai Territory	259 521	0	50 000	0	30 769	0
Krasnoyarsk Territory	19 737	0	0	0	62 036	0
Irkutsk Region	82 199	0	0	0	2 319	0
Kemerovo Region	49 807	0	12 081	0	89 708	0
Novosibirsk Region	1 157 294	18	749	1 617	850 189	45
Omsk Region	94 795	0	0	0	214 712	0
Tomsk Region	51 639	3	5 356	1 322	43 199	0
FAR-EASTERN FEDERAL DISTRICT	20 015 733	194 455	6 210 779	0	25 361 538	1 108 027
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	1 608 559	38 394	9 587	0	332 398	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	47 615	0	0	0	86 654	46
Primorye Territory	6 608 347	178	26 135	0	894 429	15 130
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	11 713 927	155 883	6 175 057	0	24 033 205	1 092 834
Magadan Region	0	0	0	0	0	0
Sakhalin Region	37 285	0	0	0	14 852	17
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	2 398 368 359	322 562 213	94 026 907	36 806 350	769 025 546	30 988 962

Table 37

Customer funds in rubles with credit institutions registered in the region, as of 1.11.19

thousands of rubles

	Total	of which				
		Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	of which: funds of organisations	Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	35 628 794 564	12 688 142 256	5 761 602 518	2 690 936	20 832	18 539 206 358
Belgorod Region	6 573 102	1 703 005	1 438 705	0	0	4 857 682
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 035 585	783 530	599 610	0	178	1 217 316
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 759 652	1 548 633	1 409 818	0	0	8 146 000
Kaluga Region	43 996 377	22 783 645	2 283 907	0	0	21 204 358
Kostroma Region	667 558 080	213 636 456	114 027 003	0	0	393 426 338
Kursk Region	17 084 506	4 623 444	3 438 379	0	0	12 438 954
Lipetsk Region	11 219 870	485 767	473 068	0	0	10 730 040
Moscow Region	18 267 279	4 697 174	2 856 103	0	0	13 508 584
Orel Region	0	0	0	0	0	0
Ryazan Region	15 043 195	3 555 458	3 465 538	0	0	11 344 839
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 100 242	585 768	567 268	0	0	1 505 023
Tver Region	950 008	671 484	657 484	0	0	270 589
Tula Region	608 723	191 796	187 819	0	0	416 774
Yaroslavl Region	3 150 474	1 535 172	1 357 547	0	0	1 575 132
Moscow	34 830 447 471	12 431 340 924	5 628 840 269	2 690 936	20 654	18 058 564 729
NORTH-WESTERN FEDERAL DISTRICT	9 173 421 686	3 969 869 625	1 341 373 270	38 010	143	3 158 417 476
Republic of Karelia	163 334	156 116	106 116	0	0	6 151
Republic of Komi	5 228 501	2 382 245	1 131 231	0	0	2 786 627
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	50 060 693	31 403 683	18 951 963	0	0	18 551 567
Kaliningrad Region	27 018 095	20 450 554	2 803 477	0	0	6 161 772
Leningrad Region	61 850	61 850	11 850	0	0	0
Murmansk Region	1 081 073	777 735	773 435	0	0	287 393
Novgorod Region	5 704 225	2 420 293	2 016 725	0	143	3 236 947
Pskov Region	2 027 599	1 099 172	439 172	0	0	926 267
Saint Petersburg	9 082 076 316	3 911 117 977	1 315 139 301	38 010	0	3 126 460 752
SOUTHERN FEDERAL DISTRICT	457 229 485	163 008 114	86 752 757	127 656	128	282 772 895
Republic of Adygeya (Adygeya)	1 323 975	231 917	183 718	0	0	1 091 956
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	178 969 831	77 935 557	49 220 118	12 710	0	90 901 136
Krasnodar Territory	162 981 038	57 534 945	17 463 527	38 382	128	104 966 935
Astrakhan Region	3 531 135	1 915 199	898 606	0	0	967 022
Volgograd Region	708 812	285 976	278 666	0	0	422 766
Rostov Region	106 283 659	23 639 669	17 370 653	76 564	0	82 472 267
Sevastopol	3 431 035	1 464 851	1 337 469	0	0	1 950 813
NORTH CAUCASIAN FEDERAL DISTRICT	10 388 764	5 212 021	4 206 978	0	0	5 095 056
Republic of Daghestan	829 538	621 945	621 945	0	0	199 858
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	2 452 487	569 478	569 065	0	0	1 867 631
Karachay-Cherkess Republic	898 750	465 703	365 703	0	0	431 808
Republic of North Ossetia-Alania	266 928	68 554	29 054	0	0	198 374
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 941 061	3 486 341	2 621 211	0	0	2 397 385
VOLGA FEDERAL DISTRICT	901 528 928	408 468 887	109 728 566	1 607 466	0	433 796 436
Republic of Bashkortostan	5 684 225	253 874	228 874	0	0	5 425 874
Mari El Republic	1 855 400	389 180	385 001	0	0	1 448 025
Republic of Mordovia	20 694 627	3 107 057	1 975 805	0	0	17 559 613
Republic of Tatarstan (Tatarstan)	582 295 783	337 538 830	70 830 057	1 569 221	0	186 490 800
Udmurt Republic	35 409 864	3 958 680	3 167 276	10 812	0	31 376 252
Chuvash Republic - Chuvashia	7 614 566	2 669 205	1 693 845	0	0	4 917 709
Perm Territory	22 458 404	5 917 267	2 994 700	0	0	16 485 865
Kirov Region	31 842 717	8 383 651	5 906 039	1 800	0	23 314 434
Nizhny Novgorod Region	54 385 630	11 574 000	7 946 351	14 182	0	42 629 285
Orenburg Region	29 784 607	6 111 368	3 165 853	11 451	0	23 439 984
Penza Region	5 042 668	1 944 030	1 455 677	0	0	3 087 622
Samara Region	58 942 203	13 268 899	5 859 507	0	0	45 516 311
Saratov Region	40 601 236	12 400 358	3 454 793	0	0	28 175 118
Ulyanovsk Region	4 916 998	952 488	664 788	0	0	3 929 544
URALS FEDERAL DISTRICT	832 343 223	361 037 429	74 035 251	69 027	0	468 232 919
Kurgan Region	2 494 960	786 252	664 261	0	0	1 699 711
Sverdlovsk Region	346 654 236	82 152 940	42 608 110	28 567	0	263 510 121
Tyumen Region	367 688 326	248 845 995	12 655 921	34 736	0	117 522 189
Chelyabinsk Region	115 505 701	29 252 242	18 106 959	5 724	0	85 500 898
SIBERIAN FEDERAL DISTRICT	119 314 161	35 218 583	21 486 780	44 826	0	82 330 919
Altai Republic	701 942	377 386	248 446	0	0	317 312
Republic of Tuva	119 073	93 976	51 919	0	0	25 097
Republic of Khakassia	6 921 507	1 966 930	1 113 872	0	0	4 891 792
Altai Territory	8 226 920	3 261 389	2 409 569	0	0	4 960 549
Krasnoyarsk Territory	4 939 678	1 260 809	1 221 209	0	0	3 534 111
Irkutsk Region	5 080 571	1 563 788	1 213 942	0	0	3 466 875
Kemerovo Region	9 872 130	2 196 295	1 369 887	0	0	7 638 049
Novosibirsk Region	68 967 780	21 453 556	11 888 232	44 826	0	46 074 564
Omsk Region	7 660 910	1 879 525	857 727	0	0	5 766 640
Tomsk Region	6 823 650	1 164 929	1 111 977	0	0	5 655 930
FAR-EASTERN FEDERAL DISTRICT	355 617 186	65 216 614	42 138 269	24 586	715 243	281 506 136
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	22 573 666	6 211 218	4 121 917	19 264	0	16 257 743
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	2 943 754	621 902	556 902	0	0	2 315 097
Primorye Territory	107 188 557	30 447 139	20 043 585	1 977	0	74 743 610
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	214 704 487	21 913 717	13 333 432	0	715 243	186 195 431
Magadan Region	0	0	0	0	0	0
Sakhalin Region	8 206 722	6 022 638	4 082 433	3 345	0	1 994 255
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	47 478 637 997	17 696 173 529	7 441 324 389	4 602 507	736 346	23 251 358 195

Table 38

Customer funds in foreign currency with credit institutions registered in the region, as of 1.11.19

thousands of rubles

	Total	of which				
		Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	of which: funds of organisations	Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	12 179 553 039	7 237 750 530	2 104 189 327	7 633 966	9 758	4 520 279 309
Belgorod Region	758 810	12 179	12 179	0	0	746 631
Bryansk Region	0	0	0	0	0	0
Vladimir Region	60 580	23 307	23 307	0	0	37 273
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	337 691	24 925	24 925	0	0	312 761
Kaluga Region	701 629	12 383	12 383	0	0	689 246
Kostroma Region	110 556 998	70 822 517	31 142 812	0	0	26 949 904
Kursk Region	655 034	143 726	143 726	0	0	509 903
Lipetsk Region	152 455	2 250	2 250	0	0	150 205
Moscow Region	1 905 342	301 044	301 044	0	0	1 604 298
Orel Region	0	0	0	0	0	0
Ryazan Region	944 345	180 629	177 435	0	0	763 668
Smolensk Region	0	0	0	0	0	0
Tambov Region	23 070	4 403	4 403	0	0	18 642
Tver Region	85 331	59 136	59 136	0	0	26 182
Tula Region	11 821	3 470	3 470	0	0	8 351
Yaroslavl Region	234 942	74 830	74 830	0	0	145 093
Moscow	12 063 124 991	7 166 085 731	2 072 207 427	7 633 966	9 758	4 488 317 152
NORTH-WESTERN FEDERAL DISTRICT	3 560 211 699	1 913 800 138	532 714 456	25 776 440	0	1 506 141 914
Republic of Karelia	10 843	10 482	10 482	0	0	345
Republic of Komi	481 275	6 512	6 512	0	0	474 763
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	3 691 105	624 129	447 189	0	0	3 059 957
Kaliningrad Region	21 709 389	19 578 856	14 947 636	0	0	1 976 978
Leningrad Region	43	43	43	0	0	0
Murmansk Region	744 577	743 843	743 843	0	0	733
Novgorod Region	160 013	47 384	45 787	0	0	112 565
Pskov Region	26 901	26 476	26 476	0	0	425
Saint Petersburg	3 533 387 553	1 892 762 413	516 486 488	25 776 440	0	1 500 516 148
SOUTHERN FEDERAL DISTRICT	26 141 117	13 180 305	12 441 349	2 604	0	12 212 929
Republic of Adygeya (Adygeya)	977	977	977	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 765 115	41 137	41 137	2 604	0	4 147 425
Krasnodar Territory	6 568 046	1 411 974	673 019	0	0	5 042 701
Astrakhan Region	9 376 213	9 330 874	9 330 874	0	0	39 702
Volgograd Region	26 659	1 381	1 381	0	0	25 278
Rostov Region	4 960 848	2 324 230	2 324 229	0	0	2 584 296
Sevastopol	443 259	69 732	69 732	0	0	373 527
NORTH CAUCASIAN FEDERAL DISTRICT	209 643	57 837	57 837	0	0	140 627
Republic of Daghestan	13 970	12 068	12 068	0	0	1 902
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	11 581	7 606	7 606	0	0	3 975
Karachay-Cherkess Republic	10 044	1 446	1 446	0	0	8 598
Republic of North Ossetia-Alania	18 431	0	0	0	0	18 431
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	155 617	36 717	36 717	0	0	107 721
VOLGA FEDERAL DISTRICT	95 547 503	61 061 277	13 914 224	6	0	33 662 292
Republic of Bashkortostan	571 479	3 984	3 984	0	0	563 151
Mari El Republic	13 919	324	324	0	0	8 686
Republic of Mordovia	120 244	10 853	10 853	0	0	107 800
Republic of Tatarstan (Tatarstan)	78 099 486	56 074 376	10 010 620	6	0	21 753 849
Udmurt Republic	1 068 657	116 631	116 235	0	0	952 023
Chuvash Republic - Chuvashia	464 345	192 173	45 264	0	0	272 146
Perm Territory	1 727 968	342 329	306 669	0	0	1 385 639
Kirov Region	1 154 808	250 328	247 765	0	0	893 840
Nizhny Novgorod Region	2 399 520	420 489	420 489	0	0	1 943 905
Orenburg Region	2 028 592	328 478	58 715	0	0	1 699 624
Penza Region	117 069	79 852	15 604	0	0	37 188
Samara Region	6 497 325	2 954 042	2 390 284	0	0	3 134 542
Saratov Region	1 268 137	283 039	283 039	0	0	898 855
Ulyanovsk Region	15 954	4 379	4 379	0	0	11 044
URALS FEDERAL DISTRICT	57 519 424	19 328 624	7 391 383	66 002	0	34 742 137
Kurgan Region	79 992	27 218	27 218	0	0	52 771
Sverdlovsk Region	36 472 502	12 246 079	2 860 954	0	0	21 846 504
Tyumen Region	10 519 621	2 243 990	1 680 349	66 002	0	7 508 265
Chelyabinsk Region	10 447 309	4 811 337	2 822 862	0	0	5 334 597
SIBERIAN FEDERAL DISTRICT	9 167 499	5 911 873	4 988 206	0	0	2 811 184
Altai Republic	249 479	247 739	247 739	0	0	1 740
Republic of Tuva	33	0	0	0	0	33
Republic of Khakassia	166 068	2 556	2 556	0	0	157 812
Altai Territory	168 147	29 582	29 582	0	0	138 565
Krasnoyarsk Territory	395 420	18 241	18 241	0	0	375 732
Irkutsk Region	260 610	178 364	178 364	0	0	79 824
Kemerovo Region	581 548	373 557	373 557	0	0	207 991
Novosibirsk Region	6 553 390	4 597 351	3 942 708	0	0	1 521 166
Omsk Region	608 907	414 008	144 984	0	0	194 899
Tomsk Region	183 897	50 475	50 475	0	0	133 422
FAR-EASTERN FEDERAL DISTRICT	41 163 617	16 851 105	6 726 801	0	0	21 590 581
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	401 203	17 781	17 781	0	0	317 951
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	493 394	8 880	8 880	0	0	484 514
Primorye Territory	12 573 964	5 353 980	4 293 736	0	0	7 034 830
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	25 470 380	9 559 199	1 497 951	0	0	13 439 875
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 224 676	1 911 265	908 453	0	0	313 411
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	15 969 513 541	9 267 941 689	2 682 423 583	33 479 018	9 758	6 131 580 973

Table 39

Loans, deposits, and other funds received from other credit institutions (for credit institutions registered in the region), as of 1.11.19

thousands of rubles

	Total	in rubles	in foreign currency
1	2	3	4
CENTRAL FEDERAL DISTRICT	5 658 070 537	4 010 777 878	1 647 292 659
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	303 568 637	198 202 944	105 365 693
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 320 434	2 320 434	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
Moscow	5 351 304 466	3 809 377 500	1 541 926 966
NORTH-WESTERN FEDERAL DISTRICT	1 047 853 374	784 079 813	263 773 561
Republic of Karelia	0	0	0
Republic of Komi	0	0	0
Arkhangelsk Region	0	0	0
Vologda Region	1 809 000	1 809 000	0
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
Saint Petersburg	1 046 044 374	782 270 813	263 773 561
SOUTHERN FEDERAL DISTRICT	14 109 683	13 916 154	193 529
Republic of Adygeya (Adygeya)	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	12 282 260	12 282 260	0
Krasnodar Territory	421 423	227 894	193 529
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 400 000	1 400 000	0
Sevastopol	6 000	6 000	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	0
Republic of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachay-Cherkess Republic	0	0	0
Republic of North Ossetia-Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	0	0	0
VOLGA FEDERAL DISTRICT	139 569 088	135 474 960	4 094 128
Republic of Bashkortostan	3 569 148	3 569 148	0
Mari El Republic	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan (Tatarstan)	9 161 477	5 067 349	4 094 128
Udmurt Republic	5 650 100	5 650 100	0
Chuvash Republic - Chuvashia	50 000	50 000	0
Perm Territory	30 372	30 372	0
Kirov Region	0	0	0
Nizhny Novgorod Region	0	0	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	121 107 991	121 107 991	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
URALS FEDERAL DISTRICT	143 221 803	121 807 067	21 414 736
Kurgan Region	0	0	0
Sverdlovsk Region	143 048 855	121 634 119	21 414 736
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	136 452	136 452	0
SIBERIAN FEDERAL DISTRICT	1 935 953	1 870 447	65 506
Altai Republic	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	11 193	11 193	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 924 760	1 859 254	65 506
Omsk Region	0	0	0
Tomsk Region	0	0	0
FAR-EASTERN FEDERAL DISTRICT	4 479 455	3 776 519	702 936
Republic of Buryatia	0	0	0
Republic of Sakha (Yakutia)	0	0	0
Trans-Baikal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorye Territory	193 376	193 376	0
Khabarovsk Territory	0	0	0
Amur Region	4 286 079	3 583 143	702 936
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total for Russia	7 009 239 893	5 071 702 838	1 937 537 055

Macroprudential indicators of the banking sector

Table 40

Individual financial stability indicators of the banking sector (%)

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Capital adequacy					
Capital adequacy (N1.0)	12,1	12,2	11,8	12,5	12,3
Tier I capital adequacy ratio (N1.2)	8,5	8,9	9,2	9,4	9,3
Credit risk-weighted assets[1] relative to total assets	*39,2*	*35,0*	*37,2*	*37,6*	*37,8*
Credit risk					
Problem and loss loans in total loans[2]	*10,0*	*10,1*	*10,3*	*10,0*	*9,9*
Loan loss provisions as percentage of total loans[2]	*9,3*	*9,1*	*9,2*	*9,1*	*9,1*
Total insider exposure relative to capital (N10.1)	0,4	0,4	0,4	0,4	0,4
Total large credit exposure relative to capital (N7)	226,1	204,7	202,6	188,7	185,1
Outstanding loans extended by credit institutions[3]					
agriculture, hunting, and forestry	*4,1*	*4,1*	*4,0*	*3,9*	…
mining and quarrying	*6,2*	*6,4*	*3,5*	*3,4*	…
manufacturing	*15,3*	*14,2*	*16,5*	*16,4*	…
electricity, gas and water supply	*3,2*	*2,9*	*2,5*	*2,5*	…
construction	*3,9*	*3,4*	*2,7*	*2,8*	…
wholesale and retail trade; repairs of motor vehicles, motorcycles, household appliances and personal items	*9,5*	*9,5*	*9,1*	*8,8*	…
transport and communications	*4,2*	*5,0*	*4,4*	*4,6*	…
other	*22,6*	*21,4*	*22,2*	*22,0*	…
households	*30,9*	*33,0*	*35,0*	*35,6*	…
of which:					…
housing mortgage loans	*13,2*	*14,3*	*15,1*	*15,1*	…
Geographical distribution of extended interbank loans and placed deposits[4]					
Russia	*73,0*	*63,8*	*52,5*	*55,8*	*54,3*
United Kingdom	*5,5*	*5,2*	*10,2*	*7,4*	*7,3*
United States	*1,7*	*2,7*	*2,6*	*1,9*	*4,8*
Germany	*0,2*	*3,0*	*3,3*	*3,6*	*3,2*
Austria	*0,7*	*1,8*	*3,9*	*4,0*	*4,4*
France	*1,2*	*1,5*	*2,8*	*3,4*	*1,8*
Italy	*2,2*	*2,0*	*3,1*	*3,9*	*4,3*
Cyprus	*5,9*	*5,5*	*2,7*	*3,0*	*3,1*
Netherlands	*0,7*	*0,8*	*6,0*	*4,1*	*4,7*
Other	*9,0*	*13,7*	*12,9*	*12,9*	*12,1*
Liquidity					
Highly liquid assets relative to total assets	*11,0*	*10,6*	*11,9*	*11,0*	*11,6*
Liquid assets relative to total assets	*23,2*	*21,1*	*21,5*	*22,3*	*21,7*
Highly liquid assets relative to sight liabilities (N2)	118,5	128,7	137,2	126,8	137,2
Liquid assets relative to short-term liabilities (N3)	167,4	166,4	189,3	204,8	188,9
Long-term (more than 365 or 366 days) claims relative to capital adjusted for the minimum short-term (up to 365 days) customer account balances (N4)	55,4	57,5	55,7	55,1	55,0
Customer funds relative to total loans[5]	*111,1*	*108,8*	*111,0*	*111,4*	*111,0*
Market risk (relative to total capital)[6]	*42,6*	*37,8*	*37,2*	*35,4*	*36,8*
including					
Interest rate risk	*31,9*	*24,5*	*23,8*	*24,1*	*25,9*
Stock market risk	*3,6*	*3,5*	*4,1*	*3,8*	*4,0*
Foreign exchange risk	*4,6*	*3,8*	*5,2*	*5,0*	*4,6*
Commodity risk	*2,5*	*6,1*	*4,1*	*2,6*	*2,3*
Bank investments in other legal entities' shares (stakes) relative to capital (N12)	13,3	12,7	13,0	11,4	11,5
Banks' financial result in the reporting period (billions of rubles)	789,7	1344,8	1004,9	1501,1	1696,4
as % of banking sector assets[7]	*1,0*	*1,5*	*1,1*	*1,6*	*1,8*
as % of banking sector capital[7]	*8,3*	*13,8*	*9,9*	*14,7*	*16,5*
Return[8] on assets	*1,0*	*1,5*	*1,9*	*1,9*	*2,0*
Return[8] on equity	*8,3*	*13,8*	*17,1*	*17,4*	*18,1*

[1] Assets recorded in balance-sheet accounts.

[2] Calculation based on Form 0409115, Sections 1, 2, and 3.

[3] Reporting form 0409501 'Interbank loans and deposits'.

[3] Loans to legal entities are calculated in accordance with the Reporting Form 0409302 before 1 February 2019 later in accordance with the Reporting Form 0409303. Loans to households are calculated in accordance with theReporting Form 0409302 before 1 February 2019 then in accordance with the Reporting Form 0409316. Mortgage loans are calculated in accordance with the Reporting Form 0409316.

[4] Reporting Form 0409501 'Interbank loans and deposits'.

[5] Excluding loans, deposits, and other funds placed in the interbank market.

[6] Capital of credit institutions which carry out transactions taken into account in market risk assessment.

[7] Assets and capital are calculated as a reporting period average.

[8] Calculated as the ratio between financial result (before tax) for the 12 months before the reporting date and the average chronological amount of assets (capital) in the same period.

Capital adequacy

Table 41

Credit institutions by capital[1]

Date	Total		Including credit institutions with capital																	
			Up to 300 million rubles		300 million rubles to one billion rubles		One billion rubles to ten billion rubles		Ten billion rubles to 25 billion rubles		25 billion rubles to 50 billion rubles		50 billion rubles to 100 billion rubles		100 billion rubles to 250 billion rubles		250 billion rubles and over		Credit institutions undergoing bankruptcy prevention measures[2]	
	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
1.03.18	551	9 328,3	44	1,5	198	96,3	205	596,8	39	606,0	19	671,9	7	482,8	4	585,2	6	6 904,1	29	-616,2
1.04.18	542	9 755,2	40	0,4	195	95,0	203	600,1	37	598,0	20	701,6	7	497,2	4	597,4	6	7 054,7	30	-389,2
1.05.18	534	9 833,4	37	3,6	193	94,5	198	565,9	39	615,3	21	744,7	6	431,8	4	596,2	6	7 205,3	30	-423,9
1.06.18	530	9 915,7	40	4,2	189	92,6	195	562,2	40	631,2	20	719,2	6	430,6	4	599,9	6	7 293,1	30	-417,3
1.07.18	524	9 512,5	38	4,0	187	91,3	193	556,5	40	630,1	20	723,5	6	428,5	4	602,6	6	6 991,3	30	-515,4
1.08.18	518	9 587,3	41	4,9	181	88,7	192	561,1	41	652,3	19	697,4	6	434,3	4	605,2	6	7 071,2	28	-527,9
1.09.18	512	9 783,8	36	3,8	172	81,8	199	562,9	42	661,8	19	702,7	6	443,2	4	614,3	6	7 207,4	28	-494,1
1.10.18	508	10 003,3	37	0,9	169	81,0	198	567,4	41	660,2	18	659,8	7	505,9	4	615,8	6	7 351,5	28	-439,1
1.11.18	499	10 086,5	36	4,2	163	78,0	196	568,9	41	664,3	18	661,5	7	507,1	4	622,9	6	7 449,7	28	-470,0
1.12.18	490	10 172,3	35	4,0	161	76,9	190	543,1	42	671,8	16	590,2	7	485,4	5	733,8	6	7 631,7	28	-564,5
1.01.19	484	10 269,3	34	3,8	158	77,1	188	550,3	42	678,3	17	639,3	6	429,5	5	744,8	6	7 748,4	28	-602,4
1.02.19	479	10 030,0	35	4,1	157	77,4	186	557,6	41	671,7	16	612,3	6	431,0	5	740,1	6	7 630,0	27	-694,2
1.03.19	478	10 113,5	35	4,4	157	77,5	186	564,4	40	656,5	16	607,4	6	437,2	5	752,1	6	7 741,3	27	-727,3
1.04.19	473	10 168,9	34	4,2	155	76,2	183	549,6	41	659,2	16	577,2	7	494,5	5	747,8	6	7 811,0	26	-750,7
1.05.19	469	10 234,4	34	4,2	152	73,8	184	560,2	39	619,5	17	612,1	7	492,6	5	743,1	6	7 876,1	25	-747,2
1.06.19	467	10 301,0	33	4,0	153	74,0	183	559,5	39	616,3	17	610,9	7	494,5	5	740,9	6	7 948,5	24	-747,5
1.07.19	464	9 929,9	33	4,6	152	73,4	182	555,8	36	545,4	19	656,8	7	506,5	5	766,6	6	7 631,1	24	-810,2
1.08.19	456	10 282,4	31	4,6	149	72,1	179	554,1	36	540,0	19	657,2	7	519,3	5	775,8	7	8 143,6	23	-984,3
1.09.19	455	10 540,4	29	4,1	149	70,8	180	562,4	35	523,3	20	699,9	7	527,4	5	782,3	7	8 306,4	23	-936,2
1.10.19	454	10 609,7	30	4,4	147	70,3	179	551,0	36	535,6	20	699,6	7	545,5	5	798,9	7	8 358,7	23	-954,2
1.11.19	454	10 660,0	31	4,8	144	68,8	182	569,3	35	529,5	20	709,2	7	548,3	5	798,5	7	8 374,0	23	-942,3
Memo item: capital adequacy (N1.0) as of 1.11.2019, %	12,3		50,2		26,1		21,3		19,9		16,3		15,0		14,3		13,6		17,7	

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Credit institutions undergoing bankruptcy prevention measures with the participation of the Bank of Russia or the State Corporation Deposit Insurance Agency in accordance with Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Table 42

Capital and capital adequacy of the banking sector (Basel III)

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
Capital structure[1] (Basel III)	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital
Total capital,	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**9 929,9**	***100,0***	**10 609,7**	***100,0***	**10 660,0**	***100,0***
including:										
1. Tier 1 capital	6 622,7	*70,5*	7 499,7	*73,0*	7 774,2	*78,3*	7 986,5	*75,3*	8 031,9	*75,4*
including:										
1.1. Common equity Tier 1 capital	6 417,9	*68,3*	7 012,3	*68,3*	7 216,8	*72,7*	7 418,2	*69,9*	7 466,9	*70,1*
1.2. Additional Tier 1 capital	204,9	*2,2*	487,4	*4,8*	557,4	*5,6*	568,3	*5,4*	565,1	*5,3*
2. Tier 2 capital	2 774,6	*29,5*	2 769,6	*27,0*	2 155,8	*21,7*	2 623,2	*24,7*	2 628,1	*24,7*
Capital adequacy[2] (Basel III)	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions
Capital adequacy (N1.0)	12,1	2	12,2	1	11,8	0	12,5	1	12,3	0
Common equity Tier I adequacy ratio (N1.1)	8,2	3	8,3	3	8,6	1	8,8	2	8,7	2
Tier I capital adequacy ratio (N1.2)	8,5	5	8,9	3	9,2	2	9,4	3	9,3	2

[1] Capital (Basel III) calculation is based on bank reporting Form 0409123.

[2] Minimum requirements for the ratios are as follows: N1.0 – 8%, N1.1 – 4.5%, N1.2 – 6.0%.

Table 43

Effect of individual factors on banking sector capital[1] (%)

Indicators	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital
1. Capital growth factors	**12 424,1**	***132,2***	**13 368,9**	***130,2***	**13 090,5**	***131,8***	**13 637,9**	***128,5***	**13 703,5**	***128,6***
1.1. Authorised capital	2 669,9	*28,4*	2 696,3	*26,3*	2 661,7	*26,8*	2 837,9	*26,7*	2 838,8	*26,6*
1.2. Share premium	1 764,6	*18,8*	1 768,6	*17,2*	1 766,7	*17,8*	1 775,6	*16,7*	1 777,2	*16,7*
1.3. Profit and funds of credit institutions	5 506,8	*58,6*	6 307,4	*61,4*	6 270,3	*63,1*	6 601,9	*62,2*	6 780,5	*63,6*
1.4. Subordinated loans received	2 305,2	*24,5*	2 334,6	*22,7*	2 135,8	*21,5*	2 165,2	*20,4*	2 048,5	*19,2*
1.5. Revaluation surplus	177,7	*1,9*	164,1	*1,6*	155,3	*1,6*	152,7	*1,4*	151,5	*1,4*
1.6. Other factors	0,0	*0,0*	97,8	*1,0*	100,7	*1,0*	104,6	*1,0*	107,0	*1,0*
2. Capital reducing factors	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 160,6**	***31,8***	**3 028,2**	***28,5***	**3 043,4**	***28,6***
2.1. Losses	1 488,8	*15,8*	1 970,6	*19,2*	2 013,7	*20,3*	2 014,0	*19,0*	2 046,1	*19,2*
2.2. Intangible assets	296,9	*3,2*	350,1	*3,4*	348,9	*3,5*	357,2	*3,4*	359,5	*3,4*
2.3. Treasury shares (stakes)	16,9	*0,2*	22,2	*0,2*	80,3	*0,8*	80,4	*0,8*	83,2	*0,8*
2.4. Sources of capital formed from improper assets	9,1	*0,1*	0,0	*0,0*	-	-	-	-	-	-
2.5. Subordinated loans to financial organisations (residents and non-residents)	277,1	*2,9*	233,4	*2,3*	218,2	*2,2*	145,6	*1,4*	147,3	*1,4*
2.6. Credit institution’s investments in shares (stakes) of financial organisations (including subsidiaries and affiliates), and authorised capital of resident credit institutions	687,9	*7,3*	342,3	*3,3*	319,5	*3,2*	271,9	*2,6*	252,7	*2,4*
2.7. Other factors	250,0	*2,7*	180,9	*1,8*	180,1	*1,8*	159,0	*1,5*	154,7	*1,5*
Capital – total	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**9 929,9**	***100,0***	**10 609,7**	***100,0***	**10 660,0**	***100,0***

[1] Calculated using bank reporting Form 0409123.

Table 44

Credit risk-weighted assets of credit institutions for calculation of capital adequacy (N1.0) (billions of rubles)

Credit risk-weighted assets[1]	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Asset group 1	0,0	0,0	0,0	0,0	0,0
Asset group 2	1 246,9	1 101,5	1 159,7	1 177,7	1 210,5
Asset group 3	35,7	62,7	501,7	473,4	455,0
Asset group 4	31 900,9	31 745,3	32 699,7	34 253,4	34 540,4
Asset group 5	198,3	42,6	20,3	6,7	6,1
Total credit risk-weighted assets of credit institutions	33 381,9	32 952,1	34 381,4	35 911,3	36 212,0

Memo item:

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Asset group 1 unadjusted for credit risk weighting ratios	10 337,8	11 012,3	10 814,8	12 207,2	11 918,9

[1] Assets recognised in balance-sheet accounts.

Table 45

Banking sector capital adequacy[1] dynamics and structure

		1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
1	Capital, billions of rubles	9 397,3	10 269,3	9 929,9	10 609,7	10 660,0
2	Risk-weighted assets, billions of rubles	77 884,2	84 510,1	84 198,9	85 043,8	86 349,2
	Of which:					
	- credit risk on assets recognised in balance-sheet accounts	33 381,9	32 952,1	34 381,4	35 911,3	36 212,0
	- total risk-weighted claims on bank affiliates recorded in Code 8957.0	3 056,6	2 546,1	-	-	-
	- credit risk, including buffers, calculated using the IRB approach[2] for the purpose of inclusion in the capital adequacy ratio (KRP and Code 8770)	-	16 308,2	16 943,1	17 583,5	17 980,4
	- total exposures and claims on accrued interest on loans (Code 8807)	246,8	286,1	344,5	360,5	344,6
	- credit risks on contingent credit liabilities (KRV)	4 589,8	3 897,7	3 653,4	3 953,9	4 125,7
	- credit risk on forward transactions (KRS)	453,1	478,7	356,5	360,1	342,5
	- operational risk (OR) with risk ratio of 12.5	8 369,8	8 137,4	8 201,0	8 199,8	8 198,4
	- market risk (MR)	3 916,1	3 737,8	3 550,7	3 616,3	3 766,8
	- total exposure of clearing participants accounted for within Code 8847	137,8	150,4	136,4	134,1	129,0
	- higher risk transactions (PK and Code 8754.0, until 8 October 2018 PK and PKv)	17 234,5	8 465,5	7 704,2	7 270,6	7 163,2
	- adjustment to the N1.0 ratio denominator that prevents re-including credit claims on higher risk transactions in capital calculation	-1 029,8	-875,9	-	-	-
	- result of the application of add-ons to risk weights calculated in accordance with Bank of Russia Ordinance No. 4892-U (Code 8769.0) (included in calculation from 8 October 2018)	-	2 104,9	3 143,1	3 702,8	4 101,6
	- credit risk on unsecured household loans issued after 1 July 2013 at increased interest rates[3](PKr) (excluded from calculation since 8 October 2018)	1 483,5	-	-	-	-
	- indicator providing for application of higher requirements for capital of the appropriate level to cover individual assets of a bank in compliance with international approaches to improvement of banking sector stability (BK)	5 139,8	5 021,4	4 586,6	2 770,1	2 799,9
	- risk of changes in the credit claim value following deterioration of a counterparty's credit quality (RSK)	315,1	505,6	394,1	388,8	370,3
	- other	589,3	794,0	803,9	791,9	814,8
3	Capital relative to risk-weighted assets (capital adequacy),[1] %	12,1	12,2	11,8	12,5	12,3

[1] Calculation of capital adequacy of the banking sector is based on bank reporting Form 0409135.

[2] IRB approach is an internal ratings-based approach to calculating credit risk in accordance with Bank of Russia Regulation No. 483-P, dated 6 August 2015, ‘On the Procedure for Assessing IRB Credit Risk’.

[4] For which the effective interest rate is calculated in accordance with Federal Law No. 353-FZ, dated 21 December 2013.

Table 46

Operating credit institutions by capital adequacy (N1.0)

Value of N1.0	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %
Less than 8%[1]	20	*6,8*	15	*3,7*	12	*2,8*	11	*2,8*	10	*2,8*
From 8% to 10%	9	*1,5*	6	*0,9*	4	*0,4*	5	*0,4*	5	*0,3*
From 10% to 12%	36	*21,5*	26	*25,8*	38	*24,1*	29	*19,7*	36	*24,4*
From 12% to 14%	64	*18,1*	45	*13,0*	39	*15,2*	49	*20,0*	43	*15,7*
14% and more	420	*52,1*	380	*52,5*	359	*53,7*	349	*53,3*	348	*53,0*
Total for the banking sector	561	*100,0*	484	*100,0*	464	*100,0*	454	*100,0*	454	*100,0*

[1] Including credit institutions with negative capital which undergo financial resolution or had their licences revoked after the reporting date.

The minimum value of the N1.0 ratio is 8%.

Credit risk

Table 47

Outstanding loan structure of the banking sector

(share of loans classified into quality categories and loan loss provisions as percentage of total loans issued)[1]

		1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
		billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%
Loans	Standard	25 282,9	*44,9*	27 680,1	*44,0*	26 567,5	*42,0*	26 347,4	*41,0*	26 009,2	*40,4*
	Substandard	21 183,9	*37,6*	24 685,4	*39,2*	26 109,7	*41,2*	27 386,2	*42,6*	27 709,0	*43,0*
	Doubtful	4 230,6	*7,5*	4 182,7	*6,6*	4 138,2	*6,5*	4 163,3	*6,5*	4 316,4	*6,7*
	Problem	1 725,7	*3,1*	1 846,8	*2,9*	1 969,2	*3,1*	1 744,3	*2,7*	1 738,6	*2,7*
	Loss	3 908,2	*6,9*	4 522,8	*7,2*	4 528,6	*7,2*	4 696,0	*7,3*	4 667,5	*7,2*
Created loan loss provisions		5 223,2	*9,3*	5 712,6	*9,1*	5 826,0	*9,2*	5 828,6	*9,1*	5 851,2	*9,1*
Memo item: of which loans assessed on a case-by-case basis[2]											
Loans	Standard	25 125,2	*57,2*	27 451,4	*57,7*	26 321,5	*56,6*	26 103,2	*55,9*	25 765,6	*55,2*
	Substandard	10 406,8	*23,7*	11 594,2	*24,4*	11 811,6	*25,4*	12 352,9	*26,4*	12 594,4	*27,0*
	Doubtful	3 714,2	*8,5*	3 072,8	*6,5*	2 780,2	*6,0*	2 745,5	*5,9*	2 823,0	*6,1*
	Problem	1 650,6	*3,8*	1 768,0	*3,7*	1 867,1	*4,0*	1 626,5	*3,5*	1 627,3	*3,5*
	Loss	3 003,0	*6,8*	3 718,8	*7,8*	3 718,3	*8,0*	3 875,3	*8,3*	3 844,9	*8,2*
Loan loss provisions	Estimated provisions	5 288,9	*12,0*	5 824,3	*12,2*	5 891,4	*12,7*	5 878,9	*12,6*	5 891,1	*12,6*
	Estimated provisions adjusted for collateral	4 459,4	*10,2*	5 039,4	*10,6*	5 171,4	*11,1*	5 172,6	*11,1*	5 187,8	*11,1*
	Created provisions	4 144,3	*9,4*	4 662,9	*9,8*	4 743,6	*10,2*	4 719,6	*10,1*	4 736,9	*10,2*
	Created provisions as percentage of estimated provisions		*78,4*		*80,1*		*80,5*		*80,3*		*80,4*
	Created provisions as percentage of estimated provisions adjusted for collateral		*92,9*		*92,5*		*91,7*		*91,2*		*91,3*

[1] Calculated using bank reporting Form 0409115, Sections 1, 2, and 3.

[2] Calculated using bank reporting Form 0409115, Section 1.

Table 48

Structure of homogeneous loan and claim portfolios[1]

	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%
1. Outstanding loans grouped into homogeneous loan portfolios – total	12 431,5	*100,0*	15 312,5	*100,0*	16 814,5	*100,0*	17 633,7	*100,0*	17 785,5	*100,0*
Including:										
1.1. Outstanding loans to legal entities (other than credit institutions)	529,1	*4,3*	658,3	*4,3*	743,7	*4,4*	773,0	*4,4*	770,5	*4,3*
1.2. Outstanding household loans	11 902,4	*95,7*	14 654,2	*95,7*	16 070,8	*95,6*	16 860,7	*95,6*	17 015,0	*95,7*
1.3. Outstanding loans to credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Outstanding loans grouped into homogeneous loan portfolios relative to total outstanding loans and similar debt		*22,1*		*24,3*		*26,6*		*27,4*		*27,6*
3. Created loss provisions for loans grouped into homogeneous loan portfolios relative to loans grouped into homogeneous loan portfolios		*8,7*		*6,9*		*6,4*		*6,3*		*6,3*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	122,4	*100,0*	137,9	*100,0*	132,2	*100,0*	127,9	*100,0*	124,8	*100,0*
Including:										
4.1. Outstanding claims of legal entities grouped into portfolios	63,2	*51,6*	76,8	*55,7*	80,2	*60,7*	84,6	*66,1*	84,0	*67,3*
4.2. Outstanding claims of households grouped into portfolios	59,2	*48,4*	61,1	*44,3*	52,0	*39,3*	43,4	*33,9*	40,8	*32,7*
5. Created loss provisions for homogeneous claims grouped into portfolios relative to homogeneous claims grouped into portfolios		*49,6*		*41,6*		*48,2*		*47,9*		*48,2*

[1] Calculated using bank reporting Form 0409115.

Table 49

Outstanding homogeneous corporate claims and loans and created loss provisions as of 1.11.2019[1]

	Outstanding loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims as percentage of outstanding loans/claims in a corresponding portfolio
	millions of rubles	as percentage of total outstanding loans/claims	millions of rubles	as percentage of total loss provisions	
1. Outstanding loans to legal entities (other than credit institutions) grouped into homogeneous loan portfolios – total	770 486,0	*100,0*	28 664,8	*100,0*	*3,7*
including by quality category					
1.1. Quality category I loan portfolio	436,7	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality category II loan portfolio	741 116,8	*96,2*	7 976,6	*27,8*	*1,1*
1.3. Quality category III loan portfolio	6 380,0	*0,8*	577,3	*2,0*	*9,0*
1.4. Quality category IV loan portfolio	2 460,8	*0,3*	749,5	*2,6*	*30,5*
1.5. Quality category V loan portfolio	20 091,7	*2,6*	19 361,3	*67,5*	*96,4*
2. Outstanding loans to credit institutions grouped into homogeneous loan portfolios – total	2,2	*100,0*	0,0	*100,0*	*1,0*
including by quality category					
2.1. Quality category I loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality category II loan portfolio	2,2	*100,0*	0,0	*100,0*	*1,0*
2.3. Quality category III loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality category IV loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality category V loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Outstanding corporate loans grouped into homogeneous loan portfolios – total	770 488,2		28 664,8		*3,7*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	83 955,4	*100,0*	32 167,1	*100,0*	*38,3*
including by quality category					
4.1. Quality category I claim portfolio	42 576,9	*50,7*	0,0	*0,0*	*0,0*
4.2. Quality category II claim portfolio	5 674,2	*6,8*	68,6	*0,2*	*1,2*
4.3. Quality category III claim portfolio	3 598,5	*4,3*	469,3	*1,5*	*13,0*
4.4. Quality category IV claim portfolio	757,5	*0,9*	338,5	*1,1*	*44,7*
4.5. Quality category V claim portfolio	31 348,3	*37,3*	31 290,7	*97,3*	*99,8*
5. Interest income claims – total	7 416,6	*100,0*	3 728,3	*100,0*	*50,3*
of which:					
5.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	3 702,8	*49,9*	3 636,4	*97,5*	*98,2*

[1] Calculated using bank reporting Form 0409115.

Table 50

Outstanding homogeneous household claims and loans and created loss provisions as of 1.11.2019[1]

	Outstanding loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims as percentage of outstanding loans/claims in a corresponding portfolio
	millions of rubles	as percentage of total outstanding loans/claims	millions of rubles	as percentage of total loss provisions	
1. Outstanding household loans grouped into homogeneous loan portfolios – total	17 014 999,0	*100,0*	1 085 672,6	*100,0*	*6,4*
of which:					
1.1. by loan type:					
1.1.1. housing (other than mortgage) loans, total	1 650 658,5	*9,7*	52 160,9	*4,8*	*3,2*
1.1.2. mortgage loans, total	5 645 118,0	*33,2*	72 266,0	*6,7*	*1,3*
1.1.3. car loans, total	907 121,6	*5,3*	52 596,4	*4,8*	*5,8*
1.1.4. other consumer loans, total	8 791 855,9	*51,7*	908 046,4	*83,6*	*10,3*
1.2. by term of loan delinquency:					
1.2.1. portfolio or loans which are not overdue or overdue for one to 30 days[2]	328 293,9	*1,9*	7 705,4	*0,7*	*2,3*
1.2.2. portfolio or loans which are not overdue	15 424 884,9	*90,7*	271 392,7	*25,0*	*1,8*
1.2.3. portfolio or loans overdue for one to 30 days	306 817,4	*1,8*	22 186,7	*2,0*	*7,2*
1.2.4. portfolio or loans overdue for 31 to 90 days	118 823,8	*0,7*	33 543,4	*3,1*	*28,2*
1.2.5. portfolio or loans overdue for 91 to 180 days	108 206,5	*0,6*	65 612,2	*6,0*	*60,6*
1.2.6. portfolio or loans overdue for 181 to 360 days	142 972,3	*0,8*	120 492,4	*11,1*	*84,3*
1.2.7. portfolio or loans overdue for more than 360 days	564 755,2	*3,3*	564 137,0	*52,0*	*99,9*
1.3. by quality category:					
1.3.1. Quality category I loan portfolio	243 129	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II loan portfolio	14 373 521,0	*84,5*	204 497,1	*18,8*	*1,4*
1.3.3. Quality category III loan portfolio	1 486 958,6	*8,7*	80 093,4	*7,4*	*5,4*
1.3.4. Quality category IV loan portfolio	108 877,4	*0,6*	42 971,4	*4,0*	*39,5*
1.3.5. Quality category V loan portfolio	802 513,1	*4,7*	758 110,7	*69,8*	*94,5*
2. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	40 831,9	*100,0*	27 926,0	*100,0*	*68,4*
including by quality category					
2.1. Quality category I claim portfolio	7 966,2	*19,5*	0,0	*0,0*	*0,0*
2.2. Quality category II claim portfolio	3 303,7	*8,1*	82,0	*0,3*	*2,5*
2.3. Quality category III claim portfolio	1 406,6	*3,4*	122,4	*0,4*	*8,7*
2.4. Quality category IV claim portfolio	342,1	*0,8*	157,8	*0,6*	*46,1*
2.5. Quality category V claim portfolio	27 813,3	*68,1*	27 563,8	*98,7*	*99,1*
3. Interest income claims – total	357 419,7	*100,0*	230 127,5	*100,0*	*64,4*
of which:					
3.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	234 747,9	*65,7*	226 169,2	*98,3*	*96,3*

[1] Calculated using bank reporting Form 0409115.

[2] For credit institutions that have combined loans which are not overdue and overdue for one to 30 days into one portfolio to create minimum provisions (Version 2 of Table 3, Clause 5.1 of Bank of Russia Regulation No. 590-P).

Table 51

Characteristics of loan loss provisions by credit risk group[1]

Loan quality category	Share of actual total provisions in the group, %					Actual loan loss provisions as percentage of outstanding loans of the respective quality category				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Substandard	*7,1*	*5,4*	*5,0*	*5,3*	*5,6*	*2,8*	*2,2*	*2,0*	*2,0*	*2,1*
Doubtful	*17,2*	*11,9*	*10,8*	*10,6*	*10,8*	*19,2*	*18,1*	*18,3*	*18,3*	*18,2*
Problem	*17,8*	*17,8*	*19,3*	*17,0*	*17,2*	*44,7*	*47,0*	*49,1*	*49,4*	*50,1*
Loss	*57,8*	*64,8*	*64,9*	*67,0*	*66,4*	*79,8*	*81,3*	*82,8*	*81,6*	*81,8*

[1] Calculated using bank reporting Form 0409115, Section 1.

Table 52

Dynamics and structure of overdue loans

Indicator	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Overdue loans, billions of rubles	**2993,5**	**3050,5**	**3694,8**	**3785,2**	**3801,6**
Of which:					
- for top-20 credit institutions by assets, billions of rubles	1924,2	2136,4	2632,6	2691,4	2696,3
Share of overdue loans in total loans, %	*5,2*	*4,7*	*5,6*	*5,7*	*5,7*
Overdue ruble loans					
- billions of rubles	2694,3	2723,2	3303,2	3388,8	3402,2
- as percentage of total loans, deposits and other placements in rubles	*6,0*	*5,4*	*6,4*	*6,4*	*6,4*
Overdue FX loans					
- billions of rubles	299,2	327,3	391,5	396,4	399,3
- as percentage of total FX loans	*2,2*	*2,2*	*2,9*	*3,0*	*3,0*
- in US dollar terms, billions of US dollars	5,2	4,7	6,2	6,2	6,3
Overdue loans to non-financial organisations, billions of rubles	1942,4	2093,3	2628,7	2717,1	2720,9
share of overdue loans in total loans to non-financial organisations, %	*6,4*	*6,3*	*7,9*	*8,0*	*8,0*
Overdue household loans, billions of rubles	848,9	760,4	802,6	798,0	800,0
share of overdue loans in total household loans, %	*7,0*	*5,1*	*4,9*	*4,7*	*4,6*

Table 53

Credit institutions by overdue loans in their loan portfolios

Share of overdue loans in total loans	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
No overdue loans	55	49	25	25	25	*4,5*	*5,3*	*0,4*	*0,5*	*0,6*
from 0% to 5%	235	205	206	202	201	*70,6*	*71,5*	*75,6*	*74,8*	*74,6*
from 5% to 10%	100	91	93	89	90	*7,6*	*11,1*	*11,3*	*11,0*	*11,5*
from 10% to 15%	50	41	40	44	41	*10,0*	*3,6*	*2,3*	*5,0*	*4,6*
from 15% to 20%	30	18	18	14	15	*0,9*	*2,8*	*5,2*	*2,7*	*2,7*
from 20% to 60%	52	41	40	39	41	*5,3*	*5,4*	*4,7*	*5,5*	*5,5*
from 60% to 90%	4	6	8	10	9	*1,0*	*0,3*	*0,1*	*0,3*	*0,2*
more than 90%	4	3	11	8	7	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans	31	30	23	19	15	*0,2*	*0,2*	*0,2*	*0,3*	*0,3*

Table 54

Credit risks of the banking sector

Indicator	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Total large credit exposures in the banking sector, billions of rubles	21 247,1	21 024,0	20 117,0	20 020,4	19 731,1
Share of large credit exposures in banking sector assets, %	*24,9*	*22,3*	*21,8*	*21,0*	*20,6*

Market risk

Table 55

Market risk structure in the banking sector

Risk	1.01.18		1.01.19		1.07.19		1.10.19		1.11.19	
	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %
Market risk – total	*42,6*	*100,0*	*37,8*	*100,0*	*37,2*	*100,0*	*35,4*	*100,0*	*36,8*	*100,0*
Including:										
- interest rate risk	*31,9*	*75,0*	*24,5*	*64,6*	*23,8*	*63,9*	*24,1*	*68,0*	*25,9*	*70,5*
- stock market risk	*3,6*	*8,4*	*3,5*	*9,2*	*4,1*	*11,1*	*3,8*	*10,6*	*4,0*	*10,9*
- foreign exchange risk	*4,6*	*10,7*	*3,8*	*10,1*	*5,2*	*14,1*	*5,0*	*14,1*	*4,6*	*12,4*
- commodity risk	*2,5*	*5,9*	*6,1*	*16,0*	*4,1*	*11,0*	*2,6*	*7,3*	*2,3*	*6,2*
Memo item:										
Number of credit institutions,[1] units	401		323		313		304		300	
Share of bank assets[1] in total banking sector assets, %	*98,4*		*93,8*		*93,9*		*94,0*		*94,0*	

[1] Calculated using bank reporting Form 0409135 in accordance with Bank of Russia Regulation No. 511-P, dated 3 December 2015, ‘On the Procedure for Calculating Market Risk by Credit Institutions’.

[2] Credit institutions which carry out transactions taken into account in market risk assessment.

Table 56

FX assets and liabilities in banking sector total assets and liabilities

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
FX assets as percentage of total assets	*22,3*	*22,4*	*21,5*	*20,9*	*20,9*
Of which: - for top-20 credit institutions by assets	*24,0*	*23,7*	*22,7*	*22,0*	*22,0*
FX liabilities as percentage of total liabilities	*21,8*	*22,1*	*21,0*	*20,4*	*20,3*
Of which: - for top-20 credit institutions by assets	*23,8*	*24,0*	*22,8*	*22,0*	*21,8*
Difference in the ratio of FX components of assets and liabilities, percentage points	*0,5*	*0,3*	*0,5*	*0,5*	*0,6*
Of which: - for top-20 credit institutions by assets	*0,2*	*-0,3*	*-0,1*	*0,0*	*0,1*

Table 57

On-balance-sheet and off-balance-sheet FX assets and liabilities in the banking sector

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
On-balance-sheet positions					
Assets, billions of rubles	18 999,8	21 112,3	19 898,2	19 959,8	19 998,9
Liabilities, billions of rubles	18 579,1	20 824,2	19 418,5	19 502,6	19 464,5
Excess of assets over liabilities, billions of rubles	420,6	288,1	479,7	457,2	534,3
Excess of assets over liabilities relative to total capital, %[1]	*4,5*	*2,8*	*4,8*	*4,3*	*5,0*
Off-balance-sheet positions[2]					
Assets, billions of rubles	18 298,9	23 146,3	23 989,6	23 887,6	23 931,8
Liabilities, billions of rubles	17 232,1	21 511,2	22 284,1	22 425,4	22 434,4
Excess of assets over liabilities, billions of rubles	1 066,8	1 635,1	1 705,4	1 462,2	1 497,4
Excess of assets over liabilities relative to total capital, %[1]	*11,4*	*15,9*	*17,2*	*13,8*	*14,0*

[1] Total capital of banks licensed to carry out FX transactions.

[2] Chapter D of the Chart of Accounts (‘Accounts for Accounting Assets and Liabilities on Derivatives and Other Agreements (Deals) Where Settlements and Delivery are Made no Earlier than the Day Following the Agreement (Deal) Conclusion’).

Table 58

Bank compliance with the open currency position (OCP) requirements

	2017				2018				2019		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Number of credit institutions which violated OCP limits, units	5	6	4	5	2	4	2	1	0	1	3
Of which:											
- top-20 credit institutions by assets, units	0	0	1	2	0	1	2	1	0	1	1
Share of credit institutions which violated OCP limits in assets, %											
- credit institutions licensed to carry out FX transactions	*0,2*	*0,6*	*2,9*	*3,2*	*0,0*	*2,3*	*3,1*	*1,8*	*0,0*	*2,2*	*2,3*
- among top-20 credit institutions by assets	*0,0*	*0,0*	*3,4*	*3,9*	*0,0*	*2,1*	*3,8*	*2,2*	*0,0*	*2,6*	*2,8*

Note. Calculated using bank reporting Form 0409634.

Table 59

Open currency positions in the banking sector

Date	Number of credit institutions	FX and precious metal positions in ruble terms, billions of rubles					Capital, billions of rubles	Net bank OCP as percentage of capital
		Total on-balance-sheet position	Total off-balance-sheet positions	Total open currency positions (OCP)				
				long	short	net position		
1. Credit institutions with net short position								
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	*-4,2*
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	*-4,9*
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	*-1,8*
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	*-1,8*
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	*-1,3*
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	*-1,0*
1.07.18	149	-526,3	419,0	98,0	-205,3	-107,3	7 221,1	*-1,5*
1.08.18	147	-559,7	474,5	95,2	-180,4	-85,2	6 799,6	*-1,3*
1.09.18	138	-592,5	522,9	125,5	-195,1	-69,6	6 781,3	*-1,0*
1.10.18	143	-366,9	286,3	62,6	-143,3	-80,6	5 267,4	*-1,5*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
1.01.19	119	-25,7	4,2	22,5	-44,0	-21,5	2 187,0	*-1,0*
1.02.19	113	184,8	-199,9	24,0	-39,0	-15,0	1 623,8	*-0,9*
1.03.19	101	194,5	-224,0	16,2	-45,7	-29,5	1 827,3	*-1,6*
1.04.19	107	-102,9	86,8	26,7	-42,8	-16,1	1 952,7	*-0,8*
1.05.19	96	218,8	-227,9	1,9	-11,1	-9,1	939,9	*-1,0*
1.06.19	100	-12,5	-5,0	32,4	-49,9	-17,5	1 854,3	*-0,9*
1.07.19	111	-82,5	66,2	31,9	-48,2	-16,2	1 843,1	*-0,9*
1.08.19	106	-52,6	36,3	28,6	-44,9	-16,3	1 947,7	*-0,8*
1.09.19	99	75,5	-91,6	4,0	-20,1	-16,1	1 473,3	*-1,1*
1.10.19	98	-82,1	71,1	2,7	-13,7	-11,0	918,9	*-1,2*
1.11.19	102	-30,0	20,0	2,9	-13,0	-10,1	1 294,7	*-0,8*
2. Credit institutions with net long position								
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	*4,6*
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	*2,2*
1.01.18	377	-616,2	863,7	344,9	-97,3	247,5	8 388,2	*3,0*
1.02.18	395	-578,6	791,1	304,3	-91,8	212,5	8 431,7	*2,5*
1.03.18	361	-263,3	453,0	215,7	-26,0	189,7	6 841,0	*2,8*
1.04.18	370	-246,4	422,2	216,1	-40,3	175,9	6 764,4	*2,6*
1.05.18	339	-157,0	394,7	259,1	-21,3	237,7	6 183,0	*3,8*
1.06.18	349	-158,2	373,0	262,1	-47,4	214,8	6 432,2	*3,3*
1.07.18	350	45,2	170,8	234,8	-18,8	216,0	2 562,4	*8,4*
1.08.18	347	167,6	70,4	250,6	-12,6	238,0	2 676,1	*8,9*
1.09.18	352	162,2	79,8	251,4	-9,4	242,0	2 925,9	*8,3*
1.10.18	343	150,9	109,5	326,1	-65,7	260,4	4 579,2	*5,7*
1.11.18	336	-403,0	677,8	338,0	-63,3	274,8	4 209,1	*6,5*
1.12.18	343	-189,6	519,2	369,8	-40,2	329,6	6 592,9	*5,0*
1.01.19	342	-572,8	898,4	405,7	-80,1	325,6	8 019,0	*4,1*
1.02.19	343	-950,6	1 286,7	410,5	-74,4	336,1	8 440,3	*4,0*
1.03.19	353	-1 133,8	1 507,4	454,2	-80,6	373,6	8 248,3	*4,5*
1.04.19	343	-1 133,8	1 473,2	408,4	-69,0	339,4	8 109,2	*4,2*
1.05.19	349	-1 256,0	1 611,1	458,9	-103,8	355,1	9 218,2	*3,9*
1.06.19	343	-804,9	1 144,2	421,8	-82,6	339,2	8 369,9	*4,1*
1.07.19	331	-467,1	810,7	428,0	-84,4	343,6	8 342,7	*4,1*
1.08.19	328	-315,4	814,1	564,4	-65,8	498,7	8 126,0	*6,1*
1.09.19	335	-471,8	845,1	479,5	-106,2	373,3	8 965,4	*4,2*
1.10.19	336	-475,2	935,2	518,2	-58,2	460,0	9 608,9	*4,8*
1.11.19	330	-290,0	652,4	421,1	-58,7	362,4	9 338,4	*3,9*

Table 60

Open currency positions in the banking sector by individual currency as of 01.11.2019

Currency/ position	Number of credit institutions	Net on-balance-sheet position, billions of rubles	Net bank OCP as percentage of capital	Total on-balance-sheet position, billions of rubles	Total off-balance-sheet position, billions of rubles
USD					
short	128	-6,8	*-0,8*	-72,6	65,7
long	303	248,2	*2,5*	-1 792,5	2 040,7
EUR					
short	144	-21,7	*-0,6*	866,8	-888,5
long	285	72,0	*1,1*	495,0	-423,1
GBP					
short	45	-6,7	*-0,1*	4,5	-11,2
long	184	1,8	*0,1*	21,2	-19,5

Bank liquidity

Table 61

Ratio between long-term assets and liabilities of the banking sector

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Liquid assets with maturity of more than one year as percentage of total liquid assets	*42,0*	*43,0*	*45,0*	*45,7*	*45,4*
Liabilities with maturity of more than one year as percentage of total liabilities	*20,3*	*18,6*	*19,5*	*19,9*	*19,9*
Use of short-term liabilities as a source of long-term liquid assets,[1] %	*32,5*	*35,2*	*37,3*	*38,4*	*37,8*

[1] Calculated using bank reporting Form 0409125 as the ratio of excess of long-term (more than one year) liquid assets over liabilities with maturity of more than one year relative to short-term liabilities (less than one year).

Table 62

Credit institutions by the use of short-term liabilities (less than one year) as a source of long-term assets (more than one year)

Indicator, %	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Less than 0	203	148	128	119	127	*13,9*	*9,8*	*8,1*	*8,4*	*8,7*
From 0 to 20	223	198	191	198	181	*14,1*	*11,5*	*15,2*	*11,0*	*10,8*
More than 20	135	138	145	133	136	*72,0*	*78,7*	*76,8*	*80,6*	*80,5*
No data	0	0	0	4	10	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	464	454	454	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 63

Ratio between short-term assets and liabilities of the banking sector

	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Liquid assets with maturity of less than 30 days as percentage of total liquid assets	*36,2*	*33,6*	*31,6*	*30,1*	*30,2*
Liabilities with maturity of less than 30 days as percentage of total liabilities	*46,3*	*46,3*	*45,8*	*44,1*	*44,9*
Liquidity gap (ratio of excess of liabilities with maturity of up to 30 days over liquid assets with similar maturity relative to these short-term liabilities), %	*13,9*	*20,3*	*24,1*	*24,4*	*25,6*

Note. Calculated using bank reporting Form 0409125.

Table 64

Credit institutions by liquidity gap

Indicator, %	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19	1.01.18	1.01.19	1.07.19	1.10.19	1.11.19
Less than 0	409	314	311	318	318	*25,4*	*11,2*	*13,2*	*17,9*	*15,5*
From 0 to 20	82	96	80	71	67	*19,3*	*19,6*	*17,5*	*15,8*	*18,9*
More than 20	70	74	73	61	59	*55,3*	*69,2*	*69,3*	*66,3*	*65,6*
No data	0	0	0	4	10	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	464	454	454	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*