THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
1.	Banking sector assets, total (billion rubles)	49 509,6	57 423,1	77 653,0	82 999,7	80 063,3	85 191,8
	as % of GDP	*72,6*	*78,5*	*98,0*	*99,5*	*92,9*	*92,6*
2.	Banking sector own funds (capital) (billion rubles)	6 112,9	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3
	as % of GDP	*9,0*	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*
	as % of the banking sector assets	*12,3*	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles)	27 708,5	32 456,3	40 865,5	43 985,2	40 938,6	42 366,2
	as % of GDP	*40,6*	*44,4*	*51,6*	*52,7*	*47,5*	*46,0*
	as % of the banking sector assets	*56,0*	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	7 737,1	9 957,1	11 329,5	10 684,3	10 803,9	12 173,7
	as % of GDP	11,4	13,6	14,3	12,8	12,5	13,2
	as % of the banking sector assets	15,6	17,3	14,6	12,9	13,5	14,3
	as % of income of the population	19,4	22,3	23,6	20,0	20,0	22,4
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	806,3	1 003,6	1 098,7	849,9	1 172,8	1 308,1
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*8,4*	*10,0*	*10,6*	*8,1*	*10,4*	*10,9*
4.	Securities portfolio, total (billion rubles)	7 034,9	7 822,3	9 724,0	11 777,4	11 450,1	12 310,9
	as % of GDP	*10,3*	*10,7*	*12,3*	*14,1*	*13,3*	*13,4*
	as % of the banking sector assets	*14,2*	*13,6*	*12,5*	*14,2*	*14,3*	*14,5*
5.	Individual deposits (billion rubles)	14 251,0	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4
	as % of GDP	*20,9*	*23,2*	*23,4*	*27,8*	*28,1*	*28,2*
	as % of the banking sector liabilities[1]	*28,8*	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*
	as % of income of the population	*35,7*	*38,0*	*38,7*	*43,4*	*44,7*	*47,7*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	14 565,1	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2
	as % of GDP	*21,4*	*23,1*	*29,6*	*32,5*	*28,2*	*27,0*
	as % of the banking sector liabilities[2]	*29,4*	*29,4*	*30,2*	*32,6*	*30,4*	*29,2*

Reference data

Indicator (billion rubles)	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
Gross Domestic Product	68 163,9	73 133,9	79 199,7	83 387,2	86 148,6	92 037,2
Fixed capital investment of organisations of all forms of ownership (except small businesses)	9 595,7	10 065,7	10 379,6	10 496,3	11 282,5	12 025,6
Income of the population	39 903,7	44 650,4	47 920,6	53 525,9	54 117,7	54 466,6

Hereinafter the data is given for operating organizations in accordance with State registration book of credit institutions. Vnesheconombank is not included in this list.

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

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

Table 2

Banking Sector Indicators; Growth Rates (Percent Over the Period)

Date	Assets, total		Own funds (capital)[1]		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
							Total		Unsecured consumer loans[2]					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before 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*
1.02.17	*0,4*	*-4,0*	*0,1*	*3,5*	*-0,3*	*-11,8*	*-0,4*	*1,4*	*-0,2*	*-2,4*	*-0,8*	*5,3*	*2,7*	*-9,1*
1.03.17	*-1,3*	*-4,7*	*0,1*	*3,5*	*-1,9*	*-12,8*	*0,2*	*1,8*	*-0,2*	*-2,0*	*0,3*	*4,8*	*-1,7*	*-10,4*
1.04.17	*-0,1*	*-2,3*	*0,7*	*5,9*	*-0,9*	*-9,8*	*0,7*	*3,0*	*0,8*	*-1,2*	*-0,4*	*6,4*	*-2,4*	*-8,6*
1.05.17	*0,1*	*-0,7*	*1,4*	*7,7*	*1,3*	*-7,1*	*1,0*	*4,1*	*0,8*	*0,6*	*1,3*	*7,1*	*-1,3*	*-7,1*
1.06.17	*0,1*	*-0,9*	*0,4*	*7,6*	*0,1*	*-5,6*	*0,7*	*4,6*	*1,5*	*2,3*	*0,0*	*5,9*	*1,5*	*-6,8*
1.07.17	*1,8*	*1,6*	*-0,4*	*7,4*	*1,4*	*-3,9*	*1,1*	*5,8*	*0,8*	*3,2*	*2,6*	*8,0*	*0,6*	*-3,8*
1.08.17	*0,6*	*1,6*	*1,7*	*8,4*	*0,3*	*-5,1*	*1,3*	*6,7*	*1,3*	*4,4*	*-0,1*	*6,0*	*0,5*	*-2,4*
1.09.17	*1,0*	*3,0*	*0,0*	*7,8*	*-0,3*	*-4,6*	*1,6*	*7,6*	*1,6*	*5,5*	*-0,3*	*6,1*	*-0,8*	*-1,8*
1.10.17	*0,2*	*3,2*	*-4,6*	*2,6*	*0,1*	*-3,2*	*1,3*	*8,7*	*0,9*	*6,5*	*-0,1*	*6,2*	*-1,4*	*-2,3*
1.11.17	*0,6*	*4,5*	*0,5*	*2,5*	*-0,1*	*-3,6*	*1,2*	*9,9*	*1,3*	*8,3*	*0,0*	*5,9*	*0,1*	*-0,9*
1.12.17	*1,5*	*4,5*	*-2,4*	*-1,0*	*0,5*	*-4,0*	*1,7*	*11,2*	*1,2*	*9,6*	*1,0*	*5,6*	*2,1*	*-0,6*
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*
Reference data:														
Increase from the beginning of the current year	*4,6*		*6,4*		*8,9*		*16,4*		*16,7*		*3,6*		*4,5*	
Increase over the same period of the previous year	*2,7*		*-0,6*		*-0,3*		*8,0*		*7,5*		*2,3*		*-2,3*	

[1] Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

[2] Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*	*6,4*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*	*4,2*	*0,1*
Loans and other claims on 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*
Loans and other claims on individuals	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*	*1,1*	*12,7*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*	*7,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [1]	*51,3*	*26,6*	*10,3*	*15,0*	*22,7*	*14,0*	*16,0*	*38,6*	*15,6*	*-10,1*	*2,1*
Reference Data:											
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,3*	*5,3*	*3,3*	*6,8*

[1] Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	897	890	888
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	524	512	508
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	0	0
Credit institutions with their banking licenses being revoked (cancelled)	351	362	373	378	380
Credit institutions licensed to conduct operations in foreign currency	404	358	338	335	333
Credit institutions holding general licences	205	189	176	168	166

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	358	*57,5*	319	*56,9*	296	*56,5*	291	*56,8*	288	*56,7*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	266	*50,8*	261	*51,0*	260	*51,2*
North-Western	49	*7,9*	43	*7,7*	43	*8,2*	42	*8,2*	42	*8,3*
Southern[1]	38	*6,1*	35	*6,2*	31	*5,9*	30	*5,9*	29	*5,7*
North-Caucasian	17	*2,7*	17	*3,0*	13	*2,5*	12	*2,3*	12	*2,4*
Volga	77	*12,4*	71	*12,7*	68	*13,0*	67	*13,1*	67	*13,2*
Ural	29	*4,7*	26	*4,6*	25	*4,8*	24	*4,7*	24	*4,7*
Siberian	37	*5,9*	32	*5,7*	31	*5,9*	30	*5,9*	30	*5,9*
Far Eastern	18	*2,9*	18	*3,2*	17	*3,2*	16	*3,1*	16	*3,1*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**524**	***100,0***	**512**	***100,0***	**508**	***100,0***

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.10.18	1.01.17	1.01.18	1.10.18	1.01.17	1.01.18	1.10.18	1.01.17	1.01.18	1.10.18	1.01.17	1.01.18	1.10.18	1.01.17	1.01.18	1.10.18
Central	358	319	288	36	25	23	182	146	127	*46,2*	*42,4*	*40,8*	*22,9*	*23,7*	*24,2*	*16,6*	*16,4*	*16,3*
of which the City of Moscow and Moscow Region[1]	321	284	260	34	23	22	80	66	57	*22,5*	*21,5*	*20,2*	*20,6*	*21,2*	*21,9*	*7,3*	*7,4*	*7,3*
North-Western	49	43	42	4	4	4	161	140	121	*303,8*	*297,9*	*263,0*	*3,1*	*3,2*	*3,6*	*14,7*	*15,7*	*15,5*
Southern	38	35	29	2	2	2	120	93	83	*300,0*	*251,4*	*267,7*	*2,3*	*2,6*	*2,4*	*10,9*	*10,5*	*10,7*
North-Caucasian	17	17	12	4	1	1	49	41	37	*233,3*	*227,8*	*284,6*	*1,2*	*1,2*	*1,0*	*4,5*	*4,6*	*4,8*
Volga	77	71	67	23	12	3	182	134	118	*182,0*	*161,5*	*168,6*	*5,8*	*5,7*	*5,4*	*16,6*	*15,1*	*15,2*
Ural	29	26	24	43	44	44	93	78	68	*129,2*	*111,4*	*100,0*	*4,2*	*4,8*	*5,3*	*8,5*	*8,8*	*8,7*
Siberian	37	32	30	8	8	8	124	106	88	*275,6*	*265,0*	*231,6*	*2,6*	*2,8*	*3,0*	*11,3*	*11,9*	*11,3*
Far Eastern	18	18	16	4	1	1	63	55	51	*286,4*	*289,5*	*300,0*	*1,3*	*1,3*	*1,3*	*5,7*	*6,2*	*6,6*
Russian Federation	**623**	**561**	**508**	**124**	**97**	**86**	**974**	**793**	**693**	***130,4***	***120,5***	***116,7***	***43,4***	***45,4***	***46,2***	***88,7***	***89,1***	***89,0***

[1] as one region

Table 7

Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 232 891	*55,3*	47 513 821	*55,8*	51 801 434	*59,8*	52 914 414	*59,6*	53 319 175	*59,9*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	17 416 627	*20,1*	18 665 807	*21,0*	18 630 120	*20,9*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	9 097 404	*10,5*	8 937 928	*10,1*	8 868 477	*10,0*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 182 516	*8,3*	7 206 125	*8,1*	7 257 820	*8,1*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	1 087 609	*1,3*	1 021 113	*1,2*	1 013 363	*1,1*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**86 585 589**	***100,0***	**88 745 388**	***100,0***	**89 088 955**	***100,0***

Table 8

Concentration of Assets of Operating Credit Institutions by Federal Districts (Assets of 5 Largest Credit Institutions of a District Relative to Total Assets of Credit Institutions Operating in a District)

(%)

Federal district	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Central	*60,2*	*60,6*	*65,1*	*64,7*	*64,9*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*66,1*	*65,7*	*65,9*
North-Western	*76,2*	*80,0*	*79,0*	*79,6*	*80,3*
Southern[1]	*71,4*	*75,7*	*81,4*	*82,1*	*82,4*
North-Caucasian	*65,7*	*64,1*	*69,9*	*73,9*	*73,3*
Volga	*56,6*	*55,1*	*61,6*	*63,1*	*63,4*
Ural	*74,0*	*74,2*	*73,7*	*73,8*	*73,8*
Siberian	*64,3*	*67,9*	*68,0*	*70,5*	*70,2*
Far Eastern	*83,5*	*86,2*	*87,8*	*89,0*	*88,8*
Russian Federation	***55,2***	***55,8***	***59,8***	***59,6***	***59,8***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.18 - 1.10.18)

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.10.18					Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5		
1	First 5	5	4						1
2	From 6 to 20	15	1	13					1
3	From 21 to 50	30		2	26	2			
4	From 51 to 200	150			4	135	3	8	
5	From 201	361				13	298	38	5
Became operating after 1.01.18									
Total over the period								46	7
Total as of 1.01.18[1]		**561**							
Total as of 1.10.18[1]		**508**	**5**	**15**	**30**	**150**	**301**		

- credit institutions that moved up to the higher group by assets
- credit institutions remaining in the same group
- credit institutions that moved down to a lower group

[1] Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.17	1.01.18	1.07.18	1.09.18[1]	1.10.18
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*9,1*	*9,6*	*9,5*
Own funds (capital)	*16,1*	*11,9*	*13,6*	*13,5*	*13,5*
Correspondent accounts with non-resident banks	*18,5*	*10,4*	*12,1*	*13,6*	*11,6*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*6,3*	*6,3*	*6,5*
Loans and other claims on individuals	*14,5*	*14,2*	*12,7*	*12,7*	*12,9*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*16,2*	*17,9*	*17,7*
Individual deposits	*12,8*	*12,0*	*8,7*	*9,1*	*9,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*12,1*	*11,3*	*9,5*	*10,1*	*9,9*
Profit (loss) of the current year	*15,1*	*29,3*	*14,3*	*12,9*	*13,3*
Reference data:					
Number of credit institutions	92	84	79	79	80
of which 100% foreign-owned credit institutions					
Assets, total	*6,3*	*6,5*	*6,8*	*7,2*	*6,1*
Own funds (capital)	*9,4*	*10,2*	*10,5*	*10,5*	*9,5*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*11,0*	*11,7*	*10,6*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*4,6*	*4,7*	*4,6*
Loans and other claims on individuals	*8,4*	*9,2*	*9,3*	*9,3*	*8,1*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*13,2*	*14,6*	*11,5*
Individual deposits	*5,0*	*5,7*	*5,9*	*6,2*	*5,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*6,7*	*7,2*	*7,7*	*8,2*	*7,3*
Profit (loss) of the current year	*14,9*	*21,2*	*12,1*	*11,4*	*9,4*
Reference data:					
Number of credit institutions	67	65	64	64	63

[1] According to the list of credit institutions with foreign participation as of 1.07.2018.

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures[1]

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets, total	4 621,5	*5,8*	10 374,6	*12,2*	9 878,4	*11,4*	9 980,3	*11,2*	9 971,9	*11,2*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-515,4	*-5,4*	-494,1	*-5,1*	-439,1	*-4,4*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 377,9	*7,6*	2 389,8	*7,3*	2 391,9	*7,3*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 099,7	*52,1*	1 127,6	*51,5*	1 119,3	*51,5*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	613,8	*4,6*	629,9	*4,5*	643,5	*4,5*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	180,2	*22,1*	180,4	*21,9*	182,1	*22,3*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	2 099,5	*7,8*	2 008,6	*7,3*	1 954,1	*7,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1 242,3	*5,1*	2 141,0	*8,6*	1 873,2	*7,3*	1 876,7	*7,2*	1 894,7	*7,3*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	30	*5,7*	28	*5,5*	28	*5,5*

[1] Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)" .

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

Activities of Credit Institutions
Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 861,4	1 885,0	1 842,0
1.1.	of which: cash	1 404,3	1 735,1	1 720,2	1 750,6	1 735,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	5 543,5	4 702,9	4 857,4
3.	Correspondent account, total	1 734,4	1 280,7	1 186,1	1 405,9	1 284,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	263,1	295,1	276,1
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	922,9	1 110,8	1 008,3
4.	Securities portfolio, total	11 450,1	12 310,9	12 855,7	13 046,3	12 994,4
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 691,8	10 879,4	10 836,3
4.2.	Equity	357,4	479,7	517,0	496,2	482,3
4.3.	Promissory notes	178,0	136,7	128,8	127,8	130,8
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 518,0	1 542,9	1 545,0
5.	Other equity	877,5	1 180,3	1 232,7	1 247,1	1 250,2
6.	Financial derivatives assets at fair value	704,4	505,0	474,9	677,5	591,8
7.	Loans, total	55 622,0	58 122,3	58 344,5	60 470,4	61 193,2
	of which:					
7.1.	Loans, deposits and other claims	55 478,8	58 006,1	58 212,6	60 326,2	61 046,8
	of which overdue claims	2 891,5	2 993,5	3 120,8	3 217,8	3 183,6
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	30 134,7	30 192,5	31 398,4	32 684,2	32 890,7
	of which overdue claims	1 892,0	1 942,4	2 111,7	2 190,1	2 174,0
7.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	13 296,3	13 893,1	14 173,4
	of which overdue claims	857,9	848,9	814,3	822,5	815,4
7.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	7 117,3	7 329,8	7 361,1
	of which overdue claims	95,2	146,0	111,5	122,1	115,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 571,3	1 566,1	1 570,2
8.1	of which real estate, temporarily not used	197,9	207,5	263,2	258,9	255,2
9.	Allocation of profit	384,8	327,7	200,1	233,8	261,1
9.1.	of which income tax	343,4	306,0	194,9	228,2	255,3
10.	Other assets, total	3 165,7	3 313,0	3 315,6	3 510,4	3 244,2
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 163,6	1 226,0	1 054,8
10.2.	Accounts receivable	325,9	489,1	527,0	619,3	567,9
10.3.	Deferred expenses	41,8	44,7	37,6	36,1	34,8
Banking sector assets, total		80 063,3	85 191,8	86 585,6	88 745,4	89 089,0

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1.	Funds and profit of credit institutions	8 611,4	8 962,9	8 697,8	8 821,8	9 010,7
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 863,3	4 829,5	4 854,4
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	3 828,2	4 002,4	4 164,9
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	634,0	900,5	1 068,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 710,2	2 765,5	3 128,3
3.	Transferable deposits of credit institutions	828,6	774,8	660,9	702,2	635,1
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	222,8	256,6	239,6
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	332,1	350,4	294,9
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	7 094,6	7 480,4	7 547,4
5.	Clients' funds[2]	50 003,4	53 703,0	56 351,4	57 599,6	57 583,5
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	52,7	55,0	43,6
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,6	0,8	1,0
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 507,5	9 249,8	9 440,5
5.4.	Clients' float	451,1	536,9	567,7	592,8	643,5
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	19 083,4	20 168,1	20 357,5
5.6.	Individual deposits	24 200,3	25 987,4	26 991,7	27 369,4	26 934,4
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	18,6	21,9	20,5
6.	Bonds	1 092,9	1 211,4	1 210,5	1 291,1	1 274,1
7.	Promissory notes and bank acceptances	440,6	428,1	391,1	433,6	431,5
8.	Financial derivatives liabilities at fair value	483,1	337,1	322,3	492,3	402,7
9.	Other liabilities[1], total	7 318,3	8 492,8	9 146,7	9 159,0	9 075,5
	of which:					
9.1.	Provisions	5 594,0	6 916,5	7 348,2	7 625,1	7 522,3
9.2.	Settlement accounts	821,2	666,4	561,2	515,6	515,6
9.3.	Accounts payable	164,8	208,6	525,2	260,7	266,3
9.4.	Deferred income	13,9	15,5	17,2	16,6	16,6
9.5.	Interest payable	616,7	630,2	650,3	695,7	708,5
	of which:					
9.5.1	Overdue interest	0,0	0,1	0,7	0,8	0,9
Banking sector liabilities, total [1]		80 063,3	85 191,8	86 585,6	88 745,4	89 089,0

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

[2] Including certificates of deposit and savings certificates.

Table 14

Structure of Assets, by Type of Investment (As Percent of Total Assets)

Assets		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*2,1*	*2,1*
1.1.	of which: money	*1,8*	*2,0*	*2,0*	*2,0*	*1,9*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,8*	*5,6*	*6,4*	*5,3*	*5,5*
3.	Correspondent accounts, total	*2,2*	*1,5*	*1,4*	*1,6*	*1,4*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,5*	*0,3*	*0,3*	*0,3*
3.2.	Correspondent accounts with non-resident banks	*1,5*	*1,0*	*1,1*	*1,3*	*1,1*
4.	Securities portfolio, total	*14,3*	*14,5*	*14,8*	*14,7*	*14,6*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*12,3*	*12,3*	*12,2*
4.2.	Equity	*0,4*	*0,6*	*0,6*	*0,6*	*0,5*
4.3.	Promissory notes	*0,2*	*0,2*	*0,1*	*0,1*	*0,1*
4.4.	Equity in associates and subsidiaries	*1,9*	*2,1*	*1,8*	*1,7*	*1,7*
5.	Other equity	*1,1*	*1,4*	*1,4*	*1,4*	*1,4*
6.	Financial derivatives assets at fair value	*0,9*	*0,6*	*0,5*	*0,8*	*0,7*
7.	Loans, total	*69,5*	*68,2*	*67,4*	*68,1*	*68,7*
	of which:					
7.1.	Loans, deposits and other claims	*69,3*	*68,1*	*67,2*	*68,0*	*68,5*
	of which overdue claims	*3,6*	*3,5*	*3,6*	*3,6*	*3,6*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*36,3*	*36,8*	*36,9*
	of which overdue claims	*2,4*	*2,3*	*2,4*	*2,5*	*2,4*
7.1.2.	Loans and other claims on individuals	*13,5*	*14,3*	*15,4*	*15,7*	*15,9*
	of which overdue claims	*1,1*	*1,0*	*0,9*	*0,9*	*0,9*
7.1.3.	Loans, deposits and other claims on credit institutions	*11,4*	*11,5*	*8,2*	*8,3*	*8,3*
	of which overdue claims	*0,1*	*0,2*	*0,1*	*0,1*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories	*1,9*	*1,8*	*1,8*	*1,8*	*1,8*
8.1	of which real estate, temporarily not used	*0,2*	*0,2*	*0,3*	*0,3*	*0,3*
9.	Allocation of profit	*0,5*	*0,4*	*0,2*	*0,3*	*0,3*
9.1.	of which income tax	*0,4*	*0,4*	*0,2*	*0,3*	*0,3*
10.	Other assets, total	*4,0*	*3,9*	*3,8*	*4,0*	*3,6*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,3*	*1,4*	*1,2*
10.2.	Accounts receivable	*0,4*	*0,6*	*0,6*	*0,7*	*0,6*
10.3.	Deferred expenses	*0,1*	*0,1*	*0,0*	*0,0*	*0,0*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

Liabilities[1]		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1.	Funds and profit of credit institutions	*10,8*	*10,5*	*10,0*	*9,9*	*10,1*
	Of which:					
1.1.	Funds of credit institutions	*5,5*	*5,7*	*5,6*	*5,4*	*5,4*
1.2.	Profit (loss), including financial result of the previous year	*5,1*	*4,7*	*4,4*	*4,5*	*4,7*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,2*	*0,9*	*0,7*	*1,0*	*1,2*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*3,4*	*2,4*	*3,1*	*3,1*	*3,5*
3.	Transferable deposits of credit institutions	*1,0*	*0,9*	*0,8*	*0,8*	*0,7*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,5*	*0,3*	*0,3*	*0,3*
3.2.	Correspondent accounts of non-resident credit institutions	*0,3*	*0,3*	*0,4*	*0,4*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*10,7*	*10,9*	*8,2*	*8,4*	*8,5*
5.	Clients' funds[2]	*62,5*	*63,0*	*65,1*	*64,9*	*64,6*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,0*	*0,0*	*0,1*	*0,1*	*0,0*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*10,9*	*10,7*	*11,0*	*10,4*	*10,6*
5.4.	Clients' float	*0,6*	*0,6*	*0,7*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*20,5*	*21,0*	*22,0*	*22,7*	*22,9*
5.6.	Individual deposits	*30,2*	*30,5*	*31,2*	*30,8*	*30,2*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,4*	*1,4*	*1,4*	*1,5*	*1,4*
7.	Promissory notes and bank acceptances	*0,6*	*0,5*	*0,5*	*0,5*	*0,5*
8.	Financial derivatives liabilities at fair value	*0,6*	*0,4*	*0,4*	*0,6*	*0,5*
9.	Other liabilities[1], total	*9,1*	*10,0*	*10,6*	*10,3*	*10,2*
	Of which:					
9.1.	Provisions	*7,0*	*8,1*	*8,5*	*8,6*	*8,4*
9.2.	Settlement accounts	*1,0*	*0,8*	*0,6*	*0,6*	*0,6*
9.3.	Accounts payable	*0,2*	*0,2*	*0,6*	*0,3*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,8*	*0,7*	*0,8*	*0,8*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

[2] Including certificates of deposit and savings certificates.

Table 16

Key Characteristics of Credit Operations of the Banking Sector (Billion Rubles)

	Rubles					Foreign Currency					Total				
	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**45 083,8**	**46 217,5**	**46 917,5**	**15 786,9**	**13 324,1**	**13 128,8**	**14 108,7**	**14 129,3**	**55 478,8**	**58 006,1**	**58 212,6**	**60 326,2**	**61 046,8**
of which															
- overdue claims	2 600,0	2 694,3	2 781,2	2 848,7	2 849,1	291,5	299,2	339,6	369,1	334,4	2 891,5	2 993,5	3 120,8	3 217,8	3 183,6
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**21 699,7**	**22 293,1**	**22 352,2**	**6 129,7**	**5 548,9**	**5 487,4**	**5 944,4**	**5 760,5**	**25 864,1**	**25 961,9**	**27 187,1**	**28 237,6**	**28 112,7**
of which															
- overdue claims	1 616,7	1 647,2	1 710,6	1 774,9	1 779,2	117,7	75,1	108,2	106,7	95,2	1 734,5	1 722,3	1 818,8	1 881,6	1 874,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	449,4	449,5	450,6	4,9	3,7	3,3	3,4	3,2	433,4	438,6	452,8	452,9	453,8
of which															
- overdue claims	73,5	66,3	64,0	62,4	58,6	0,4	0,4	0,3	0,3	0,4	73,9	66,7	64,3	62,8	59,0
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**740,6**	**721,1**	**732,9**	**3 563,6**	**3 425,2**	**3 470,7**	**3 725,6**	**4 045,0**	**4 270,5**	**4 230,6**	**4 211,3**	**4 446,7**	**4 778,0**
of which															
- overdue claims	51,0	90,8	139,5	137,6	138,6	106,6	129,2	153,4	170,9	161,1	157,6	220,0	292,9	308,5	299,7
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**7 556,1**	**7 656,9**	**7 964,5**	**3 384,6**	**2 249,2**	**2 100,5**	**2 265,1**	**2 203,0**	**9 901,6**	**11 697,3**	**9 656,6**	**9 922,1**	**10 167,4**
of which															
- overdue claims	103,9	141,3	148,4	147,3	147,6	7,5	4,6	5,0	6,1	0,5	111,5	145,9	153,4	153,3	148,2
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 488,9	4 487,0	4 578,9	2 202,6	1 784,1	1 160,2	1 374,4	1 363,0	7 124,3	8 069,9	5 649,0	5 861,3	5 941,9
of which															
- overdue claims	64,8	90,0	70,1	69,6	69,5	0,5	0,1	0,1	0,8	0,1	65,3	90,2	70,2	70,3	69,6
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 067,3	3 170,0	3 385,6	1 182,0	465,1	940,3	890,8	839,9	2 777,3	3 627,4	4 007,6	4 060,8	4 225,5
of which															
- overdue claims	39,2	51,3	78,3	77,7	78,1	7,0	4,5	4,9	5,3	0,4	46,2	55,7	83,2	83,0	78,5
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**184,3**	**127,5**	**125,7**	**1 769,0**	**1 538,0**	**1 283,9**	**1 341,0**	**1 293,5**	**1 967,2**	**1 734,7**	**1 468,3**	**1 468,5**	**1 419,2**
of which															
- overdue claims	17,7	0,6	0,7	0,3	0,3	12,2	55,3	40,5	51,4	45,5	30,0	55,9	41,3	51,8	45,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**622,3**	**594,3**	**610,2**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**622,4**	**594,4**	**610,3**
of which															
- overdue claims	0,0	0,4	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	**10 629,8**	**12 047,5**	**13 177,5**	**13 769,3**	**14 055,4**	**155,0**	**104,4**	**94,6**	**98,0**	**91,8**	**10 784,7**	**12 151,9**	**13 272,0**	**13 867,3**	**14 147,2**
of which															
- overdue claims	810,2	813,5	781,4	788,0	782,9	46,1	33,4	30,4	31,8	29,9	856,3	846,8	811,8	819,8	812,8
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**20,4**	**22,1**	**22,7**	**5,3**	**3,8**	**4,0**	**3,8**	**3,5**	**19,2**	**21,8**	**24,3**	**25,9**	**26,2**
of which															
- overdue claims	0,4	0,5	0,5	0,5	0,6	1,3	1,5	1,9	2,1	2,0	1,6	2,0	2,5	2,7	2,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 319,0	5 435,3	5 405,9
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	220,7	212,7	211,3	12,2	10,0	11,5	11,7	12,0	213,0	224,7	232,3	224,3	223,3
Credit institutions' portfolio of residents promissory notes	129,0	98,6	92,2	89,0	92,3	46,7	36,2	34,8	36,9	36,7	175,7	134,8	127,0	125,9	129,0
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	1,8	1,8	1,8	1,8

[1] According to Russian accounting standards all provisions are made in rubles.

Table 17

Key Characteristics of Credit Operations of the Banking Sector
As Percent of Total Loans and Percent of Total Assets)

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	69,3	***68,1***	***67,2***	***68,0***	***68,5***
Of which:					
- overdue claims	*5,2*	*5,2*	*5,4*	*5,3*	*5,2*
	3,6	*3,5*	*3,6*	*3,6*	*3,6*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***46,7***	***46,8***	***46,1***
	32,3	***30,5***	***31,4***	***31,8***	***31,6***
Of which:					
- overdue claims	*3,1*	*3,0*	*3,1*	*3,1*	*3,1*
	2,2	*2,0*	*2,1*	*2,1*	*2,1*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,8*	*0,8*	*0,8*	*0,8*	*0,7*
	0,5	*0,5*	*0,5*	*0,5*	*0,5*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other claims on non-resident legal entities (except banks)	***7,7***	***7,3***	***7,2***	***7,4***	***7,8***
	5,3	***5,0***	***4,9***	***5,0***	***5,4***
Of which:					
- overdue claims	*0,3*	*0,4*	*0,5*	*0,5*	*0,5*
	0,2	*0,3*	*0,3*	*0,3*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***17,8***	***20,2***	***16,6***	***16,4***	***16,7***
	12,4	***13,7***	***11,2***	***11,2***	***11,4***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,3*	*0,3*	*0,2*
	0,1	*0,2*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*12,8*	*13,9*	*9,7*	*9,7*	*9,7*
	8,9	*9,5*	*6,5*	*6,6*	*6,7*
Of which					
- overdue claims	*0,1*	*0,2*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*5,0*	*6,3*	*6,9*	*6,7*	*6,9*
	3,5	*4,3*	*4,6*	*4,6*	*4,7*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans, deposits and other claims on non-resident banks	***3,5***	***3,0***	***2,5***	***2,4***	***2,3***
	2,5	***2,0***	***1,7***	***1,7***	***1,6***
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,0*	*0,1*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***1,9***	***1,6***	***1,1***	***1,0***	***1,0***
	1,3	***1,1***	***0,7***	***0,7***	***0,7***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***19,4***	***20,9***	***22,8***	***23,0***	***23,2***
	13,5	***14,3***	***15,3***	***15,6***	***15,9***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,4*	*1,4*	*1,3*
	1,1	*1,0*	*0,9*	*0,9*	*0,9*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision for loans, deposits and other claims	*8,2*	*8,8*	*9,1*	*9,0*	*8,9*
	5,7	*6,0*	*6,1*	*6,1*	*6,1*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,4*	*0,4*	*0,4*	*0,4*	*0,4*
	0,3	*0,3*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
	0,2	*0,2*	*0,1*	*0,1*	*0,1*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Securities, total	**11 272,0**	***100,0***	**12 174,2**	***100,0***	**12 726,8**	***100,0***	**12 918,5**	***100,0***	**12 863,6**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 537,3	*74,9*	9 729,8	*75,3*	9 771,1	*76,0*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 189,5	*25,1*	3 188,7	*24,7*	3 092,5	*24,0*
Of which:										
Securities at fair value through profit or loss	1 789,6	*15,9*	2 040,2	*16,8*	2 469,8	*19,4*	2 208,8	*17,1*	2 163,7	*16,8*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 633,6	*12,8*	1 529,4	*11,8*	1 502,6	*11,7*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	836,2	*6,6*	679,4	*5,3*	661,1	*5,1*
Securities available for sale	5 104,0	*45,3*	6 040,7	*49,6*	6 167,1	*48,5*	6 220,6	*48,2*	6 169,0	*48,0*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 729,8	*37,2*	4 789,8	*37,1*	4 781,3	*37,2*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 437,3	*11,3*	1 430,8	*11,1*	1 387,8	*10,8*
Securities held-to-maturity	2 814,9	*25,0*	2 315,4	*19,0*	2 526,7	*19,9*	2 900,3	*22,5*	2 940,3	*22,9*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	1 623,9	*12,8*	1 836,0	*14,2*	1 910,4	*14,9*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	902,8	*7,1*	1 064,3	*8,2*	1 029,9	*8,0*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 518,0	*11,9*	1 542,9	*11,9*	1 545,0	*12,0*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 517,3	*11,9*	1 542,2	*11,9*	1 544,3	*12,0*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	83,8		30,7		-109,6		-242,0		-218,3	
Provisions for losses on securities available for sale	48,5		300,1		337,4		357,8		340,0	
Provisions for losses on securities held-to-maturity	14,6		7,1		3,5		3,8		4,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		305,2		318,0		324,5	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Debt securities held, total	9 365,6	*100,0*	9 947,5	*100,0*	10 691,8	*100,0*	10 879,4	*100,0*	10 836,3	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 597,2	*71,1*	7 792,7	*71,6*	7 840,6	*72,4*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	3 094,6	*28,9*	3 086,7	*28,4*	2 995,7	*27,6*
of which: revaluation	63,9	*0,7*	30,8	*0,3*	-95,4	*-0,9*	-212,9	*-2,0*	-187,8	*-1,7*
Debt securities at book value held (without revaluation)	9 301,8	*100,0*	9 916,7	*100,0*	10 787,2	*100,0*	11 092,4	*100,0*	11 024,1	*100,0*
of which:										
debt securities of the Russian Federation	3 360,7	*36,1*	3 554,3	*35,8*	3 355,7	*31,1*	3 003,0	*27,1*	2 700,9	*24,5*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 711,4	*25,1*	2 543,4	*22,9*	2 262,0	*20,5*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	644,2	*6,0*	459,7	*4,1*	438,9	*4,0*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 097,6	*10,2*	1 382,8	*12,5*	1 440,9	*13,1*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 097,6	*10,2*	1 382,8	*12,5*	1 440,9	*13,1*
- 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 federal districts and local government	275,7	*3,0*	391,6	*3,9*	400,4	*3,7*	407,1	*3,7*	407,8	*3,7*
- in rubles	275,7	*3,0*	391,6	*3,9*	400,4	*3,7*	407,1	*3,7*	407,8	*3,7*
- 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	421,7	*4,5*	427,2	*4,3*	420,5	*3,9*	387,5	*3,5*	346,6	*3,1*
- in rubles	402,1	*4,3*	415,2	*4,2*	410,3	*3,8*	374,7	*3,4*	333,6	*3,0*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	10,3	*0,1*	12,8	*0,1*	13,1	*0,1*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	2 009,9	*18,6*	2 066,9	*18,6*	1 989,2	*18,0*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 985,9	*18,4*	2 052,5	*18,5*	1 973,5	*17,9*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	24,1	*0,2*	14,4	*0,1*	15,7	*0,1*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	61,5	*0,6*	64,3	*0,6*	62,2	*0,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	129,9	*1,4*	69,2	*0,7*	61,5	*0,6*	64,3	*0,6*	62,2	*0,6*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	81,0	*0,8*	87,9	*0,8*	67,8	*0,6*
- in rubles	4,7	*0,1*	23,0	*0,2*	28,7	*0,3*	30,6	*0,3*	12,3	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	52,3	*0,5*	57,4	*0,5*	55,5	*0,5*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 777,6	*16,5*	1 862,0	*16,8*	1 750,2	*15,9*
- in rubles	153,4	*1,6*	134,5	*1,4*	138,5	*1,3*	145,6	*1,3*	145,2	*1,3*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 639,0	*15,2*	1 716,3	*15,5*	1 604,9	*14,6*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	1 537,8	*14,3*	1 784,8	*16,1*	2 213,0	*20,1*
- in rubles	934,8	*10,0*	773,3	*7,8*	887,0	*8,2*	1 036,5	*9,3*	1 420,6	*12,9*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	650,8	*6,0*	748,4	*6,7*	792,4	*7,2*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	45,3	*0,4*	46,0	*0,4*	45,6	*0,4*
- in rubles	9,0	*0,1*	19,5	*0,2*	32,8	*0,3*	32,5	*0,3*	32,6	*0,3*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	12,5	*0,1*	13,5	*0,1*	13,1	*0,1*
Reference data:										
Provisions for losses on debt securities	45,9		276,3		310,4		321,2		306,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Shares held, total	357,4	*100,0*	479,7	*100,0*	517,0	*100,0*	496,2	*100,0*	482,3	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	422,8	*81,8*	394,9	*79,6*	386,2	*80,1*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	94,2	*18,2*	101,3	*20,4*	96,1	*19,9*
of which: revaluation	20,0	*5,6*	-0,2	*0,0*	-14,2	*-2,7*	-29,1	*-5,9*	-30,5	*-6,3*
Shares held at book value (without revaluation)	337,5	*100,0*	479,8	*100,0*	531,2	*100,0*	525,3	*100,0*	512,8	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	65,7	*12,4*	66,0	*12,6*	54,5	*10,6*
- in rubles	2,4	*0,7*	10,3	*2,1*	65,7	*12,4*	66,0	*12,6*	54,5	*10,6*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	160,1	*47,4*	223,1	*46,5*	214,8	*40,4*	184,4	*35,1*	185,7	*36,2*
- in rubles	160,1	*47,4*	223,1	*46,5*	214,8	*40,4*	184,4	*35,1*	185,7	*36,2*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	1,9	*0,6*	14,5	*3,0*	26,5	*5,0*	28,8	*5,5*	27,1	*5,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	1,9	*0,6*	14,5	*3,0*	26,5	*5,0*	28,8	*5,5*	27,1	*5,3*
other non-residents	44,9	*13,3*	48,3	*10,1*	47,1	*8,9*	51,0	*9,7*	49,2	*9,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*
- in foreign currency	44,9	*13,3*	48,2	*10,1*	47,0	*8,8*	51,0	*9,7*	49,2	*9,6*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	5,4	*1,0*	9,7	*1,8*	16,0	*3,1*
- in rubles	18,5	*5,5*	1,8	*0,4*	4,7	*0,9*	8,7	*1,7*	15,9	*3,1*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,8	*0,1*	0,9	*0,2*	0,1	*0,0*
Shares valued at cost[1]	109,7	*32,5*	181,8	*37,9*	171,6	*32,3*	185,4	*35,3*	180,2	*35,1*
- in rubles	69,5	*20,6*	158,1	*32,9*	151,8	*28,6*	164,9	*31,4*	160,4	*31,3*
- in foreign currency	40,2	*11,9*	23,8	*5,0*	19,9	*3,7*	20,6	*3,9*	19,8	*3,9*
Reference data:										
Provisions for losses on shares	26,9		61,4		75,2		86,0		82,4	

[1] Calculated by 0409101 form (Bank's Balance Sheet), balance account No 50709

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	94,0	90,8	94,2
of which promissory notes, not paid when due	12,9	13,2	13,5	13,2	13,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	34,8	36,9	36,7
of which promissory notes, not paid when due	0,01	0,00	0,00	0,00	0,00
Total	**178,0**	**136,7**	**128,8**	**127,8**	**130,8**

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes[1]

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	В % к итогу	млрд. руб.	В % к итогу
Discounted promissory notes, total	**178,0**	***100,0***	**136,7**	***100,0***	**128,8**	***100,0***	**127,8**	***100,0***	**130,8**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,1	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	87,8	*49,3*	78,9	*57,7*	73,3	*56,9*	75,5	*59,1*	75,8	*58,0*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	53,7	*41,7*	50,4	*39,4*	53,2	*40,6*
- promissory notes of authorised agencies of other countries	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 credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	2,3	*1,3*	1,8	*1,3*	1,8	*1,4*	1,8	*1,4*	1,8	*1,4*
Reference data:										
Provisions for losses on promissory notes	19,7		27,8		27,5		27,0		27,4	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Land temporarily out of use in operating activities	9,5	7,5	4,8	4,9	4,9
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,8	3,8	3,8
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	105,1	104,2	104,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	15,0	14,8	14,7
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,7	2,7	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	6,0	5,9	5,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	63,2	61,1	64,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	48,6	47,7	46,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	13,9	13,8	8,2
Non-current inventories					
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	75,4	26,8	21,2	22,0	22,0

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	29 162,5	30 017,6	30 446,7
	- in rubles	15 467,4	18 174,5	19 227,3	19 769,7	20 248,6
	- in foreign currency	10 167,6	9 372,7	9 935,2	10 247,8	10 198,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 507,5	9 249,8	9 440,5
	- in rubles	6 686,4	6 925,2	7 128,1	6 816,8	6 909,7
	- in foreign currency	2 077,2	2 178,4	2 379,4	2 433,0	2 530,8
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	402,1	435,7	449,3
	- in rubles	255,9	347,1	385,8	418,3	431,3
	- in foreign currency	11,7	13,7	16,3	17,4	18,0
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,6	0,8	1,0
1.3.	Float	436,1	518,8	552,3	577,0	627,2
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	19 083,4	20 168,1	20 357,5
	- in rubles	8 529,4	10 952,8	11 763,3	12 633,4	12 934,3
	- in foreign currency	7 855,7	6 947,6	7 320,1	7 534,7	7 423,2
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	827,2	2 160,8	3 087,2	3 476,9	3 827,4
1.4.2.	Certificates of deposit	0,6	0,5	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	41,3	14,2	14,4	13,4
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	18,6	21,9	20,5
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	22,4	0,3	0,0	0,0	0,0
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 406,9	3 438,7	3 729,2	3 732,3	3 805,7
	- in rubles	2 503,9	3 040,4	3 227,8	3 262,4	3 220,2
	- in foreign currency	903,0	398,3	501,3	470,0	585,5
	with maturity from 31 days to 1 year	4 650,2	6 670,0	7 604,6	8 410,9	8 715,0
	- in rubles	3 584,3	5 629,1	6 431,1	7 263,6	7 574,1
	- in foreign currency	1 065,9	1 040,9	1 173,5	1 147,3	1 140,9
	with maturity in excess of 1 year	8 328,1	7 791,8	7 749,6	8 024,8	7 836,8
	- in rubles	2 441,3	2 283,3	2 104,3	2 107,5	2 139,9
	- in foreign currency	5 886,8	5 508,4	5 645,3	5 917,4	5 696,9
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 831,3	2 934,0	2 915,5
- in rubles		279,7	294,7	301,9	312,4	316,1
- in foreign currency		3 648,0	2 800,0	2 529,4	2 621,6	2 599,4
of which:						
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	501,1	525,7	595,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	145,8	174,0	164,2
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 152,6	2 211,9	2 132,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,2	1,0	0,0

[1] Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written off from clients' accounts but not passed throug a credit institution's correspondent account (excluding funds, raised from credit institutions).

[2] Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

Main Features of Issued Debt Obligations of the Banking Sector (bln. rub.)

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 964,8**	**1 996,5**	**1 942,1**
including:					
bonds:	1 092,9	1 211,4	1 210,5	1 291,1	1 274,1
of which					
with maturities less than one year	1,0	37,0	28,8	28,7	28,7
with maturities in excess of one year	1 066,7	1 149,5	1 136,9	1 235,6	1 205,6
deposit certificates [1]	0,6	0,5	0,1	0,1	0,1
of which					
with maturities less than one year	0,2	0,4	0,0	0,0	0,0
with maturities in excess of one year	0,3	0,1	0,0	0,0	0,0
savings certificates [2]	485,5	387,8	363,0	271,7	236,5
of which					
with maturities less than one year	223,4	216,1	187,1	114,1	87,5
with maturities in excess of one year	238,2	149,7	154,4	134,3	123,6
promissory notes and banker's acceptances	440,6	428,1	391,1	433,6	431,5
of which					
with maturities less than one year	192,0	165,1	156,0	191,9	185,9
with maturities in excess of one year	222,6	234,9	204,0	211,2	216,0

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1	Individual deposits	24 200,3	25 987,4	26 991,7	27 369,4	26 934,4
	- of which savings certificates	485,5	387,8	363,0	271,7	236,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 124,8	6 225,9	6 153,7
	- in rubles	3 563,6	4 353,3	4 849,1	4 812,0	4 787,4
	- in foreign currency	860,8	1 108,5	1 275,7	1 414,0	1 366,4
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 038,0	10 123,8	9 949,9
	- in rubles	7 553,3	8 952,5	9 047,3	9 058,7	8 911,3
	- in foreign currency	958,2	873,1	990,8	1 065,1	1 038,6
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 828,9	11 019,6	10 830,8
	- in rubles	7 359,8	7 336,8	7 609,6	7 568,3	7 562,3
	- in foreign currency	3 904,7	3 363,2	3 219,2	3 451,3	3 268,5
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	424,5	447,3	436,6

Table 27

Key Characteristics of Loans, Deposits and Other Funds Received from Other Credit Institutions

(billion rubles)

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**7 094,6**	**7 480,4**	**7 547,4**
- in rubles	5 376,5	6 576,5	5 038,9	5 162,9	5 248,0
- in foreign currency	3 182,6	2 688,7	2 055,7	2 317,5	2 299,4
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	5 985,1	6 242,0	6 314,1
- in rubles	5 105,2	6 379,2	4 801,2	4 845,1	4 925,6
- in foreign currency	2 158,1	1 907,7	1 183,9	1 396,9	1 388,5
of which					
overdue debt	0,4	1,8	0,3	1,0	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,7	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 109,5	1 238,5	1 233,3
- in rubles	271,3	197,3	237,7	317,8	322,4
- in foreign currency	1 024,5	781,0	871,8	920,7	910,9
of which					
overdue debt	0,1	0,0	0,2	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,2	0,0	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.10.18

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts[1]		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	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%	37	43 551	*100,0*	59 844 882	*67,2*
No budgetary funds	464	0	*0,0*	29 244 074	*32,8*
Data not available	7	0	*0,0*	0	*0,0*
Total	**508**	**43 551**	***100,0***	**89 088 955**	***100,0***

[1] Without government and other extra-budgetary funds.

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
		billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %
	Raised funds										
1.	**Clients' funds (except credit institutions)**	**4 402,2**	***5,5***	**3 625,4**	***4,3***	**3 329,3**	***3,8***	**3 466,1**	***3,9***	**3 431,7**	***3,9***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	*4,9*	3 066,5	*3,6*	2 799,6	*3,2*	2 912,5	*3,3*	2 891,7	*3,2*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	3 449,8	*4,3*	2 457,8	*2,9*	2 298,6	*2,7*	2 386,9	*2,7*	2 296,5	*2,6*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	424,5	*0,5*	447,3	*0,5*	436,6	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	*0,3*	299,8	*0,4*	250,5	*0,3*	265,9	*0,3*	257,7	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	105,3	*0,1*	106,2	*0,1*	103,4	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**340,4**	***0,4***	**353,9**	***0,4***	**301,9**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**1 295,8**	***1,6***	**978,3**	***1,1***	**1 109,5**	***1,3***	**1 238,5**	***1,4***	**1 233,3**	***1,4***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 928,1**	***7,4***	**4 860,4**	***5,7***	**4 779,3**	***5,5***	**5 058,4**	***5,7***	**4 966,9**	***5,6***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	*0,3*	236,2	*0,3*	243,2	*0,3*	260,7	*0,3*	262,9	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**6 259,0**	***7,8***	**5 989,2**	***7,0***	**5 706,7**	***6,6***	**5 943,9**	***6,7***	**6 225,8**	***7,0***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	336,7	*0,4*	363,0	*0,4*	348,1	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	*2,5*	1 734,7	*2,0*	1 468,3	*1,7*	1 468,5	*1,7*	1 419,2	*1,6*
1.2	Loans and other claims on legal entities	4 270,5	*5,3*	4 230,6	*5,0*	4 211,3	*4,9*	4 446,7	*5,0*	4 778,0	*5,4*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	24,3	*0,0*	25,9	*0,0*	26,2	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**922,9**	***1,1***	**1 110,8**	***1,3***	**1 008,3**	***1,1***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 995,4**	***2,3***	**2 095,9**	***2,4***	**1 958,4**	***2,2***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 057,7	*2,6*	1 881,7	*2,2*	1 920,0	*2,2*	2 014,2	*2,3*	1 880,2	*2,1*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	46,8	*0,1*	62,8	*0,1*	73,6	*0,1*	79,9	*0,1*	76,3	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*
4.	**Shares in associates and subsidiaries**	**586,4**	***0,7***	**604,6**	***0,7***	**630,0**	***0,7***	**635,8**	***0,7***	**636,0**	***0,7***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**10 162,1**	***12,7***	**9 410,8**	***11,0***	**9 262,3**	***10,7***	**9 794,9**	***11,0***	**9 836,1**	***11,0***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	15,4	*0,0*	14,6	*0,0*	14,9	*0,0*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Total	929 662,4	789 661,2	633 957,7	900 506,5	1 068 176,1	623	561	524	501	501	343 434,3	305 950,3	194 921,0	228 207,3	255 347,6
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 002 100,2	1 274 868,2	1 447 582,8	445	421	379	347	362	332 167,4	297 328,1	190 904,5	215 275,5	241 412,2
Loss-making CIs	-362 205,4	-771 985,5	-368 142,5	-374 361,7	-379 406,7	178	140	145	154	139	11 266,8	8 622,1	4 016,5	12 931,9	13 935,4
CIs that have not provided their reporting						0	0	0	11	7					
Total						**623**	**561**	**524**	**512**	**508**					

[1] including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses[1]

	1.01.17		1.01.18		1.07.18		1.10.18	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institutions, total	**182 516,2**	***100,0***	**104 967,2**	***100,0***	**68 694,4**	***100,0***	**106 252,4**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	4 022,5	*2,2*	3 577,0	*3,4*	1 755,4	*2,6*	2 635,6	*2,5*
1.2. Interest income on loans to individuals	1 759,2	*1,0*	1 536,6	*1,5*	943,0	*1,4*	1 446,7	*1,4*
1.3. Income on operations with securities	1 337,3	*0,7*	1 207,2	*1,2*	606,1	*0,9*	911,3	*0,9*
1.4. Income on operations with foreign currency	161 782,9	*88,6*	87 885,8	*83,7*	59 606,0	*86,8*	92 772,5	*87,3*
1.5. Commissions	1 132,9	*0,6*	1 181,4	*1,1*	678,8	*1,0*	1 067,0	*1,0*
1.6. Recovery of loss provision	10 816,5	*5,9*	7 894,5	*7,5*	4 248,2	*6,2*	6 006,4	*5,7*
1.7. Other income	1 665,0	*0,9*	1 684,8	*1,6*	857,0	*1,2*	1 412,8	*1,3*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 208,9	*0,7*	858,1	*0,8*	640,6	*0,9*	1 058,2	*1,0*
2. Expenses of credit institutions, total	**181 587,2**	***100,0***	**104 182,1**	***100,0***	**68 071,0**	***100,0***	**105 184,3**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 522,0	*1,4*	2 271,2	*2,2*	957,0	*1,4*	1 452,0	*1,4*
2.2. Interest expenses on funds raised from individuals	1 636,0	*0,9*	1 173,5	*1,1*	657,2	*1,0*	974,2	*0,9*
2.3. Expenses on operations with securities	341,2	*0,2*	360,1	*0,3*	251,9	*0,4*	339,7	*0,3*
2.4. Expenses on operations with foreign currency	161 758,0	*89,1*	87 793,8	*84,3*	59 543,8	*87,5*	92 663,8	*88,1*
2.5. Commissions	280,2	*0,2*	295,8	*0,3*	193,5	*0,3*	302,2	*0,3*
2.6. Expenses on loss provision	11 481,0	*6,3*	9 327,8	*9,0*	4 869,1	*7,2*	6 876,7	*6,5*
2.7. Management expenses (including personnel costs)	1 455,5	*0,8*	1 446,6	*1,4*	786,9	*1,2*	1 206,0	*1,1*
2.8. Other expenses	2 113,3	*1,2*	1 513,3	*1,5*	811,6	*1,2*	1 369,6	*1,3*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 299,0	*0,7*	831,0	*0,8*	542,8	*0,8*	897,5	*0,9*

[1] According to Profit and Loss Statement of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation

Table 32

Assets and liabilities1 of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.10.18

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities[1] in rubles	Liabilities[1] in foreign currency
1	2	3	4	5
Central Federal District	62 816 212 198	19 310 036 040	63 267 659 064	18 858 589 174
Belgorod Region	9 550 955	787 862	9 551 063	787 754
Bryansk Region	0	0	0	0
Vladimir Region	3 280 501	67 123	3 281 373	66 251
Voronezh Region	0	0	0	0
Ivanovo Region	15 797 154	704 592	15 977 210	524 536
Kaluga Region	51 543 487	974 860	51 551 854	966 493
Kostroma Region	735 360 748	279 130 773	841 010 415	173 481 106
Kursk Region	24 820 650	853 779	24 797 043	877 386
Lipetsk Region	20 336 989	230 295	20 338 807	228 477
Moscow Region	32 364 687	1 708 877	32 117 663	1 955 901
Orel Region	0	0	0	0
Ryazan Region	20 170 138	1 010 928	20 147 641	1 033 425
Smolensk Region	0	0	0	0
Tambov Region	2 764 177	26 755	2 768 516	22 416
Tver Region	2 115 916	291 939	2 122 707	285 148
Tula Region	1 811 278	48 232	1 811 111	48 399
Yaroslavl Region	8 616 862	293 928	8 676 846	233 944
City of Moscow	61 887 678 656	19 023 906 097	62 233 506 815	18 678 077 938
North-Western Federal District	1 937 820 777	379 978 712	2 005 978 377	311 821 112
Republic of Karelia	578 779	71 540	580 975	69 344
Komi Republic	6 854 407	637 187	6 930 581	561 013
Akhangelsk Region	0	0	0	0
Vologda Region	49 272 225	6 188 813	51 933 589	3 527 449
Kaliningrad Region	43 765 792	3 942 133	34 661 432	13 046 493
Leningrad Region	399 620	35 305	431 183	3 742
Murmansk Region	1 661 163	176 298	1 662 033	175 428
Novgorod Region	6 842 441	1 073 598	7 749 422	166 617
Pskov Region	3 601 761	20 874	3 604 604	18 031
St Petersburg	1 824 844 589	367 832 964	1 898 424 558	294 252 995
Southern Federal District	587 915 021	28 424 453	589 261 433	27 078 041
Republic of Adygeya	2 500 993	232 023	2 546 839	186 177
Republic of Kalmykia	0	0	0	0
Republic of Crimea	228 569 837	6 357 661	229 520 497	5 407 001
Krasnodar Territory	202 918 026	6 895 264	202 789 594	7 023 696
Astrakhan Region	8 150 344	9 268 706	8 227 414	9 191 636
Volgograd Region	5 397 337	177 101	5 504 087	70 351
Rostov Region	134 984 271	4 805 121	135 280 847	4 508 545
City of Sevastopol	5 394 213	688 577	5 392 155	690 635
North-Caucasian Federal District	20 904 025	422 082	21 059 459	266 648
Republik of Daghestan	1 914 889	21 046	1 930 110	5 825
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 642 563	49 850	4 668 973	23 440

Karachai-Cherkess Republic	3 863 123	108 432	3 965 546	6 009
Republic of North Ossetia - Alania	931 745	39 854	950 980	20 619
Chechen Republic	0	0	0	0
Stavropol Territory	9 551 705	202 900	9 543 850	210 755
Volga Federal District	1 671 834 497	208 974 265	1 759 263 231	121 545 531
Republic of Bashkortostan	95 258 425	1 455 144	95 230 424	1 483 145
Republic of Marii El	3 175 574	75 837	3 179 232	72 179
Republic of Mordovia	24 997 796	189 252	25 034 805	152 243
Republic of Tatarstan	745 095 020	91 679 812	736 569 893	100 204 939
Udmurt Republic	50 139 862	742 648	49 671 544	1 210 966
Chuvash Republic	11 027 741	486 901	11 082 645	431 997
Perm Territory	28 857 657	1 872 464	28 888 195	1 841 926
Kirov Region	38 793 590	2 661 161	40 544 665	910 086
Nizhny Novgogrod Region	86 893 353	7 175 060	89 140 938	4 927 475
Orenburg Region	44 424 783	2 042 311	44 310 854	2 156 240
Penza Region	5 875 530	82 537	5 874 864	83 203
Samara Region	482 489 149	99 069 005	574 949 574	6 608 580
Saratov Region	49 032 369	1 385 072	48 968 726	1 448 715
Ulyanovsk Region	5 773 648	57 061	5 816 872	13 837
Ural Federal District	1 072 339 560	137 997 457	1 103 942 528	106 394 489
Kurgan Region	3 793 571	83 455	3 824 550	52 476
Sverdlovsk Region	550 096 738	97 732 410	580 819 743	67 009 405
Tyumen Region	366 912 884	29 116 825	367 275 956	28 753 753
Chelyabinsk Region	151 536 367	11 064 767	152 022 279	10 578 855
Siberian Federal District	238 478 304	37 275 585	230 344 820	45 409 069
Republic of Altai	1 348 978	68 209	1 354 430	62 757
Republic of Buryatiya	0	0	0	0
Republic of Tuva	862 567	3 171	865 186	552
Republic of Khakassia	9 013 325	75 111	9 033 127	55 309
Altai Territory	11 237 456	176 233	11 236 010	177 679
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 149 308	368 498	6 142 556	375 250
Irkutsk Region	22 055 679	1 933 858	21 817 784	2 171 753
Kemerovo Region	19 005 908	494 397	19 089 656	410 649
Novosibirsk Region	150 049 806	32 897 963	142 078 269	40 869 500
Omsk Region	10 499 700	1 090 620	10 471 472	1 118 848
Tomsk Region	8 255 577	167 525	8 256 330	166 772
Far Eastern Federal District	562 732 356	77 609 985	589 900 364	50 441 977
Republic of Sakha (Yakutia)	31 389 253	685 401	31 533 923	540 731
Kamchatka Territory	8 753 640	1 301 526	9 047 814	1 007 352
Primorskiy Territory	125 696 959	26 401 256	138 706 737	13 391 478
Khabarovsk Territory	0	0	0	0
Amur Region	389 863 072	46 250 929	403 567 670	32 546 331
Magadan Region	0	0	0	0
Sakhalin Region	7 029 432	2 970 873	7 044 220	2 956 085
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	68 908 236 738	20 180 718 579	69 567 409 276	19 521 546 041

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.10.18

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	9 466 441 156	2 514 853 901	393 648 725	1 516 375 869	72 544 522	36 349 792
Belgorod Region	1 443 398	332 170	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	68 801	71 497	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	572 841	388 597	15 958	0	0	0
Kaluga Region	5 518 635	938 785	123 741	0	0	0
Kostroma Region	356 238 489	487 983	533 737	33 230 306	0	0
Kursk Region	3 027 439	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 837 100	1 846 808	493 887	0	467 812	0
Orel Region	0	0	0	0	0	0
Ryazan Region	861 105	312 746	0	309 757	0	0
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	16 844	0	0	0
Yaroslavl Region	165 158	165 023	0	0	0	0
City of Moscow	9 096 708 190	2 510 310 292	392 464 557	1 482 835 806	72 076 710	36 349 792
North-Western Federal District	520 156 351	53 168 920	22 948 823	13 179 452	7 842 771	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	925 758	725 391	184 827	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	5 627 814	1 291 074	76 308	0	0	0
Kaliningrad Region	9 839 603	160 606	8 563	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	814 589	385 476	379 251	0	0	0
Pskov Region	37 167	0	0	0	0	0
St Petersburg	502 911 420	50 606 373	22 299 874	13 179 452	7 842 771	0
Southern Federal District	66 233 494	14 649 481	447 973	706 019	7 779 006	313 352
Republic of Adygeya	201 162	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	34 901 167	2 710 561	347	289 750	680 991	0
Krasnodar Territory	28 845 184	10 546 582	26 823	376 189	7 098 015	313 352
Astrakhan Region	2 052 213	1 251 214	4 111	0	0	0
Volgograd Region	110 021	36 390	411 565	0	0	0
Rostov Region	123 747	104 734	4 538	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	850 419	154 975	0	0	0	0
Republik 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
Karachai-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	850 419	154 975	0	0	0	0
Volga Federal District	230 531 368	50 394 630	49 862 527	4 899 885	3 253 168	0

Republic of Bashkortostan	14 552 249	2 456 662	171 515	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	343 385	189 037	15 423	0	152 009	0
Republic of Tatarstan	136 461 565	30 118 945	45 772 675	979 473	1 848 073	0
Udmurt Republic	8 368 737	936 916	0	0	22 079	0
Chuvash Republic	249 446	9 776	36 973	0	10 000	0
Perm Territory	4 126 473	3 357 186	744 385	240 000	3 280	0
Kirov Region	13 622 708	657 247	9 033	0	14 880	0
Nizhny Novgogrod Region	14 430 303	2 189 708	211 127	0	45 773	0
Orenburg Region	11 751 402	2 047 462	40 412	35 246	52 226	0
Penza Region	288 116	289 829	4	0	0	0
Samara Region	18 596 055	4 097 044	2 845 478	3 542 100	593 539	0
Saratov Region	7 740 929	4 044 818	15 502	103 000	511 309	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	407 161 780	31 641 453	7 652 025	5 387 042	15 343	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	178 485 643	20 622 270	7 097 727	5 387 042	8 888	0
Tyumen Region	176 169 737	3 202 268	525 655	0	0	0
Chelyabinsk Region	52 506 400	7 816 915	28 643	0	6 455	0
Siberian Federal District	34 445 522	10 713 154	99 958	0	198 317	0
Republic of Altai	0	0	0	0	0	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	119 006	121 829	0	0	0	0
Altai Territory	301 108	152 544	2 582	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 975	37 619	0	0	0	0
Irkutsk Region	183 977	3 366	52 452	0	18 246	0
Kemerovo Region	2 662 995	774 101	36 425	0	916	0
Novosibirsk Region	29 703 143	9 596 656	6 839	0	4 953	0
Omsk Region	1 434 819	27 039	125	0	174 202	0
Tomsk Region	2 499	0	1 535	0	0	0
Far Eastern Federal District	110 504 530	25 312 034	7 627 700	4 422 559	2 530 697	0
Republic of Sakha (Yakutia)	157 404	76 384	320 279	0	211 385	0
Kamchatka Territory	85 580	68 357	8 849	0	0	0
Primorskiy Territory	22 141 922	3 331 853	45 310	994 021	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	88 119 624	21 835 440	7 253 262	3 428 538	2 319 312	0
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	10 836 324 620	2 700 888 548	482 287 731	1 544 970 826	94 163 824	36 663 144

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.10.18

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	43 393 531 424	21 448 667 536	4 229 261 747	13 125 274 064
Belgorod Region	4 918 474	4 247 981	791	275 830
Bryansk Region	0	0	0	0
Vladimir Region	1 964 426	866 332	3 203	1 094 891
Voronezh Region	0	0	0	0
Ivanovo Region	8 759 938	5 757 652	249 693	2 002 165
Kaluga Region	41 855 727	24 231 834	13 504 172	3 951 871
Kostroma Region	467 763 617	36 286 858	216 176 032	170 591 771
Kursk Region	17 292 612	12 835 120	2 000 000	1 861 533
Lipetsk Region	17 212 232	6 650 429	6 000 000	3 105 960
Moscow Region	20 800 765	7 351 454	7 341 754	1 316 649
Orel Region	0	0	0	0
Ryazan Region	10 680 137	7 437 756	1 154 004	1 776 434
Smolensk Region	0	0	0	0
Tambov Region	1 601 244	1 416 556	2 813	180 329
Tver Region	755 555	587 994	100 000	67 561
Tula Region	1 537 506	1 069 350	330 000	107 156
Yaroslavl Region	4 882 920	4 162 214	6 406	497 228
City of Moscow	42 793 506 271	21 335 766 006	3 982 392 879	12 938 444 686
North-Western Federal District	1 109 514 030	709 396 994	182 512 513	136 715 692
Republic of Karelia	170 268	7 337	58 000	104 931
Komi Republic	2 283 058	1 833 782	41 822	307 454
Akhangelsk Region	0	0	0	0
Vologda Region	22 865 875	5 629 330	1 120 442	11 116 187
Kaliningrad Region	7 529 164	5 794 617	15 455	1 719 092
Leningrad Region	147 130	137 762	0	9 368
Murmansk Region	705 555	374 663	125 000	205 892
Novgorod Region	1 832 974	760 136	350 113	722 596
Pskov Region	1 110 052	1 017 664	0	92 388
St Petersburg	1 072 869 954	693 841 703	180 801 681	122 437 784
Southern Federal District	373 374 699	218 657 775	37 255 336	112 621 055
Republic of Adygeya	1 422 518	1 208 206	498	213 814
Republic of Kalmykia	0	0	0	0
Republic of Crimea	134 834 181	91 896 786	14 500 027	26 625 699
Krasnodar Territory	132 565 306	79 695 203	22 204 974	27 935 066
Astrakhan Region	1 246 928	358 094	107 586	743 718
Volgograd Region	3 164 015	2 071 563	101 190	991 262
Rostov Region	98 319 022	41 692 683	341 061	56 024 007
City of Sevastopol	1 822 729	1 735 240	0	87 489
North-Caucasian Federal District	11 141 980	7 964 165	1 313 580	1 806 521
Republik of Daghestan	764 611	527 418	1 320	235 873
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 650 243	2 084 827	301 917	256 685
Karachai-Cherkess Republic	2 261 505	1 092 020	502 250	667 235
Republic of North Ossetia - Alania	592 243	392 446	0	199 797
Chechen Republic	0	0	0	0
Stavropol Territory	4 873 378	3 867 454	508 093	446 931
Volga Federal District	1 054 243 727	371 515 668	118 501 494	279 953 500
Republic of Bashkortostan	36 412 614	22 765 090	5 541 944	6 603 978
Republic of Marii El	1 763 857	735 025	375 896	47 267
Republic of Mordovia	13 284 406	8 801 816	13 412	3 692 937
Republic of Tatarstan	393 589 355	182 011 933	93 311 724	77 817 980
Udmurt Republic	29 767 894	4 702 298	41 500	23 986 373
Chuvash Republic	6 875 379	3 433 775	201 321	3 229 157
Perm Territory	18 170 370	9 702 964	132 883	7 973 481
Kirov Region	21 476 097	12 535 104	1 401 358	6 600 662
Nizhny Novgogrod Region	50 242 533	33 476 954	3 921 445	6 141 815
Orenburg Region	26 901 778	11 570 886	1 153 077	12 995 054
Penza Region	4 101 890	2 668 739	99 667	883 830
Samara Region	421 242 548	55 720 401	9 682 752	126 914 977
Saratov Region	26 280 871	20 157 703	2 619 326	2 171 023
Ulyanovsk Region	4 134 135	3 232 980	5 189	894 966
Ural Federal District	500 925 075	153 858 824	88 296 919	188 871 662
Kurgan Region	2 278 625	2 123 668	4 186	107 273
Sverdlovsk Region	281 623 314	77 631 661	71 800 571	79 163 971
Tyumen Region	142 552 995	37 443 722	12 823 713	81 009 087
Chelyabinsk Region	74 470 141	36 659 773	3 668 449	28 591 331
Siberian Federal District	134 078 161	54 794 965	32 545 013	41 835 326
Republic of Altai	575 082	427 637	1 602	46 984
Republic of Buryatiya	0	0	0	0
Republic of Tuva	125 806	90 031	3 203	32 572
Republic of Khakassia	5 811 673	2 890 070	508 777	2 261 889
Altai Territory	7 716 603	5 466 124	699 099	1 457 015
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 317 460	793 030	233 203	1 235 673
Irkutsk Region	13 502 811	7 426 372	151 448	5 651 255
Kemerovo Region	7 625 175	3 947 563	698 877	2 942 086
Novosibirsk Region	83 533 419	26 793 291	30 109 979	22 829 777
Omsk Region	7 046 317	3 353 600	137 223	3 272 036
Tomsk Region	5 823 815	3 607 247	1 602	2 106 039
Far Eastern Federal District	340 720 389	120 289 404	14 855 632	191 018 520
Republic of Sakha (Yakutia)	20 825 919	12 030 510	1 500 000	6 954 028
Kamchatka Territory	5 918 252	3 978 136	1 106 209	552 936
Primorskiy Territory	88 053 427	53 207 471	2 194 277	25 628 618
Khabarovsk Territory	0	0	0	0
Amur Region	224 048 570	49 953 375	9 743 739	157 454 763
Magadan Region	0	0	0	0
Sakhalin Region	1 874 221	1 119 912	311 407	428 175
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	46 917 529 485	23 085 145 331	4 704 542 234	14 078 096 340

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.10.18

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	13 758 943 638	9 626 241 638	2 587 674 900	88 175 619
Belgorod Region	23 666	22 026	1 640	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	9 099	8 500	599	0
Kaluga Region	131 181	0	131 181	0
Kostroma Region	51 094 151	18 525 077	18 174 538	135 258
Kursk Region	361 615	164 844	196 771	0
Lipetsk Region	212	0	0	212
Moscow Region	664 876	120 838	7 700	536 338
Orel Region	0	0	0	0
Ryazan Region	11 831	0	11 831	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 559	0	6 559	0
Yaroslavl Region	127 067	108 820	0	0
City of Moscow	13 706 513 381	9 607 291 533	2 569 144 081	87 503 811
North-Western Federal District	180 834 520	118 978 822	27 510 861	4 819 567
Republic of Karelia	0	0	0	0
Komi Republic	13 370	13 370	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 643 162	334 142	1 265 696	1 608
Kaliningrad Region	239 077	82 143	5 356	151 578
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	20 871	0	20 871	0
Pskov Region	0	0	0	0
St Petersburg	178 918 040	118 549 167	26 218 938	4 666 381
Southern Federal District	3 326 044	2 466 118	393 171	466 755
Republic of Adygeya	27 604	0	0	27 604
Republic of Kalmykia	0	0	0	0
Republic of Crimea	581 406	250 004	13 410	317 992
Krasnodar Territory	204 405	0	202 006	2 399
Astrakhan Region	4 926	0	4 926	0
Volgograd Region	50 970	0	42 634	8 336
Rostov Region	2 407 310	2 170 801	128 301	108 208
City of Sevastopol	49 423	45 313	1 894	2 216
North-Caucasian Federal District	20 946	0	17 005	3 941
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	5 213	0	1 272	3 941
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	113 069 321	19 535 778	11 683 170	431 438
Republic of Bashkortostan	432 998	428 838	2 448	1 712
Republic of Marii El	1 154	0	1 154	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	19 184 441	3 391 490	9 866 704	249 604
Udmurt Republic	32 918	0	31 254	1 664
Chuvash Republic	50 703	29 944	0	20 759
Perm Territory	580 012	524 235	55 777	0
Kirov Region	1 662	0	1 037	625
Nizhny Novgogrod Region	1 231 288	117 750	1 072 813	40 725
Orenburg Region	229 227	126 003	64 347	38 877
Penza Region	0	0	0	0
Samara Region	91 099 333	14 917 518	362 814	76 709
Saratov Region	224 886	0	224 822	64
Ulyanovsk Region	699	0	0	699
Ural Federal District	55 729 142	28 074 232	25 165 624	96 654
Kurgan Region	0	0	0	0
Sverdlovsk Region	32 611 280	25 017 142	5 112 667	88 839
Tyumen Region	21 595 539	2 710 957	18 876 767	7 815
Chelyabinsk Region	1 522 323	346 133	1 176 190	0
Siberian Federal District	5 460 324	2 524 766	2 874 788	60 767
Republic of Altai	0	0	0	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 178	1 178	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	431 543	392 220	39 323	0
Kemerovo Region	10 713	8 547	0	2 166
Novosibirsk Region	4 902 255	2 070 349	2 831 903	0
Omsk Region	111 073	52 472	0	58 601
Tomsk Region	3 221	0	3 221	0
Far Eastern Federal District	11 868 789	7 702 971	1 237 130	1 295 348
Republic of Sakha (Yakutia)	106 762	39 420	67 342	0
Kamchatka Territory	488 982	256 136	232 846	0
Primorskiy Territory	1 638 984	1 033 023	550 039	55 552
Khabarovsk Territory	0	0	0	0
Amur Region	9 629 683	6 374 392	382 525	1 239 796
Magadan Region	0	0	0	0
Sakhalin Region	4 378	0	4 378	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 129 252 724	9 805 524 325	2 656 556 649	95 350 089

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.10.18

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	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	1 722 670 406	249 054 656	44 069 652	45 580 437	709 518 859	30 475 851
Belgorod Region	145 416	0	0	0	1 293	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	49 623	0	0	0	47 985	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	99 976	0	0	0	77 564	0
Kaluga Region	532 463	0	12 952 092	0	580 655	0
Kostroma Region	3 649 857	9 254	20 286 576	0	17 093 695	68 399
Kursk Region	199 411	0	0	0	12 863	0
Lipetsk Region	2 025 369	0	0	0	161 307	33
Moscow Region	118 595	0	0	0	623 243	215
Orel Region	0	0	0	0	0	0
Ryazan Region	692 585	0	0	0	70 171	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	48 122	0	0	0	8 712	0
Tver Region	50 574	0	0	0	17 086	0
Tula Region	32 030	0	0	0	1 112	0
Yaroslavl Region	452 931	0	0	0	39 200	0
City of Moscow	1 714 573 454	249 045 402	10 830 984	45 580 437	690 783 973	30 407 204
North-Western Federal District	90 924 119	4 235 880	126 511	59 844	5 904 558	485 487
Republic of Karelia	4 604	0	0	0	32 798	0
Komi Republic	205 872	0	41 822	0	2 686	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	767 421	7 697	45 000	0	597 877	1 608
Kaliningrad Region	103 073	4 574	9 689	5 356	90 697	24
Leningrad Region	12 839	0	0	0	5 120	0
Murmansk Region	30 992	0	0	0	48 902	0
Novgorod Region	47 432	0	0	0	5 831	0
Pskov Region	152 596	0	0	0	8 331	0
St Petersburg	89 599 290	4 223 609	30 000	54 488	5 112 316	483 855
Southern Federal District	20 576 772	284 167	657 891	1 894	5 508 981	245 465
Republic of Adygeya	41 938	0	0	0	46 488	637
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 661 751	250 004	0	0	1 663 332	229 412
Krasnodar Territory	12 104 634	0	657 891	0	2 206 586	2 398
Astrakhan Region	24 873	0	0	0	42 223	0
Volgograd Region	486 356	0	0	0	31 478	263
Rostov Region	2 719 005	0	0	0	1 517 610	10 657
City of Sevastopol	538 215	34 163	0	1 894	1 264	2 098
North-Caucasian Federal District	387 466	0	507 000	15 733	211 963	3 941

Republik of Daghestan	37 243	0	0	0	55 982	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	177 832	0	0	0	27 927	0
Karachai-Cherkess Republic	52 771	0	0	0	47 654	3 941
Republic of North Ossetia - Alania	13 913	0	0	0	29 790	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	105 707	0	507 000	15 733	50 610	0
Volga Federal District	52 016 368	2 142 815	14 103 819	0	18 741 971	121 420
Republic of Bashkortostan	566 628	0	5 524 788	0	599 443	0
Republic of Marii El	122 177	0	130 000	0	930	0
Republic of Mordovia	322 760	0	0	0	47 723	0
Republic of Tatarstan	17 345 483	0	5 045 031	0	5 178 323	47 899
Udmurt Republic	311 800	0	0	0	1 645 186	0
Chuvash Republic	78 590	0	0	0	63 089	0
Perm Territory	874 956	506 359	0	0	431 570	0
Kirov Region	1 107 741	0	0	0	605 970	0
Nizhny Novgogrod Region	2 554 029	108	104 000	0	393 828	34 681
Orenburg Region	836 385	67 401	0	0	234 782	0
Penza Region	51 445	0	0	0	64 248	0
Samara Region	23 275 400	1 568 947	3 300 000	0	8 987 483	38 776
Saratov Region	4 391 647	0	0	0	397 146	64
Ulyanovsk Region	177 327	0	0	0	92 250	0
Ural Federal District	13 117 906	394 235	3 901 436	1 458	11 864 401	9 555
Kurgan Region	170 347	0	0	0	11 390	0
Sverdlovsk Region	6 176 734	5 673	3 734 522	0	9 533 187	4 227
Tyumen Region	1 803 563	388 562	0	0	1 706 696	5 328
Chelyabinsk Region	4 967 262	0	166 914	1 458	613 128	0
Siberian Federal District	2 903 004	0	244 868	341	1 884 986	651
Republic of Altai	34 094	0	0	0	21 296	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	11 951	0	0	341	8 855	0
Republic of Khakassia	62 929	0	0	0	73 925	0
Altai Territory	261 712	0	234 868	0	38 248	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	24 441	0	0	0	67 849	0
Irkutsk Region	240 807	0	0	0	424 110	0
Kemerovo Region	170 854	0	10 000	0	83 389	0
Novosibirsk Region	1 839 294	0	0	0	963 377	0
Omsk Region	220 841	0	0	0	149 351	651
Tomsk Region	36 081	0	0	0	54 586	0
Far Eastern Federal District	15 142 799	154 011	6 201 135	0	29 806 156	611 627
Republic of Sakha (Yakutia)	629 207	39 420	0	0	201 339	0
Kamchatka Territory	128 648	0	0	0	65 969	0
Primorskiy Territory	5 332 621	0	26 135	0	913 913	17 479
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	9 007 961	114 591	6 175 000	0	28 597 356	594 148
Magadan Region	0	0	0	0	0	0
Sakhalin Region	44 362	0	0	0	27 579	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 917 738 840	256 265 764	69 812 312	45 659 707	783 441 875	31 953 997

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.10.18

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	37 576 706 776	2 596 681	85 681	6 202 638 593	11 659 265 948	19 325 258 598
Belgorod Region	7 082 336	0	0	1 435 459	537 330	5 085 730
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 811 836	0	206	443 669	78 600	1 191 681
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 593 871	0	0	1 794 296	562 312	10 126 215
Kaluga Region	42 621 369	0	0	1 844 707	19 811 906	20 948 774
Kostroma Region	421 439 235	0	0	26 392 720	73 898 452	320 011 679
Kursk Region	16 755 751	0	0	3 171 423	853 229	12 700 484
Lipetsk Region	13 829 131	0	0	1 105 818	259 339	12 453 117
Moscow Region	18 819 277	0	0	3 033 711	1 195 895	14 484 215
Orel Region	0	0	0	0	0	0
Ryazan Region	14 730 489	0	0	3 361 445	503 817	10 719 399
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 022 040	0	0	410 919	17 300	1 571 653
Tver Region	1 085 210	0	0	766 863	14 000	298 247
Tula Region	1 210 226	0	0	264 556	3 211	941 401
Yaroslavl Region	3 282 427	0	0	1 496 997	452 405	1 225 178
City of Moscow	37 019 423 578	2 596 681	85 475	6 157 116 010	11 561 078 152	18 913 500 825
North-Western Federal District	1 328 453 807	18 137	294	348 509 881	598 062 393	363 756 017
Republic of Karelia	199 383	0	0	134 003	50 000	13 032
Komi Republic	5 228 723	0	0	1 234 144	1 183 288	2 750 822
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	43 745 752	0	0	14 456 821	11 379 402	17 803 334
Kaliningrad Region	27 039 745	0	0	2 097 890	18 618 606	6 257 282
Leningrad Region	57 561	0	0	56 743	818	0
Murmansk Region	1 119 820	0	0	721 376	2 900	389 026
Novgorod Region	5 596 836	0	294	2 083 668	168 432	3 267 902
Pskov Region	2 043 400	0	0	628 763	460 000	953 040
St Petersburg	1 243 422 587	18 137	0	327 096 473	566 198 947	332 321 579
Southern Federal District	434 408 022	87 429	170	87 810 834	72 444 778	270 922 540
Republic of Adygeya	1 697 692	0	0	399 162	120 474	1 177 839
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	154 185 518	5 805	0	46 433 243	25 673 248	81 034 806
Krasnodar Territory	162 767 905	13 404	170	18 473 292	40 180 248	103 355 901
Astrakhan Region	4 962 594	0	0	1 886 259	910 206	987 426
Volgograd Region	1 517 290	0	0	542 659	58 266	908 776
Rostov Region	104 684 245	68 220	0	18 350 455	5 154 674	80 951 739
City of Sevastopol	4 592 778	0	0	1 725 764	347 662	2 506 053
North-Caucasian Federal District	11 083 321	0	0	4 323 279	1 722 037	4 847 094
Republik of Daghestan	747 685	0	0	440 750	0	233 492
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 467 210	0	0	622 068	413	1 829 128
Karachai-Cherkess Republic	1 767 846	0	0	474 913	889 828	402 884

Republic of North Ossetia - Alania	248 671	0	0	31 392	44 500	172 779
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 851 909	0	0	2 754 156	787 296	2 208 811
Volga Federal District	877 526 894	3 216 578	0	116 334 625	288 220 517	466 950 888
Republic of Bashkortostan	41 017 734	8 875	0	1 881 666	9 588 810	29 510 594
Republic of Marii El	1 963 248	0	0	350 308	5 019	1 583 831
Republic of Mordovia	19 927 076	0	0	1 634 216	788 473	17 447 724
Republic of Tatarstan	519 429 620	3 161 575	0	73 329 665	240 561 628	200 682 680
Udmurt Republic	33 967 599	13 094	0	2 849 481	536 022	30 500 285
Chuvash Republic	8 829 118	0	0	1 869 004	1 041 714	5 906 353
Perm Territory	21 279 101	7 674	0	3 346 489	1 929 638	15 954 548
Kirov Region	30 686 522	2 420	0	5 395 419	2 059 896	23 025 773
Nizhny Novgogrod Region	64 469 511	13 684	0	10 685 008	6 580 111	46 877 877
Orenburg Region	29 933 165	9 256	0	2 975 356	3 074 259	23 859 716
Penza Region	4 407 090	0	0	1 170 694	498 229	2 729 679
Samara Region	57 653 326	0	0	6 196 380	12 284 741	38 956 566
Saratov Region	39 673 804	0	0	4 085 598	8 972 477	26 588 839
Ulyanovsk Region	4 289 980	0	0	565 341	299 500	3 326 423
Ural Federal District	801 561 231	124 399	0	79 549 801	274 702 969	442 386 411
Kurgan Region	2 160 860	0	0	684 140	86 779	1 380 357
Sverdlovsk Region	375 322 808	15 491	0	50 187 723	63 703 555	259 223 907
Tyumen Region	314 919 278	97 036	0	11 045 935	200 831 054	101 973 325
Chelyabinsk Region	109 158 285	11 872	0	17 632 003	10 081 581	79 808 822
Siberian Federal District	146 777 494	59 853	0	29 833 052	16 183 169	98 268 480
Republic of Altai	814 238	0	0	399 279	34 465	358 483
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	138 140	0	0	26 822	42 000	69 318
Republic of Khakassia	6 879 504	0	0	1 434 978	650 070	4 723 502
Altai Territory	7 548 317	0	0	2 094 290	569 963	4 880 968
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 230 076	0	0	1 497 860	41 821	3 516 832
Irkutsk Region	14 067 111	0	0	2 814 667	1 650 614	9 499 057
Kemerovo Region	13 881 584	0	0	1 285 919	3 295 830	9 247 994
Novosibirsk Region	83 999 307	59 853	0	18 218 386	8 983 787	54 743 696
Omsk Region	7 577 508	0	0	871 693	902 103	5 793 949
Tomsk Region	6 641 709	0	0	1 189 158	12 516	5 434 681
Far Eastern Federal District	355 299 247	27 110	691 613	40 720 313	23 648 955	288 547 486
Republic of Sakha (Yakutia)	23 906 392	19 062	0	5 848 354	2 099 822	15 726 265
Kamchatka Territory	5 885 598	0	0	1 292 247	78 276	4 486 745
Primorskiy Territory	102 956 796	2 515	0	21 254 383	13 763 247	67 229 565
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	217 914 889	0	691 613	10 524 953	7 016 777	199 088 370
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 635 572	5 533	0	1 800 376	690 833	2 016 541
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	41 531 816 792	6 130 187	777 758	6 909 720 378	12 934 250 766	21 260 937 514

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.10.18

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	15 532 041 825	37 351 072	193 303	2 405 066 559	7 250 716 274	5 462 185 874
Belgorod Region	787 762	0	0	15 059	0	772 703
Bryansk Region	0	0	0	0	0	0
Vladimir Region	66 188	0	0	14 585	0	51 603
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	523 529	0	0	56 939	0	466 578
Kaluga Region	959 391	0	0	20 050	0	939 341
Kostroma Region	27 594 929	0	0	13 240 457	3 521 768	10 077 842
Kursk Region	877 272	0	0	300 421	0	576 688
Lipetsk Region	228 445	0	0	26 542	0	201 903
Moscow Region	1 954 200	0	0	263 915	0	1 690 285
Orel Region	0	0	0	0	0	0
Ryazan Region	1 015 209	0	0	94 663	0	915 778
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 005	0	0	2 834	0	19 156
Tver Region	284 825	0	0	23 757	232 113	28 942
Tula Region	48 393	0	0	17 983	0	30 410
Yaroslavl Region	211 934	0	0	46 944	0	159 885
City of Moscow	15 497 467 743	37 351 072	193 303	2 390 942 410	7 246 962 393	5 446 254 760
North-Western Federal District	219 155 374	0	0	48 413 893	80 734 550	87 611 981
Republic of Karelia	69 335	0	0	67 445	0	364
Komi Republic	560 123	0	0	33 858	0	526 265
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	3 491 788	0	0	1 279 291	1 103 819	1 097 546
Kaliningrad Region	13 038 919	0	0	3 810 013	7 376 621	1 661 220
Leningrad Region	3 742	0	0	3 742	0	0
Murmansk Region	155 541	0	0	153 376	0	2 164
Novgorod Region	166 235	0	0	35 772	1 640	128 823
Pskov Region	18 031	0	0	17 576	0	455
St Petersburg	201 651 660	0	0	43 012 820	72 252 470	84 195 144
Southern Federal District	26 594 442	2 906	0	11 440 458	1 008 053	13 346 969
Republic of Adygeya	185 598	0	0	2 382	65 591	117 625
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 241 211	2 906	0	91 852	0	4 550 999
Krasnodar Territory	6 784 336	0	0	860 613	882 120	4 891 753
Astrakhan Region	9 185 047	0	0	9 113 181	0	67 091
Volgograd Region	70 350	0	0	18 788	0	51 562
Rostov Region	4 439 843	0	0	1 268 550	11 610	3 116 799
City of Sevastopol	688 057	0	0	85 092	48 732	551 140
North-Caucasian Federal District	264 423	0	0	75 320	0	183 235
Republik of Daghestan	3 669	0	0	969	0	2 700
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	23 431	0	0	17 391	0	6 040
Karachai-Cherkess Republic	5 999	0	0	664	0	5 335
Republic of North Ossetia - Alania	20 608	0	0	0	0	20 608
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	210 716	0	0	56 296	0	148 552
Volga Federal District	112 328 437	6	0	17 248 898	56 353 996	37 911 302

Republic of Bashkortostan	1 243 764	0	0	48 880	131 181	1 057 451
Republic of Marii El	14 402	0	0	1 527	0	7 482
Republic of Mordovia	152 104	0	0	5 309	0	145 068
Republic of Tatarstan	91 960 715	6	0	12 482 773	54 079 070	24 829 931
Udmurt Republic	1 209 358	0	0	137 692	403	1 071 260
Chuvash Republic	429 219	0	0	61 382	131 181	236 642
Perm Territory	1 841 011	0	0	129 306	45 797	1 665 908
Kirov Region	912 116	0	0	314 529	0	597 584
Nizhny Novgogrod Region	4 904 307	0	0	778 006	1 005 073	3 102 751
Orenburg Region	2 152 582	0	0	38 177	283 640	1 830 360
Penza Region	73 674	0	0	5 549	67 630	0
Samara Region	5 975 395	0	0	3 054 995	572 656	2 201 284
Saratov Region	1 445 960	0	0	182 314	37 365	1 160 210
Ulyanovsk Region	13 830	0	0	8 459	0	5 371
Ural Federal District	79 484 689	67 045	0	22 748 357	15 784 991	37 221 176
Kurgan Region	35 826	0	0	32	0	35 791
Sverdlovsk Region	40 710 048	0	0	3 253 212	14 419 924	22 529 386
Tyumen Region	28 471 060	67 045	0	16 573 629	255 402	8 680 938
Chelyabinsk Region	10 267 755	0	0	2 921 484	1 109 665	5 975 061
Siberian Federal District	35 607 844	0	0	16 755 761	4 054 429	13 831 899
Republic of Altai	62 757	0	0	55 857	0	6 900
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	552	0	0	0	0	552
Republic of Khakassia	55 235	0	0	2 517	0	47 894
Altai Territory	177 295	0	0	55 958	0	110 497
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	370 784	0	0	14 987	0	355 309
Irkutsk Region	2 039 112	0	0	194 750	0	1 337 919
Kemerovo Region	401 049	0	0	174 177	0	226 866
Novosibirsk Region	31 233 205	0	0	15 898 337	3 492 121	11 399 593
Omsk Region	1 101 328	0	0	292 750	557 792	250 786
Tomsk Region	166 527	0	0	66 428	4 516	95 583
Far Eastern Federal District	46 222 196	0	0	9 054 083	14 592 752	21 195 038
Republic of Sakha (Yakutia)	459 222	0	0	19 277	0	380 733
Kamchatka Territory	1 005 737	0	0	227 966	0	777 771
Primorskiy Territory	13 116 770	0	0	5 157 083	784 616	6 990 295
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	28 696 997	0	0	1 027 892	13 808 136	12 724 634
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 943 470	0	0	2 621 865	0	321 605
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 051 699 230	37 421 029	193 303	2 530 803 329	7 423 245 045	5 673 487 474

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.10.18

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 845 946 885	4 668 170 415	2 177 776 470
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	352 098 553	223 057 036	129 041 517
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 980 000	2 980 000	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
City of Moscow	6 489 991 332	4 441 256 379	2 048 734 953
North-Western Federal District	347 891 419	262 330 946	85 560 473
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	6 714	0	6 714
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
St Petersburg	347 884 705	262 330 946	85 553 759
Southern Federal District	17 397 238	17 200 466	196 772
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	15 029 942	15 029 942	0
Krasnodar Territory	967 296	770 524	196 772
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 400 000	1 400 000	0
City of Sevastopol	0	0	0
North-Caucasian Federal District	15 000	15 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-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	148 743 427	141 612 146	7 131 281
Republic of Bashkortostan	35 180 875	34 946 488	234 387
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	25 362 908	18 508 338	6 854 570
Udmurt Republic	5 959 806	5 959 806	0
Chuvash Republic	0	0	0
Perm Territory	70 155	70 155	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	2 957 359	2 957 359	0
Orenburg Region	420 000	420 000	0
Penza Region	9 529	0	9 529
Samara Region	78 532 795	78 500 000	32 795
Saratov Region	50 000	50 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	137 954 692	112 840 265	25 114 427
Kurgan Region	0	0	0
Sverdlovsk Region	137 720 119	112 605 692	25 114 427
Tyumen Region	47 881	47 881	0
Chelyabinsk Region	186 692	186 692	0
Siberian Federal District	11 629 714	11 391 033	238 681
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 714	20 714	0
Altai Territory	0	0	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	11 609 000	11 370 319	238 681
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	37 812 229	34 435 689	3 376 540
Republic of Sakha (Yakutia)	140 991	140 991	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 422 670	1 422 670	0
Khabarovsk Territory	0	0	0
Amur Region	36 248 568	32 872 028	3 376 540
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 547 390 604	5 247 995 960	2 299 394 644

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,2	12,2	12,5
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	9,0	9,4	9,5
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*28,5*	*28,9*	*29,4*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,9*	*10,8*	*10,7*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,7*	*9,6*	*9,5*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,6	3,2	3,1	2,8	2,7
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,4	0,4	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	219,6	226,1	219,3	210,5	202,4
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,0*	*4,1*	*4,0*	*4,0*	*4,0*
mining	*5,6*	*6,2*	*6,1*	*5,9*	*5,8*
manufacturing	*15,4*	*15,3*	*14,8*	*15,1*	*15,0*
production and distribution of energy, gas and water	*3,1*	*3,2*	*2,9*	*2,9*	*2,9*
constructing	*4,5*	*3,9*	*3,9*	*3,9*	*3,9*
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,4*	*9,5*	*9,5*
transport and communication	*4,2*	*4,2*	*4,9*	*5,0*	*5,2*
other economic activities	*23,1*	*22,6*	*22,2*	*21,9*	*21,4*
individuals	*29,1*	*30,9*	*31,8*	*31,9*	*32,3*
of which					
mortgage loans	*12,1*	*13,2*	*13,8*	*13,8*	*14,0*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*62,2*	*62,6*	*61,3*
United Kingdom	*7,5*	*5,5*	*7,2*	*6,9*	*6,5*
USA	*3,2*	*1,7*	*2,4*	*1,7*	*2,1*
Germany	*0,3*	*0,2*	*1,9*	*2,6*	*2,2*
Austria	*1,1*	*0,7*	*1,1*	*1,0*	*1,1*
France	*1,4*	*1,2*	*0,4*	*0,4*	*0,5*
Italy	*2,0*	*2,2*	*2,7*	*2,7*	*2,1*
Cyprus	*5,3*	*5,9*	*6,6*	*7,0*	*7,2*
Netherlands	*0,5*	*0,7*	*0,3*	*0,2*	*2,0*
Other	*9,9*	*9,0*	*15,2*	*14,8*	*14,9*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*11,5*	*10,9*	*11,3*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*23,3*	*22,0*	*21,0*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	119,5	120,8	117,8
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	182,2	186,1	168,3
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	52,3	55,4	55,5	55,4	56,0
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*110,0*	*108,4*	*107,0*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*39,4*	*37,4*	*35,8*
of which					
Interest rate risk	*36,8*	*31,9*	*28,2*	*25,5*	*23,9*
Equity position risk	*3,0*	*3,6*	*3,5*	*3,3*	*3,3*
Foreign exchange risk	*3,2*	*4,6*	*5,0*	*5,5*	*5,2*
Commodity risk	*0,9*	*2,5*	*2,8*	*3,1*	*3,4*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	12,0	11,3	11,5
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	634,0	900,5	1068,2
as percent of the banking sector assets [6]	*1,2*	*1,0*	*0,7*	*1,1*	*1,2*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*6,6*	*9,4*	*11,1*
Return on assets [7]	*1,2*	*1,0*	*0,8*	*0,8*	*1,4*
Return on equity [7]	*10,3*	*8,3*	*6,8*	*7,3*	*12,4*

[1] Only balance sheet items are included.

[2] Calculated by form 0409115 paragraphs 1, 2, 3.

[3] By 0409501 form "Information on interbank loans and deposits".

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

[5] Capital of credit institutions that conduct operations that calculate market risk.

[6] Assets and capital calculated as averages over the reporting period.

[7] Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

The Central Bank of the Russian Federation
Banking Supervision Support Department

Capital Adequacy

Table 41

Distribution of Credit Institutions (CIs) by Own Funds (Capital)[1]

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion 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
1.02.17	619	9 396,5	46	3,9	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	27	-228,9
1.03.17	616	9 409,7	47	2,4	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	27	-232,6
1.04.17	607	9 479,0	49	4,7	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	25	-211,5
1.05.17	600	9 610,9	48	4,8	235	115,9	212	630,0	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	27	-141,0
1.06.17	591	9 649,2	46	4,3	230	113,7	210	619,5	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	27	-133,5
1.07.17	589	9 613,9	44	0,7	228	111,8	212	622,5	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	27	-138,8
1.08.17	582	9 779,5	42	3,8	226	110,7	212	630,2	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	26	-113,1
1.09.17	576	9 781,8	42	-0,6	221	108,2	211	631,7	39	644,0	14	492,5	10	649,6	6	928,8	6	6 277,6	27	49,9
1.10.17	574	9 332,0	43	3,5	218	107,5	211	628,9	39	648,2	15	540,0	8	506,4	6	933,7	6	6 385,9	28	-422,1
1.11.17	572	9 374,9	43	3,6	218	109,0	208	623,1	40	665,5	15	541,5	8	511,0	6	969,6	6	6 418,5	28	-466,9
1.12.17	567	9 147,1	42	3,2	215	107,6	205	605,9	41	658,2	16	567,9	8	515,8	6	983,0	6	6 486,3	28	-780,8
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
Reference data: own funds (capital) adequacy ratio as of 1.10.18, %	12,5		34,5		26,1		21,4		18,7		15,4		15,7		15,6		13,8		17,1	

[1] Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

[2] Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital): of which:	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**9 512,5**	***100,0***	**9 783,8**	***100,0***	**10 003,3**	***100,0***
1. Tier 1 capital of which:	6 586,7	*70,2*	6 622,7	*70,5*	7 039,6	*74,0*	7 579,7	*77,5*	7 613,5	*76,1*
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	6 616,6	*69,6*	7 112,1	*72,7*	7 161,1	*71,6*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	423,0	*4,5*	467,5	*4,8*	452,5	*4,5*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 472,8	*26,0*	2 204,2	*22,5*	2 389,8	*23,9*

Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	6	12,1	2	12,2	2	12,2	4	12,5	3
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,5	9	8,9	19	8,9	27
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	9,0	5	9,4	6	9,5	5

[1] Basel III capital is calculated starting from 1.02.2014 on the basis of credit institutions' reporting by form 0409123.

[2] Minimum capital requirements set: N1.0 - 8,0%, N1.1 - 4,5%, N1.2 - 6,0% .

Table 43

Structure of Own Funds (Basel III Capital) of the Banking Sector (Percent) [1]

Indicators	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	**11 506,5**	***122,6***	**12 424,1**	***132,2***	**12 440,2**	***130,7***	**12 698,5**	***129,7***	**12 868,2**	***128,6***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 618,8	*27,5*	2 641,0	*27,0*	2 649,6	*26,5*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 741,5	*18,3*	1 771,6	*18,1*	1 774,6	*17,7*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	5 634,6	*59,2*	5 757,4	*58,8*	5 905,8	*59,0*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 207,5	*23,2*	2 291,0	*23,4*	2 306,9	*23,1*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	171,8	*1,8*	168,8	*1,7*	167,9	*1,7*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	65,9	*0,7*	68,8	*0,7*	63,4	*0,6*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**2 924,8**	***30,7***	**2 911,5**	***29,7***	**2 861,7**	***28,6***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 703,2	*17,9*	1 750,6	*17,9*	1 757,6	*17,6*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	311,8	*3,3*	315,6	*3,2*	317,5	*3,2*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	30,1	*0,3*	27,3	*0,3*	24,0	*0,2*
2.4. Sources of own funds (capital), created using improper assets	9,4	*0,1*	9,1	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2.5. Subordinated loans granted to credit institutions	248,2	*2,6*	277,1	*2,9*	238,7	*2,5*	250,4	*2,6*	244,0	*2,4*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	694,6	*7,4*	687,9	*7,3*	387,9	*4,1*	325,7	*3,3*	335,0	*3,3*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	253,1	*2,7*	242,0	*2,5*	183,5	*1,8*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**9 515,3**	***100,0***	**9 786,9**	***100,0***	**10 003,1**	***100,0***

[1] Structure of own funds is calculated by credit institutions' reporting by form 0409123.

Table 44

The Value of Credit Risk on Balance Sheet Assets (Billion Rubles) Used in Calculation Capital Adequacy Ratio N1.0 (Basel III), bln rubles

The value of credit risk on balance sheet assets [1]	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 364,4	1 246,9	833,9	907,0	841,9
3rd group of assets	43,4	35,7	72,0	40,3	247,3
4th group of assets	33 559,6	31 900,9	23 755,5	24 719,1	25 078,7
5th group of assets	332,4	198,3	19,5	21,4	37,3
The value of credit risk on balance sheet assets	35 299,7	33 381,9	24 680,9	25 687,8	26 205,2

Reference data:

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1st group of assets without risk weighting	8 586,9	10 337,8	11 313,0	10 724,8	10 974,1

[1] Assets recognized in balance sheet are taken into account

Table 45

Own Funds (Capital)[1] Adequacy Ratio of the Banking Sector

		1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	9 512,5	9 783,8	10 003,3
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	77 905,2	80 317,0	80 340,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 299,7	33 381,9	24 680,9	25 687,8	26 205,2
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	2 297,0	3 056,6	2 809,1	2 748,9	2 632,9
	- the amount of credit risk including buffers calculated according to IRB[3] approach in order to be included in capital adequacy ratios[4]	-	-	14 429,7	14 854,1	15 077,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	232,1	246,8	260,8	275,1	290,4
	- the value of credit risk on contingent credit liabilities, billion rubles	4 152,6	4 589,8	3 503,0	3 639,1	3 648,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	594,7	453,1	419,6	493,7	439,6
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 253,8	8 249,2	8 246,1
	- market risk, billion rubles	4 012,4	3 916,1	3 629,5	3 528,2	3 457,3
	- credit claims of clearing participants (codes 8847[2])	75,4	137,8	129,3	132,2	131,1
	- higher-risk transactions, billion rubles	15 127,5	17 234,5	13 280,7	13 529,0	12 560,7
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-587,9	-1 029,8	-995,6	-899,5	-783,7
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[3]	576,2	1 483,5	1 751,9	2 018,4	2 388,7
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	1 667,5	5 139,8	4 817,6	4 965,3	4 952,6
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	487,3	315,1	301,9	406,2	387,1
	- other	389,5	589,3	633,1	689,3	706,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,2	12,2	12,5

[1] Calculated by form 0409135.

[2] Detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio N1.0 (N1) is given in Annex 1 to Bank of Russia Instruction No. 180-I dated June 28, 2017 "On Banks' Required Ratios".

[3] IRB -internal rating-based approach to credit risk calculation is established in accordance of Bank of Russia Regulation No. 483-P, dated 6 Aughust 2015 "On the order of credit risk calculation based on internal ratings"

[4] The amount of credit risk incuded buffers calculated on the base of IRB according to be included in capital adequacy ratios (code 8870) is excluded from the component "others" and is prestented in the table as a single line. The menshioned changes have influenced on the amount of the "other".

[5] With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)».

Table 46

Distribution of Credit Institutions (CIs) Grouped by Own Funds (Capital) Adequacy Ratio (N1.0)

Own funds (capital) adequacy ratio	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	Number of CIs	Share in the banking sector total assets, %	Number of Cis	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% [1]	24	*4,4*	20	*6,8*	20	*4,2*	20	*4,4*	19	*4,0*
From 8% to 10%	13	*1,1*	9	*1,5*	4	*1,3*	8	*1,1*	7	*0,9*
From 10% to 12%	44	*19,1*	36	*21,5*	36	*17,7*	34	*19,2*	28	*18,8*
From 12% to 14%	70	*50,3*	64	*18,1*	56	*17,3*	51	*13,9*	56	*19,4*
14% and more	458	*25,1*	420	*52,1*	395	*56,2*	387	*57,9*	385	*53,3*
Banking sector, total	623	*100,0*	561	*100,0*	524	*100,0*	512	*100,0*	508	*100,0*

[1] CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Minimum capital requirements set: N1.0 - 8%.

Credit Risk

Table 47

Structure of Loans of the Banking Sector

(share of loans by quality categories and loan loss provisions as percent of total loans)[1]

		1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	24 022,7	*44,0*	25 282,9	*44,9*	23 353,3	*41,4*	24 747,6	*42,3*	25 258,3	*42,7*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	23 339,6	*41,3*	23 779,1	*40,7*	23 881,7	*40,4*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	3 615,8	*6,4*	3 657,8	*6,3*	3 657,2	*6,2*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 779,8	*3,2*	1 834,7	*3,1*	1 861,0	*3,1*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 388,1	*7,8*	4 470,7	*7,6*	4 458,1	*7,5*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 477,2	*9,7*	5 636,1	*9,6*	5 610,0	*9,5*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	23 867,6	*54,7*	25 125,2	*57,2*	23 198,9	*54,2*	24 589,6	*55,6*	25 099,1	*56,3*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 422,6	*26,7*	11 324,9	*25,6*	11 131,4	*25,0*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	2 996,3	*7,0*	2 982,2	*6,7*	2 973,3	*6,7*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 699,3	*4,0*	1 758,8	*4,0*	1 786,3	*4,0*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 519,4	*8,2*	3 589,8	*8,1*	3 592,6	*8,1*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 592,5	*13,1*	5 712,7	*12,9*	5 722,1	*12,8*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	4 761,6	*11,1*	4 933,8	*11,2*	4 923,1	*11,0*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 403,3	*10,3*	4 541,4	*10,3*	4 525,9	*10,2*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*78,7*		*79,5*		*79,1*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*92,5*		*92,0*		*91,9*

[1] Calculated on the basis of credit institutions' reporting by form 0409115, parts 1,2,3.

[2] Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

Structure of Loans and Claims Grouped Into Homogeneous Portfolios [1]

	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 980,4	*100,0*	12 431,5	*100,0*	13 640,2	*100,0*	14 244,6	*100,0*	14 533,7	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	582,8	*4,3*	586,6	*4,1*	597,2	*4,1*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	13 057,4	*95,7*	13 658,0	*95,9*	13 936,5	*95,9*
1.3. 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. Loans grouped into portfolios of homogeneous loans as a share of total loans		*20,1*		*22,1*		*24,2*		*24,4*		*24,6*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*10,3*		*8,7*		*7,9*		*7,7*		*7,5*
4. Claims grouped into portfolios of homogeneous claims - total	105,5	*100,0*	122,4	*100,0*	128,2	*100,0*	130,3	*100,0*	132,0	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	77,0	*60,0*	80,6	*61,9*	78,6	*59,5*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	51,2	*40,0*	49,7	*38,1*	53,4	*40,5*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*47,4*		*49,6*		*49,6*		*49,9*		*48,9*

[1]Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.10.18[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	597 201,3	*100,0*	34 387,3	*100,0*	*5,8*
of which by quality categories					
1.1. Quality Category I	245,4	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	562 608,9	*94,2*	5 743,8	*16,7*	*1,0*
1.3. Quality Category III	3 044,7	*0,5*	275,5	*0,8*	*9,0*
1.4. Quality Category IV	3 367,7	*0,6*	995,4	*2,9*	*29,6*
1.5. Quality Category V	27 934,6	*4,7*	27 372,6	*79,6*	*98,0*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	597 201,3		34 387,3		*5,8*
4. Homogeneous claims grouped into portfolios - total	78 598,6	*100,0*	33 073,0	*100,0*	*42,1*
of which by quality categories					
4.1. Quality Category I	37 598,9	*47,8*	0,0	*0,0*	*0,0*
4.2. Quality Category II	3 370,6	*4,3*	46,7	*0,1*	*1,4*
4.3. Quality Category III	4859,1	*6,2*	551,2	*1,7*	*11,3*
4.4. Quality Category IV	460,8	*0,6*	205,9	*0,6*	*44,7*
4.5. Quality Category V	32309,3	*41,1*	32269,2	*97,6*	*99,9*
5. Claims for interest payments - total	5 200,8	*100,0*	1 816,5	*100,0*	*34,9*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 800,0	*34,6*	1 744,3	*96,0*	*96,9*

[1] Calculated on the basis of credit institutions' reporting by form 0409115.

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.10.18[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	13 936 512,8	*100,0*	1 049 726,8	*100,0*	*7,5*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 453 263,7	*10,4*	46 855,6	*4,5*	*3,2*
1.1.2. residental real estate (mortgage) loans, total	4 681 394,8	*33,6*	71 136,1	*6,8*	*1,5*
1.1.3. car loans, total	756 121,0	*5,4*	54 151,0	*5,2*	*7,2*
1.1.4. other consumer loans, total	7 028 387,0	*50,4*	875 945,0	*83,4*	*12,5*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	291 008,8	*2,1*	6 094,1	*0,6*	*2,1*
1.2.2. a portfolio of loans without overdue payments	12 466 154,8	*89,5*	225 219,1	*21,5*	*1,8*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	218 578,6	*1,6*	14 090,5	*1,3*	*6,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	92 293,6	*0,7*	26 085,5	*2,5*	*28,3*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	76 220,1	*0,5*	45 453,3	*4,3*	*59,6*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	118 549,9	*0,9*	98 661,1	*9,4*	*83,2*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	656 360,7	*4,7*	632 484,1	*60,3*	*96,4*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	158 929,0	*1,1*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	12 187 718,4	*87,5*	191 594,2	*18,3*	*1,6*
1.3.3. Quality category III	680 927,3	*4,9*	46 686,7	*4,4*	*6,9*
1.3.4. Quality category IV	71 325,1	*0,5*	30 385,2	*2,9*	*42,6*
1.3.5. Quality category V	837 613,0	*6,0*	781 060,7	*74,4*	*93,2*
2. Claims grouped into portfolios of homogeneous claims - total	53 417,4	*6,4*	31 529,0	*4,0*	*59,0*
of which by quality categories					
2.1. Quality category I	12 650,3	*1,5*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 497,9	*0,9*	194,6	*0,0*	*2,6*
2.3. Quality category III	1400,2	*0,2*	174,0	*0,0*	*12,4*
2.4. Quality category IV	661,7	*0,1*	326,3	*0,0*	*49,3*
2.5. Quality category V	31207,4	*3,7*	30834,1	*3,9*	*98,8*
3. Claims for interest payments - total of which	182 794,0	*100,0*	68 189,3	*100,0*	*37,3*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	70 737,8	*38,7*	64 468,8	*94,5*	*91,1*

[1] Calculated on the basis of credit institutions' reporting by form 0409115.

[2] Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Substandard	*6,1*	*7,1*	*5,8*	*6,2*	*6,1*	*1,9*	*2,8*	*2,3*	*2,5*	*2,5*
Doubtful	*20,2*	*17,2*	*12,1*	*11,5*	*11,3*	*16,9*	*19,2*	*17,8*	*17,6*	*17,2*
Problem	*18,7*	*17,8*	*17,9*	*18,1*	*18,3*	*42,3*	*44,7*	*46,4*	*46,7*	*46,3*
Loss	*54,8*	*57,8*	*64,0*	*63,9*	*64,3*	*75,7*	*79,8*	*80,1*	*80,9*	*81,0*

[1] Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

Table 52

The Value and Structure of Overdue Claims on Loans, Deposits and Other Claims

Indicator	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3120,8**	**3217,8**	**3183,6**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2199,3	2278,5	2248,9
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*5,4*	*5,3*	*5,2*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2781,2	2848,7	2849,1
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*6,2*	*6,2*	*6,1*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	339,6	369,1	334,4
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,6*	*2,6*	*2,4*
- dollar equivalent, billion $	4,8	5,2	5,4	5,4	5,1
Overdue claims on loans and other claims on non-financial institutions	1892,0	1942,4	2111,7	2190,1	2174,0
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,7*	*6,7*	*6,6*
Overdue claims on loans and other funds provided to individuals	857,9	848,9	814,3	822,5	815,4
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*6,1*	*5,9*	*5,8*

Table 53

Distribution of Credit Institutions by Share of Overdue Claims in Credit Portfolio

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
No overdue claims	55	55	47	46	45	*3,9*	*4,5*	*4,4*	*4,8*	*4,6*
Less than 5%	272	235	217	212	217	*68,0*	*70,6*	*70,9*	*70,8*	*71,3*
From 5 to 10%	131	100	93	88	87	*18,8*	*7,6*	*11,0*	*6,5*	*7,0*
From 10 to 15%	46	50	52	54	47	*2,0*	*10,0*	*1,8*	*6,8*	*5,5*
From 15 to 20%	24	30	23	23	23	*1,4*	*0,9*	*1,8*	*1,1*	*1,6*
From 20 to 60%	48	52	53	49	49	*4,6*	*5,3*	*9,5*	*9,6*	*9,6*
From 60 to 90%	6	4	3	3	4	*1,1*	*1,0*	*0,3*	*0,3*	*0,3*
90% and more	6	4	5	4	4	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	35	31	31	22	25	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 856,8	20 595,2	20 244,5
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*24,1*	*23,2*	*22,7*

Table 55

Structure of Large Loans[1] Grouped by Types of Collateral

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Volume of large loans, billion rubles	12 884,1	12 477,9	12 953,0	13 324,1	13 619,4
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	2 983,9	3 131,2	3 185,8
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 508,9	1 579,4	1 562,1
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	682,0	748,3	712,4
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 039,8	997,7	1 055,0
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	294,2	290,7	360,4
collateral of proprietory rights (claims), billion rubles	541,4	584,1	544,7	496,3	476,1

[1] Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.17		1.01.18		1.07.18		1.09.18		1.10.18	
	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %	as % of total credit institutions' capital[1]	share in market risk %
Market risk (MR), total	*43,7*	*100,0*	*42,6*	*100,0*	*39,4*	*100,0*	*37,4*	*100,0*	*35,8*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*28,2*	*71,6*	*25,5*	*68,2*	*23,9*	*66,7*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,5*	*8,8*	*3,3*	*8,8*	*3,3*	*9,4*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*5,0*	*12,6*	*5,5*	*14,8*	*5,2*	*14,4*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*2,8*	*7,0*	*3,1*	*8,2*	*3,4*	*9,5*
Reference data:										
Number of credit institutions[1]	452		401		364		359		358	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,1*		*98,4*		*94,7*		*94,6*		*94,7*	

[1] Credit institutions that conduct operations on which market risk is calculated.

Comment: on the basis of reporting of credit institutions by 0409135 form according to Bank of Russia Regulation No. 511-P dated December 3, 2015 “On the Procedure for Calculating Market Risk by Credit Institutions”.

Table 57

Share of Assets and Liabilities in Foreign Currency in Total Assets and Liabilities of the Banking Sector

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,2*	*23,2*	*22,7*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*23,7*	*24,8*	*24,2*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*21,8*	*22,5*	*21,9*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*23,7*	*24,5*	*23,8*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,2*	*0,5*	*0,3*	*0,7*	*0,7*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*0,0*	*0,3*	*0,4*

Table 58

Claims and Liabilities on Balance and off-Balance Sheet Foreign Exchange Positions of the Banking Sector

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	19 189,7	20 554,6	20 180,7
Liabilities, bln rubles	21 241,0	18 579,1	18 917,5	19 965,0	19 521,5
Net balance sheet position, bln rubles	993,1	420,6	272,2	589,6	659,2
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*2,9*	*6,0*	*6,6*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	19 401,7	21 333,1	21 311,3
Liabilities, bln rubles	14 491,9	17 232,1	17 883,6	20 035,7	20 128,4
Net balance sheet position, bln rubles	1,3	1 066,8	1 518,2	1 297,3	1 182,9
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*16,0*	*13,3*	*11,8*

[1] Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

[2] Section D of the chart of accounts (the derivatives instruments)

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2016 y.				2017 y.				2018 y.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	9	9	7	8	5	6	4	5	2	4	2
Of which:											
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	2	0	1	2
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %											
- credit institutions with licence to conduct banking operations in foreign currency	*0,5*	*0,1*	*0,5*	*7,5*	*0,2*	*0,6*	*2,9*	*3,2*	*0,0*	*2,3*	*3,1*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*0,0*	*8,5*	*0,0*	*0,0*	*3,4*	*3,9*	*0,0*	*2,1*	*3,8*

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
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*
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	*-6,4*
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	*-16,6*
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	*-5,9*
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	*-4,2*
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	*-2,6*
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	*-2,9*
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	*-1,8*
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	*-3,4*
1.10.17	132	-118,1	32,6	47,1	-132,6	-85,5	2 069,5	*-4,1*
1.11.17	165	-78,4	-20,5	58,4	-157,4	-99,0	2 340,5	*-4,2*
1.12.17	126	-17,1	-27,3	4,0	-48,4	-44,4	859,3	*-5,2*
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*
2. Credit institutions with net long OFXP								
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*
1.02.17	444	-41,3	256,4	327,8	-112,7	215,1	8 201,3	*2,6*
1.03.17	435	-144,3	351,0	315,6	-108,9	206,7	8 965,5	*2,3*
1.04.17	439	200,7	44,6	310,3	-65,0	245,3	8 235,7	*3,0*
1.05.17	432	431,7	-150,9	349,3	-68,5	280,8	8 263,6	*3,4*
1.06.17	423	582,4	-319,5	345,6	-82,8	262,8	8 126,3	*3,2*
1.07.17	434	221,4	39,2	338,8	-78,2	260,6	7 964,3	*3,3*
1.08.17	403	317,9	-97,7	243,8	-23,7	220,1	6 852,2	*3,2*
1.09.17	421	157,1	59,4	289,5	-72,9	216,5	7 598,1	*2,8*
1.10.17	410	-70,0	268,0	213,8	-15,8	198,0	7 162,0	*2,8*
1.11.17	372	-77,8	277,1	210,0	-10,7	199,2	6 941,9	*2,9*
1.12.17	409	-304,0	575,0	364,0	-93,0	271,0	8 199,9	*3,3*
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*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.10.18

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	175	-111,7	*-1,9*	-237,7	126,0
long	310	207,9	*5,3*	-536,7	744,6
EUR					
short	159	-41,6	*-1,3*	229,4	-271,0
long	322	112,7	*1,7*	335,9	-223,2
GBP					
short	47	-17,8	*-0,3*	0,1	-17,9
long	201	2,0	*0,1*	15,3	-13,2

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities[1] of the Banking Sector

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*42,6*	*44,0*	*43,8*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*18,4*	*20,6*	*19,9*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*34,8*	*35,2*	*35,5*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

[2] Calculated as ratio of excess of long-term (in excess of 1 year) liquid assets over liabilities with maturity in excess of 1 year to short-term liabilities (less than 1 year) on the basis of credit institutions' reporting by form 0409125.

Table 63

Distribution of Credit Institutions Classified by Use of Short-term Liabilities (Less Than 1 year) to Fund Long-term Assets (in excess of 1 year)

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Less than 0	224	203	166	161	152	9,6	13,9	*9,8*	*10,6*	*10,0*
From 0 to 20	258	223	220	199	216	23,7	14,1	*15,8*	*16,0*	*14,3*
More than 20	141	135	138	141	133	66,8	72,0	*74,4*	*73,4*	*75,7*
Data not available	0	0	0	11	7	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	623	561	524	512	508	100,0	100,0	*100,0*	*100,0*	*100,0*

Table 64

The Relation of Short-term Assets and Short-term Liabilities[1] of the Banking Sector

	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*36,6*	*34,6*	*33,5*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*48,5*	*46,8*	*46,6*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*18,0*	*13,9*	*17,3*	*18,7*	*20,7*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

Comment. Calculated on the basis of credit institutions' reporting by form 0409125.

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18	1.01.17	1.01.18	1.07.18	1.09.18	1.10.18
Less than 0	429	409	375	354	343	12,3	25,4	*18,9*	*18,8*	*19,4*
From 0 to 20	98	82	78	78	81	20,8	19,3	*14,4*	*14,9*	*11,0*
More than 20	96	70	71	69	77	66,9	55,3	*66,8*	*66,4*	*69,7*
Data not available	0	0	0	11	7	0	0	*0,0*	*0,0*	*0,0*
Total	623	561	524	512	508	100	100	*100,0*	*100,0*	*100,0*