THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION 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*
1.11.18	*1,7*	*9,5*	*0,8*	*7,6*	*0,3*	*9,8*	*1,7*	*22,1*	*2,1*	*21,4*	*0,5*	*9,3*	*-0,6*	*8,5*
Reference data:														
Increase from the beginning of the current year	*6,3*		*7,3*		*9,3*		*18,4*		*19,1*		*4,2*		*3,9*	
Increase over the same period of the previous year	*3,3*		*-0,1*		*-0,3*		*9,3*		*8,9*		*2,3*		*-2,2*	

[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	1.10.18	1.11.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	897	888	887
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	524	508	499
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	380	388
Credit institutions licensed to conduct operations in foreign currency	404	358	338	333	331
Credit institutions holding general licences	205	189	176	166	159

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.07.18		1.10.18		1.11.18	
	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*	288	*56,7*	283	*56,7*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	266	*50,8*	260	*51,2*	254	*50,9*
North-Western	49	*7,9*	43	*7,7*	43	*8,2*	42	*8,3*	41	*8,2*
Southern	38	*6,1*	35	*6,2*	31	*5,9*	29	*5,7*	28	*5,6*
North-Caucasian	17	*2,7*	17	*3,0*	13	*2,5*	12	*2,4*	12	*2,4*
Volga	77	*12,4*	71	*12,7*	68	*13,0*	67	*13,2*	67	*13,4*
Ural	29	*4,7*	26	*4,6*	25	*4,8*	24	*4,7*	23	*4,6*
Siberian	37	*5,9*	32	*5,7*	31	*5,9*	30	*5,9*	29	*5,8*
Far Eastern	18	*2,9*	18	*3,2*	17	*3,2*	16	*3,1*	16	*3,2*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**524**	***100,0***	**508**	***100,0***	**499**	***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	1.11.18	1.01.17	1.01.18	1.11.18	1.01.17	1.01.18	1.11.18	1.01.17	1.01.18	1.11.18	1.01.17	1.01.18	1.11.18	1.01.17	1.01.18	1.11.18
Central	358	319	283	36	25	23	182	146	120	*46,2*	*42,4*	*39,2*	*22,9*	*23,7*	*24,3*	*16,6*	*16,4*	*15,8*
of which the City of Moscow and Moscow Region[1]	321	284	254	34	23	22	80	66	54	*22,5*	*21,5*	*19,6*	*20,6*	*21,2*	*22,0*	*7,3*	*7,4*	*7,1*
North-Western	49	43	41	4	4	4	161	140	119	*303,8*	*297,9*	*264,4*	*3,1*	*3,2*	*3,6*	*14,7*	*15,7*	*15,7*
Southern	38	35	28	2	2	2	120	93	79	*300,0*	*251,4*	*263,3*	*2,3*	*2,6*	*2,4*	*10,9*	*10,5*	*10,4*
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*	*4,9*
Volga	77	71	67	23	12	2	182	134	116	*182,0*	*161,5*	*168,1*	*5,8*	*5,7*	*5,5*	*16,6*	*15,1*	*15,3*
Ural	29	26	23	43	44	44	93	78	66	*129,2*	*111,4*	*98,5*	*4,2*	*4,8*	*5,3*	*8,5*	*8,8*	*8,7*
Siberian	37	32	29	8	8	7	124	106	88	*275,6*	*265,0*	*244,4*	*2,6*	*2,8*	*2,9*	*11,3*	*11,9*	*11,6*
Far Eastern	18	18	16	4	1	1	63	55	49	*286,4*	*289,5*	*288,2*	*1,3*	*1,3*	*1,4*	*5,7*	*6,2*	*6,5*
Russian Federation	**623**	**561**	**499**	**124**	**97**	**84**	**974**	**793**	**674**	***130,4***	***120,5***	***115,6***	***43,4***	***45,4***	***46,4***	***88,7***	***89,1***	***88,9***

[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		1.10.18		1.11.18	
	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*	53 319 175	*59,9*	54 669 093	*60,4*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	17 416 627	*20,1*	18 630 120	*20,9*	18 978 315	*21,0*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	9 097 404	*10,5*	8 868 477	*10,0*	8 802 521	*9,7*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 182 516	*8,3*	7 257 820	*8,1*	7 178 404	*7,9*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	1 087 609	*1,3*	1 013 363	*1,1*	948 397	*1,0*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**86 585 589**	***100,0***	**89 088 955**	***100,0***	**90 576 730**	***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	1.10.18	1.11.18
Central	*60,2*	*60,6*	*65,1*	*64,9*	*65,3*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*66,1*	*65,9*	*66,2*
North-Western	*76,2*	*80,0*	*79,0*	*80,3*	*81,2*
Southern	*71,4*	*75,7*	*81,4*	*82,4*	*82,3*
North-Caucasian	*65,7*	*64,1*	*69,9*	*73,3*	*72,7*
Volga	*56,6*	*55,1*	*61,6*	*63,4*	*64,0*
Ural	*74,0*	*74,2*	*73,7*	*73,8*	*74,3*
Siberian	*64,3*	*67,9*	*68,0*	*70,2*	*70,9*
Far Eastern	*83,5*	*86,2*	*87,8*	*88,8*	*89,1*
Russian Federation	***55,2***	***55,8***	***59,8***	***59,8***	***60,4***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.18 - 1.11.18)

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.11.18					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	27	1			
4	From 51 to 200	150			3	135	2	10	
5	From 201	361				14	286	45	5
Became operating after 1.01.18									
Total over the period								55	7
Total as of 1.01.18[1]		**561**							
Total as of 1.11.18[1]		**499**	**5**	**15**	**30**	**150**	**288**		

- 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	1.10.18	1.11.18[1]
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*9,1*	*9,5*	*9,4*
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*	*11,6*	*10,8*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*6,3*	*6,5*	*6,6*
Loans and other claims on individuals	*14,5*	*14,2*	*12,7*	*12,9*	*12,9*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*16,2*	*17,7*	*14,0*
Individual deposits	*12,8*	*12,0*	*8,7*	*9,4*	*9,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*12,1*	*11,3*	*9,5*	*9,9*	*10,0*
Profit (loss) of the current year	*15,1*	*29,3*	*14,3*	*13,3*	*13,3*
Reference data:					
Number of credit institutions	92	84	79	80	80
of which 100% foreign-owned credit institutions					
Assets, total	*6,3*	*6,5*	*6,8*	*6,1*	*6,0*
Own funds (capital)	*9,4*	*10,2*	*10,5*	*9,5*	*9,6*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*11,0*	*10,6*	*9,0*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*4,6*	*4,6*	*4,7*
Loans and other claims on individuals	*8,4*	*9,2*	*9,3*	*8,1*	*8,1*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*13,2*	*11,5*	*8,3*
Individual deposits	*5,0*	*5,7*	*5,9*	*5,0*	*4,9*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*6,7*	*7,2*	*7,7*	*7,3*	*7,3*
Profit (loss) of the current year	*14,9*	*21,2*	*12,1*	*9,4*	*9,6*
Reference data:					
Number of credit institutions	67	65	64	63	63

[1] According to the list of credit institutions with foreign participation as of 1.10.2018.

[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		1.10.18		1.11.18	
	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*	9 971,9	*11,2*	10 141,0	*11,2*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-515,4	*-5,4*	-439,1	*-4,4*	-470,0	*-4,7*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 377,9	*7,6*	2 391,9	*7,3*	2 419,2	*7,3*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 099,7	*52,1*	1 119,3	*51,5*	1 117,2	*50,7*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	613,8	*4,6*	643,5	*4,5*	658,2	*4,6*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	180,2	*22,1*	182,1	*22,3*	179,3	*22,1*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	2 099,5	*7,8*	1 954,1	*7,3*	1 902,8	*7,0*
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*	1 894,7	*7,3*	1 902,0	*7,4*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	30	*5,7*	28	*5,5*	28	*5,6*

[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	1.10.18	1.11.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 861,4	1 842,0	1 800,9
1.1.	of which: cash	1 404,3	1 735,1	1 720,2	1 735,0	1 691,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	5 543,5	4 857,4	4 733,6
3.	Correspondent account, total	1 734,4	1 280,7	1 186,1	1 284,4	1 594,1
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	263,1	276,1	442,9
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	922,9	1 008,3	1 151,3
4.	Securities portfolio, total	11 450,1	12 310,9	12 855,7	12 994,4	12 922,4
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 691,8	10 836,3	10 691,8
4.2.	Equity	357,4	479,7	517,0	482,3	488,8
4.3.	Promissory notes	178,0	136,7	128,8	130,8	129,6
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 518,0	1 545,0	1 612,2
5.	Other equity	877,5	1 180,3	1 232,7	1 250,2	1 264,8
6.	Financial derivatives assets at fair value	704,4	505,0	474,9	591,8	566,4
7.	Loans, total	55 622,0	58 122,3	58 344,5	61 193,2	62 147,8
	of which:					
7.1.	Loans, deposits and other claims	55 478,8	58 006,1	58 212,6	61 046,8	62 003,4
	of which overdue claims	2 891,5	2 993,5	3 120,8	3 183,6	3 212,4
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	30 134,7	30 192,5	31 398,4	32 890,7	32 985,9
	of which overdue claims	1 892,0	1 942,4	2 111,7	2 174,0	2 205,0
7.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	13 296,3	14 173,4	14 416,0
	of which overdue claims	857,9	848,9	814,3	815,4	812,6
7.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	7 117,3	7 361,1	7 935,5
	of which overdue claims	95,2	146,0	111,5	115,5	116,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 571,3	1 570,2	1 574,7
8.1	of which real estate, temporarily not used	197,9	207,5	263,2	255,2	254,7
9.	Allocation of profit	384,8	327,7	200,1	261,1	281,9
9.1.	of which income tax	343,4	306,0	194,9	255,3	275,9
10.	Other assets, total	3 165,7	3 313,0	3 315,6	3 244,2	3 690,1
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 163,6	1 054,8	1 469,0
10.2.	Accounts receivable	325,9	489,1	527,0	567,9	567,6
10.3.	Deferred expenses	41,8	44,7	37,6	34,8	33,8
Banking sector assets, total		80 063,3	85 191,8	86 585,6	89 089,0	90 576,7

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
1.	Funds and profit of credit institutions	8 611,4	8 962,9	8 697,8	9 010,7	9 087,7
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 863,3	4 854,4	4 824,4
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	3 828,2	4 164,9	4 276,1
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	634,0	1 068,2	1 182,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 710,2	3 128,3	3 100,6
3.	Transferable deposits of credit institutions	828,6	774,8	660,9	635,1	856,3
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	222,8	239,6	406,2
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	332,1	294,9	337,7
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	7 094,6	7 547,4	8 169,2
5.	Clients' funds[2]	50 003,4	53 703,0	56 351,4	57 583,5	58 013,1
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	52,7	43,6	40,8
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,6	1,0	0,7
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 507,5	9 440,5	9 160,8
5.4.	Clients' float	451,1	536,9	567,7	643,5	617,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	19 083,4	20 357,5	20 949,4
5.6.	Individual deposits	24 200,3	25 987,4	26 991,7	26 934,4	27 074,3
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	18,6	20,5	21,0
6.	Bonds	1 092,9	1 211,4	1 210,5	1 274,1	1 259,2
7.	Promissory notes and bank acceptances	440,6	428,1	391,1	431,5	429,7
8.	Financial derivatives liabilities at fair value	483,1	337,1	322,3	402,7	389,9
9.	Other liabilities[1], total	7 318,3	8 492,8	9 146,7	9 075,5	9 271,0
	of which:					
9.1.	Provisions	5 594,0	6 916,5	7 348,2	7 522,3	7 540,0
9.2.	Settlement accounts	821,2	666,4	561,2	515,6	686,4
9.3.	Accounts payable	164,8	208,6	525,2	266,3	288,8
9.4.	Deferred income	13,9	15,5	17,2	16,6	16,1
9.5.	Interest payable	616,7	630,2	650,3	708,5	693,5
	of which:					
9.5.1	Overdue interest	0,0	0,1	0,7	0,9	1,0
Banking sector liabilities, total [1]		80 063,3	85 191,8	86 585,6	89 089,0	90 576,7

[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».

[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	1.10.18	1.11.18
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*2,1*	*2,0*
1.1.	of which: money	*1,8*	*2,0*	*2,0*	*1,9*	*1,9*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,8*	*5,6*	*6,4*	*5,5*	*5,2*
3.	Correspondent accounts, total	*2,2*	*1,5*	*1,4*	*1,4*	*1,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,5*	*0,3*	*0,3*	*0,5*
3.2.	Correspondent accounts with non-resident banks	*1,5*	*1,0*	*1,1*	*1,1*	*1,3*
4.	Securities portfolio, total	*14,3*	*14,5*	*14,8*	*14,6*	*14,3*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*12,3*	*12,2*	*11,8*
4.2.	Equity	*0,4*	*0,6*	*0,6*	*0,5*	*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*	*1,8*
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*	*0,7*	*0,6*
7.	Loans, total	*69,5*	*68,2*	*67,4*	*68,7*	*68,6*
	of which:					
7.1.	Loans, deposits and other claims	*69,3*	*68,1*	*67,2*	*68,5*	*68,5*
	of which overdue claims	*3,6*	*3,5*	*3,6*	*3,6*	*3,5*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*36,3*	*36,9*	*36,4*
	of which overdue claims	*2,4*	*2,3*	*2,4*	*2,4*	*2,4*
7.1.2.	Loans and other claims on individuals	*13,5*	*14,3*	*15,4*	*15,9*	*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*	*8,8*
	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*	*1,7*
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*	*3,6*	*4,1*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,3*	*1,2*	*1,6*
10.2.	Accounts receivable	*0,4*	*0,6*	*0,6*	*0,6*	*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	1.10.18	1.11.18
1.	Funds and profit of credit institutions	*10,8*	*10,5*	*10,0*	*10,1*	*10,0*
	Of which:					
1.1.	Funds of credit institutions	*5,5*	*5,7*	*5,6*	*5,4*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*5,1*	*4,7*	*4,4*	*4,7*	*4,7*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,2*	*0,9*	*0,7*	*1,2*	*1,3*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*3,4*	*2,4*	*3,1*	*3,5*	*3,4*
3.	Transferable deposits of credit institutions	*1,0*	*0,9*	*0,8*	*0,7*	*0,9*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,5*	*0,3*	*0,3*	*0,4*
3.2.	Correspondent accounts of non-resident credit institutions	*0,3*	*0,3*	*0,4*	*0,3*	*0,4*
4.	Loans, deposits and other funds received from other credit institutions	*10,7*	*10,9*	*8,2*	*8,5*	*9,0*
5.	Clients' funds[2]	*62,5*	*63,0*	*65,1*	*64,6*	*64,0*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,0*	*0,0*	*0,1*	*0,0*	*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*	*10,6*	*10,1*
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*	*22,9*	*23,1*
5.6.	Individual deposits	*30,2*	*30,5*	*31,2*	*30,2*	*29,9*
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*	*1,4*	*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*	*0,5*	*0,4*
9.	Other liabilities[1], total	*9,1*	*10,0*	*10,6*	*10,2*	*10,2*
	Of which:					
9.1.	Provisions	*7,0*	*8,1*	*8,5*	*8,4*	*8,3*
9.2.	Settlement accounts	*1,0*	*0,8*	*0,6*	*0,6*	*0,8*
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	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**45 083,8**	**46 917,5**	**48 312,6**	**15 786,9**	**13 324,1**	**13 128,8**	**14 129,3**	**13 690,9**	**55 478,8**	**58 006,1**	**58 212,6**	**61 046,8**	**62 003,4**
of which															
- overdue claims	2 600,0	2 694,3	2 781,2	2 849,1	2 855,2	291,5	299,2	339,6	334,4	357,3	2 891,5	2 993,5	3 120,8	3 183,6	3 212,4
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**21 699,7**	**22 352,2**	**22 648,7**	**6 129,7**	**5 548,9**	**5 487,4**	**5 760,5**	**5 599,7**	**25 864,1**	**25 961,9**	**27 187,1**	**28 112,7**	**28 248,4**
of which															
- overdue claims	1 616,7	1 647,2	1 710,6	1 779,2	1 789,1	117,7	75,1	108,2	95,2	101,2	1 734,5	1 722,3	1 818,8	1 874,3	1 890,3
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	449,4	450,6	451,3	4,9	3,7	3,3	3,2	3,2	433,4	438,6	452,8	453,8	454,4
of which															
- overdue claims	73,5	66,3	64,0	58,6	58,2	0,4	0,4	0,3	0,4	0,4	73,9	66,7	64,3	59,0	58,5
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**740,6**	**732,9**	**765,1**	**3 563,6**	**3 425,2**	**3 470,7**	**4 045,0**	**3 972,3**	**4 270,5**	**4 230,6**	**4 211,3**	**4 778,0**	**4 737,4**
of which															
- overdue claims	51,0	90,8	139,5	138,6	136,0	106,6	129,2	153,4	161,1	178,7	157,6	220,0	292,9	299,7	314,6
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**7 556,1**	**7 964,5**	**8 780,4**	**3 384,6**	**2 249,2**	**2 100,5**	**2 203,0**	**2 011,0**	**9 901,6**	**11 697,3**	**9 656,6**	**10 167,4**	**10 791,4**
of which															
- overdue claims	103,9	141,3	148,4	147,6	147,7	7,5	4,6	5,0	0,5	0,6	111,5	145,9	153,4	148,2	148,4
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 488,9	4 578,9	5 302,4	2 202,6	1 784,1	1 160,2	1 363,0	1 219,4	7 124,3	8 069,9	5 649,0	5 941,9	6 521,8
of which															
- overdue claims	64,8	90,0	70,1	69,5	69,8	0,5	0,1	0,1	0,1	0,2	65,3	90,2	70,2	69,6	70,0
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 067,3	3 385,6	3 478,0	1 182,0	465,1	940,3	839,9	791,6	2 777,3	3 627,4	4 007,6	4 225,5	4 269,7
of which															
- overdue claims	39,2	51,3	78,3	78,1	78,0	7,0	4,5	4,9	0,4	0,4	46,2	55,7	83,2	78,5	78,4
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**184,3**	**125,7**	**133,5**	**1 769,0**	**1 538,0**	**1 283,9**	**1 293,5**	**1 280,2**	**1 967,2**	**1 734,7**	**1 468,3**	**1 419,2**	**1 413,7**
of which															
- overdue claims	17,7	0,6	0,7	0,3	0,3	12,2	55,3	40,5	45,5	46,0	30,0	55,9	41,3	45,9	46,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**622,3**	**610,2**	**617,9**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**622,4**	**610,3**	**618,0**
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**	**14 055,4**	**14 296,8**	**155,0**	**104,4**	**94,6**	**91,8**	**92,1**	**10 784,7**	**12 151,9**	**13 272,0**	**14 147,2**	**14 388,9**
of which															
- overdue claims	810,2	813,5	781,4	782,9	781,4	46,1	33,4	30,4	29,9	28,7	856,3	846,8	811,8	812,8	810,1
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**20,4**	**22,7**	**23,7**	**5,3**	**3,8**	**4,0**	**3,5**	**3,3**	**19,2**	**21,8**	**24,3**	**26,2**	**27,0**
of which															
- overdue claims	0,4	0,5	0,5	0,6	0,5	1,3	1,5	1,9	2,0	2,0	1,6	2,0	2,5	2,6	2,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 319,0	5 405,9	5 456,6
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	220,7	211,3	220,7	12,2	10,0	11,5	12,0	13,7	213,0	224,7	232,3	223,3	234,3
Credit institutions' portfolio of residents promissory notes	129,0	98,6	92,2	92,3	88,7	46,7	36,2	34,8	36,7	39,0	175,7	134,8	127,0	129,0	127,7
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	1.10.18	1.11.18
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	69,3	***68,1***	***67,2***	***68,5***	***68,5***
Of which:					
- overdue claims	*5,2*	*5,2*	*5,4*	*5,2*	*5,2*
	3,6	*3,5*	*3,6*	*3,6*	*3,5*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***46,7***	***46,1***	***45,6***
	32,3	***30,5***	***31,4***	***31,6***	***31,2***
Of which:					
- overdue claims	*3,1*	*3,0*	*3,1*	*3,1*	*3,0*
	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*	*0,7*	*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***	***7,8***	***7,6***
	5,3	***5,0***	***4,9***	***5,4***	***5,2***
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***	***16,7***	***17,4***
	12,4	***13,7***	***11,2***	***11,4***	***11,9***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,3*	*0,2*	*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*	*10,5*
	8,9	*9,5*	*6,5*	*6,7*	*7,2*
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*	*6,9*	*6,9*
	3,5	*4,3*	*4,6*	*4,7*	*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***	***2,3***	***2,3***
	2,5	***2,0***	***1,7***	***1,6***	***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***	***23,2***	***23,2***
	13,5	***14,3***	***15,3***	***15,9***	***15,9***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,4*	*1,3*	*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*	*8,9*	*8,8*
	5,7	*6,0*	*6,1*	*6,1*	*6,0*
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		1.10.18		1.11.18	
	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***	**12 863,6**	***100,0***	**12 792,8**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 537,3	*74,9*	9 771,1	*76,0*	9 800,4	*76,6*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 189,5	*25,1*	3 092,5	*24,0*	2 992,4	*23,4*
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*	2 163,7	*16,8*	2 088,3	*16,3*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 633,6	*12,8*	1 502,6	*11,7*	1 452,3	*11,4*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	836,2	*6,6*	661,1	*5,1*	636,0	*5,0*
Securities available for sale	5 104,0	*45,3*	6 040,7	*49,6*	6 167,1	*48,5*	6 169,0	*48,0*	6 115,9	*47,8*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 729,8	*37,2*	4 781,3	*37,2*	4 787,2	*37,4*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 437,3	*11,3*	1 387,8	*10,8*	1 328,7	*10,4*
Securities held-to-maturity	2 814,9	*25,0*	2 315,4	*19,0*	2 526,7	*19,9*	2 940,3	*22,9*	2 930,7	*22,9*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	1 623,9	*12,8*	1 910,4	*14,9*	1 916,8	*15,0*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	902,8	*7,1*	1 029,9	*8,0*	1 014,0	*7,9*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 518,0	*11,9*	1 545,0	*12,0*	1 612,2	*12,6*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 517,3	*11,9*	1 544,3	*12,0*	1 611,5	*12,6*
- 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		-218,3		-257,4	
Provisions for losses on securities available for sale	48,5		300,1		337,4		340,0		341,0	
Provisions for losses on securities held-to-maturity	14,6		7,1		3,5		4,2		3,7	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		305,2		324,5		312,8	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.07.18		1.10.18		1.11.18	
	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*	10 836,3	*100,0*	10 691,8	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 597,2	*71,1*	7 840,6	*72,4*	7 797,4	*72,9*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	3 094,6	*28,9*	2 995,7	*27,6*	2 894,3	*27,1*
of which: revaluation	63,9	*0,7*	30,8	*0,3*	-95,4	*-0,9*	-187,8	*-1,7*	-213,7	*-2,0*
Debt securities at book value held (without revaluation)	9 301,8	*100,0*	9 916,7	*100,0*	10 787,2	*100,0*	11 024,1	*100,0*	10 905,4	*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*	2 700,9	*24,5*	2 906,3	*26,7*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 711,4	*25,1*	2 262,0	*20,5*	2 428,9	*22,3*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	644,2	*6,0*	438,9	*4,0*	477,5	*4,4*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 097,6	*10,2*	1 440,9	*13,1*	1 408,9	*12,9*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 097,6	*10,2*	1 440,9	*13,1*	1 408,9	*12,9*
- 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*	407,8	*3,7*	410,0	*3,8*
- in rubles	275,7	*3,0*	391,6	*3,9*	400,4	*3,7*	407,8	*3,7*	410,0	*3,8*
- 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*	346,6	*3,1*	344,0	*3,2*
- in rubles	402,1	*4,3*	415,2	*4,2*	410,3	*3,8*	333,6	*3,0*	331,9	*3,0*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	10,3	*0,1*	13,1	*0,1*	12,1	*0,1*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	2 009,9	*18,6*	1 989,2	*18,0*	1 973,3	*18,1*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 985,9	*18,4*	1 973,5	*17,9*	1 958,2	*18,0*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	24,1	*0,2*	15,7	*0,1*	15,1	*0,1*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	61,5	*0,6*	62,2	*0,6*	59,3	*0,5*
- 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*	62,2	*0,6*	59,3	*0,5*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	81,0	*0,8*	67,8	*0,6*	58,1	*0,5*
- in rubles	4,7	*0,1*	23,0	*0,2*	28,7	*0,3*	12,3	*0,1*	11,9	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	52,3	*0,5*	55,5	*0,5*	46,2	*0,4*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 777,6	*16,5*	1 750,2	*15,9*	1 764,3	*16,2*
- in rubles	153,4	*1,6*	134,5	*1,4*	138,5	*1,3*	145,2	*1,3*	142,6	*1,3*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 639,0	*15,2*	1 604,9	*14,6*	1 621,7	*14,9*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	1 537,8	*14,3*	2 213,0	*20,1*	1 935,6	*17,7*
- in rubles	934,8	*10,0*	773,3	*7,8*	887,0	*8,2*	1 420,6	*12,9*	1 286,2	*11,8*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	650,8	*6,0*	792,4	*7,2*	649,3	*6,0*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	45,3	*0,4*	45,6	*0,4*	45,6	*0,4*
- in rubles	9,0	*0,1*	19,5	*0,2*	32,8	*0,3*	32,6	*0,3*	32,5	*0,3*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	12,5	*0,1*	13,1	*0,1*	13,1	*0,1*
Reference data:										
Provisions for losses on debt securities	45,9		276,3		310,4		306,9		307,7	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.07.18		1.10.18		1.11.18	
	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*	482,3	*100,0*	488,8	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	422,8	*81,8*	386,2	*80,1*	391,4	*80,1*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	94,2	*18,2*	96,1	*19,9*	97,4	*19,9*
of which: revaluation	20,0	*5,6*	-0,2	*0,0*	-14,2	*-2,7*	-30,5	*-6,3*	-43,8	*-9,0*
Shares held at book value (without revaluation)	337,5	*100,0*	479,8	*100,0*	531,2	*100,0*	512,8	*100,0*	532,6	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	65,7	*12,4*	54,5	*10,6*	64,8	*12,2*
- in rubles	2,4	*0,7*	10,3	*2,1*	65,7	*12,4*	54,5	*10,6*	63,3	*11,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	1,4	*0,3*
other residents	160,1	*47,4*	223,1	*46,5*	214,8	*40,4*	185,7	*36,2*	203,1	*38,1*
- in rubles	160,1	*47,4*	223,1	*46,5*	214,8	*40,4*	185,7	*36,2*	203,1	*38,1*
- 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*	27,1	*5,3*	27,3	*5,1*
- 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*	27,1	*5,3*	27,3	*5,1*
other non-residents	44,9	*13,3*	48,3	*10,1*	47,1	*8,9*	49,2	*9,6*	48,9	*9,2*
- 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*	49,2	*9,6*	48,8	*9,2*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	5,4	*1,0*	16,0	*3,1*	8,1	*1,5*
- in rubles	18,5	*5,5*	1,8	*0,4*	4,7	*0,9*	15,9	*3,1*	8,0	*1,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,8	*0,1*	0,1	*0,0*	0,1	*0,0*
Shares valued at cost[1]	109,7	*32,5*	181,8	*37,9*	171,6	*32,3*	180,2	*35,1*	180,5	*33,9*
- in rubles	69,5	*20,6*	158,1	*32,9*	151,8	*28,6*	160,4	*31,3*	160,7	*30,2*
- in foreign currency	40,2	*11,9*	23,8	*5,0*	19,9	*3,7*	19,8	*3,9*	19,7	*3,7*
Reference data:										
Provisions for losses on shares	26,9		61,4		75,2		82,4		82,2	

[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	1.10.18	1.11.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	94,0	94,2	90,6
of which promissory notes, not paid when due	12,9	13,2	13,5	13,2	10,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	34,8	36,7	39,0
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**	**130,8**	**129,6**

Table 22

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

	1.01.17		1.01.18		1.07.18		1.10.18		1.11.18	
	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***	**130,8**	***100,0***	**129,6**	***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*	75,8	*58,0*	77,5	*59,8*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	53,7	*41,7*	53,2	*40,6*	50,2	*38,7*
- 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		27,4		25,0	

[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	1.10.18	1.11.18
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	3,7
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	105,1	104,4	104,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	15,0	14,7	14,6
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,7	2,4	2,5
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	6,0	5,9	5,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	63,2	64,5	64,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	48,6	46,4	45,7
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	13,9	8,2	9,1
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	21,8

* 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	1.10.18	1.11.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	29 162,5	30 446,7	30 732,9
	- in rubles	15 467,4	18 174,5	19 227,3	20 248,6	20 674,0
	- in foreign currency	10 167,6	9 372,7	9 935,2	10 198,1	10 058,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 507,5	9 440,5	9 160,8
	- in rubles	6 686,4	6 925,2	7 128,1	6 909,7	6 829,7
	- in foreign currency	2 077,2	2 178,4	2 379,4	2 530,8	2 331,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	402,1	449,3	453,3
	- in rubles	255,9	347,1	385,8	431,3	434,9
	- in foreign currency	11,7	13,7	16,3	18,0	18,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,6	1,0	0,7
1.3.	Float	436,1	518,8	552,3	627,2	600,9
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	19 083,4	20 357,5	20 949,4
	- in rubles	8 529,4	10 952,8	11 763,3	12 934,3	13 469,7
	- in foreign currency	7 855,7	6 947,6	7 320,1	7 423,2	7 479,7
	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	3 827,4	4 303,5
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	13,4	13,3
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	18,6	20,5	21,0
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	3 805,7	3 569,6
	- in rubles	2 503,9	3 040,4	3 227,8	3 220,2	3 053,1
	- in foreign currency	903,0	398,3	501,3	585,5	516,5
	with maturity from 31 days to 1 year	4 650,2	6 670,0	7 604,6	8 715,0	9 484,5
	- in rubles	3 584,3	5 629,1	6 431,1	7 574,1	8 246,1
	- in foreign currency	1 065,9	1 040,9	1 173,5	1 140,9	1 238,4
	with maturity in excess of 1 year	8 328,1	7 791,8	7 749,6	7 836,8	7 895,3
	- in rubles	2 441,3	2 283,3	2 104,3	2 139,9	2 170,5
	- in foreign currency	5 886,8	5 508,4	5 645,3	5 696,9	5 724,8
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 831,3	2 915,5	2 855,8
- in rubles		279,7	294,7	301,9	316,1	335,4
- in foreign currency		3 648,0	2 800,0	2 529,4	2 599,4	2 520,4
of which:						
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	501,1	595,2	595,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	145,8	164,2	183,5
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 152,6	2 132,2	2 054,8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,2	0,0	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	1.10.18	1.11.18
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 964,8**	**1 942,1**	**1 887,8**
including:					
bonds:	1 092,9	1 211,4	1 210,5	1 274,1	1 259,2
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	1 205,6	1 204,6
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	236,5	198,7
of which					
with maturities less than one year	223,4	216,1	187,1	87,5	68,7
with maturities in excess of one year	238,2	149,7	154,4	123,6	110,7
promissory notes and banker's acceptances	440,6	428,1	391,1	431,5	429,7
of which					
with maturities less than one year	192,0	165,1	156,0	185,9	186,6
with maturities in excess of one year	222,6	234,9	204,0	216,0	217,1

[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	1.10.18	1.11.18
1	Individual deposits	24 200,3	25 987,4	26 991,7	26 934,4	27 074,3
	- of which savings certificates	485,5	387,8	363,0	236,5	198,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 124,8	6 153,7	6 197,7
	- in rubles	3 563,6	4 353,3	4 849,1	4 787,4	4 857,7
	- in foreign currency	860,8	1 108,5	1 275,7	1 366,4	1 339,9
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 038,0	9 949,9	10 197,9
	- in rubles	7 553,3	8 952,5	9 047,3	8 911,3	8 869,8
	- in foreign currency	958,2	873,1	990,8	1 038,6	1 328,1
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 828,9	10 830,8	10 678,8
	- in rubles	7 359,8	7 336,8	7 609,6	7 562,3	7 692,3
	- in foreign currency	3 904,7	3 363,2	3 219,2	3 268,5	2 986,4
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	424,5	436,6	428,6

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	1.10.18	1.11.18
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**7 094,6**	**7 547,4**	**8 169,2**
- in rubles	5 376,5	6 576,5	5 038,9	5 248,0	5 897,1
- in foreign currency	3 182,6	2 688,7	2 055,7	2 299,4	2 272,1
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	5 985,1	6 314,1	6 959,5
- in rubles	5 105,2	6 379,2	4 801,2	4 925,6	5 667,1
- in foreign currency	2 158,1	1 907,7	1 183,9	1 388,5	1 292,4
of which					
overdue debt	0,4	1,8	0,3	0,3	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 109,5	1 233,3	1 209,7
- in rubles	271,3	197,3	237,7	322,4	230,0
- in foreign currency	1 024,5	781,0	871,8	910,9	979,7
of which					
overdue debt	0,1	0,0	0,2	0,1	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,2	0,1	0,1

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.11.18

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%	36	40 846	*100,0*	61 217 614	*67,6*
No budgetary funds	452	0	*0,0*	29 359 117	*32,4*
Data not available	11	0	*0,0*	0	*0,0*
Total	**499**	**40 846**	***100,0***	**90 576 730**	***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		1.10.18		1.11.18	
		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***	**3 431,7**	***3,9***	**3 360,4**	***3,7***
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*	2 891,7	*3,2*	2 833,4	*3,1*
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*	2 296,5	*2,6*	2 238,3	*2,5*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	424,5	*0,5*	436,6	*0,5*	428,6	*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*	257,7	*0,3*	253,7	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	105,3	*0,1*	103,4	*0,1*	98,4	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**340,4**	***0,4***	**301,9**	***0,3***	**341,7**	***0,4***
3.	**Loans, deposits and other funds raised from credit institutions**	**1 295,8**	***1,6***	**978,3**	***1,1***	**1 109,5**	***1,3***	**1 233,3**	***1,4***	**1 209,7**	***1,3***
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***	**4 966,9**	***5,6***	**4 911,8**	***5,4***
	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*	262,9	*0,3*	261,5	*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***	**6 225,8**	***7,0***	**6 180,5**	***6,8***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	336,7	*0,4*	348,1	*0,4*	363,5	*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*	1 419,2	*1,6*	1 413,7	*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*	4 778,0	*5,4*	4 737,4	*5,2*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	24,3	*0,0*	26,2	*0,0*	27,0	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**922,9**	***1,1***	**1 008,3**	***1,1***	**1 151,3**	***1,3***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 995,4**	***2,3***	**1 958,4**	***2,2***	**1 959,7**	***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*	1 880,2	*2,1*	1 881,7	*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*	76,3	*0,1*	76,2	*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***	**636,0**	***0,7***	**641,4**	***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***	**9 836,1**	***11,0***	**9 941,2**	***11,0***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	15,4	*0,0*	14,9	*0,0*	16,9	*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	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
Total	929 662,4	789 661,2	633 957,7	1 068 176,1	1 182 516,4	623	561	524	501	488	343 434,3	305 950,3	194 921,0	255 347,6	275 909,9
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 002 100,2	1 447 582,8	1 593 274,9	445	421	379	362	355	332 167,4	297 328,1	190 904,5	241 412,2	263 863,2
Loss-making CIs	-362 205,4	-771 985,5	-368 142,5	-379 406,7	-410 758,5	178	140	145	139	133	11 266,8	8 622,1	4 016,5	13 935,4	12 046,7
CIs that have not provided their reporting						0	0	0	7	11					
Total						**623**	**561**	**524**	**508**	**499**					

[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 1.11.18

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	64 680 082 294	19 031 825 318	64 847 679 331	18 864 228 281
Belgorod Region	9 577 738	814 346	9 577 692	814 392
Bryansk Region	0	0	0	0
Vladimir Region	3 265 225	84 004	3 263 519	85 710
Voronezh Region	0	0	0	0
Ivanovo Region	15 497 552	710 778	15 663 299	545 031
Kaluga Region	51 444 123	944 895	51 449 507	939 511
Kostroma Region	727 127 383	297 808 883	860 051 520	164 884 746
Kursk Region	25 085 659	1 024 160	25 079 808	1 030 011
Lipetsk Region	20 152 162	216 174	20 151 957	216 379
Moscow Region	31 781 620	1 619 112	31 462 371	1 938 361
Orel Region	0	0	0	0
Ryazan Region	19 865 472	1 177 839	19 860 137	1 183 174
Smolensk Region	0	0	0	0
Tambov Region	2 851 060	25 823	2 855 102	21 781
Tver Region	2 118 545	299 415	2 122 851	295 109
Tula Region	1 814 693	49 671	1 814 480	49 884
Yaroslavl Region	9 637 118	286 417	9 688 493	235 042
City of Moscow	63 759 863 944	18 726 763 801	63 794 638 595	18 691 989 150
North-Western Federal District	1 907 832 201	369 602 789	1 984 317 030	293 117 960
Republic of Karelia	565 015	76 891	563 382	78 524
Komi Republic	6 884 535	632 507	6 956 057	560 985
Akhangelsk Region	0	0	0	0
Vologda Region	58 368 435	8 011 071	61 055 531	5 323 975
Kaliningrad Region	42 852 663	4 254 902	35 673 184	11 434 381
Leningrad Region	378 451	34 979	410 269	3 161
Murmansk Region	1 803 810	347 516	1 804 515	346 811
Novgorod Region	5 595 756	2 328 925	7 772 910	151 771
Pskov Region	3 551 528	26 553	3 555 943	22 138
St Petersburg	1 787 832 008	353 889 445	1 866 525 239	275 196 214
Southern Federal District	565 559 163	30 109 813	567 815 707	27 853 269
Republic of Adygeya	2 434 920	230 484	2 482 280	183 124
Republic of Kalmykia	0	0	0	0
Republic of Crimea	212 742 096	6 584 301	214 027 286	5 299 111
Krasnodar Territory	198 796 272	7 070 226	198 867 262	6 999 236
Astrakhan Region	8 309 580	9 235 656	8 394 893	9 150 343
Volgograd Region	3 790 547	104 108	3 851 379	43 276
Rostov Region	134 467 209	6 225 296	135 192 282	5 500 223
City of Sevastopol	5 018 539	659 742	5 000 325	677 956
North-Caucasian Federal District	20 365 208	529 558	20 548 531	346 235
Republik of Daghestan	1 864 676	31 634	1 892 039	4 271
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 654 479	122 009	4 679 952	96 536

Karachai-Cherkess Republic	3 614 135	132 906	3 740 727	6 314
Republic of North Ossetia - Alania	928 519	40 713	948 873	20 359
Chechen Republic	0	0	0	0
Stavropol Territory	9 303 399	202 296	9 286 940	218 755
Volga Federal District	1 661 455 696	238 774 120	1 776 202 486	124 027 330
Republic of Bashkortostan	95 446 630	1 643 407	95 335 957	1 754 080
Republic of Marii El	3 637 343	81 303	3 646 271	72 375
Republic of Mordovia	25 169 811	191 137	25 198 773	162 175
Republic of Tatarstan	740 386 600	120 604 216	757 170 439	103 820 377
Udmurt Republic	49 552 123	1 027 490	49 327 844	1 251 769
Chuvash Republic	10 882 949	586 596	11 044 566	424 979
Perm Territory	29 015 560	1 978 664	29 043 207	1 951 017
Kirov Region	38 710 597	2 096 952	39 953 764	853 785
Nizhny Novgogrod Region	85 679 241	7 092 649	87 997 555	4 774 335
Orenburg Region	44 919 991	1 901 779	44 940 850	1 880 920
Penza Region	5 921 851	83 504	5 921 281	84 074
Samara Region	479 244 251	99 465 734	573 127 160	5 582 825
Saratov Region	47 195 559	1 973 019	47 761 450	1 407 128
Ulyanovsk Region	5 693 190	47 670	5 733 369	7 491
Ural Federal District	1 052 479 004	126 204 686	1 082 405 176	96 278 514
Kurgan Region	3 806 472	64 424	3 836 666	34 230
Sverdlovsk Region	531 758 470	98 829 987	560 269 188	70 319 269
Tyumen Region	367 579 002	15 787 650	368 184 411	15 182 241
Chelyabinsk Region	149 335 060	11 522 625	150 114 911	10 742 774
Siberian Federal District	231 720 700	32 326 763	222 248 134	41 799 329
Republic of Altai	1 368 861	241 539	1 375 171	235 229
Republic of Buryatiya	0	0	0	0
Republic of Tuva	902 160	3 062	904 671	551
Republic of Khakassia	9 268 794	75 507	9 286 303	57 998
Altai Territory	11 447 099	173 047	11 448 515	171 631
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 902 940	354 066	5 887 431	369 575
Irkutsk Region	17 960 401	2 074 599	17 627 734	2 407 266
Kemerovo Region	17 483 999	460 727	17 541 620	403 106
Novosibirsk Region	148 899 607	27 285 669	139 465 082	36 720 194
Omsk Region	10 328 292	1 485 642	10 550 045	1 263 889
Tomsk Region	8 158 547	172 905	8 161 562	169 890
Far Eastern Federal District	555 066 460	72 796 436	583 424 436	44 438 460
Republic of Sakha (Yakutia)	29 714 498	809 324	29 907 481	616 341
Kamchatka Territory	8 775 487	1 404 102	9 059 656	1 119 933
Primorskiy Territory	125 654 226	26 396 190	138 100 143	13 950 273
Khabarovsk Territory	0	0	0	0
Amur Region	384 117 356	42 690 140	399 453 470	27 354 026
Magadan Region	0	0	0	0
Sakhalin Region	6 804 893	1 496 680	6 903 686	1 397 887
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	70 674 560 726	19 902 169 483	71 084 640 831	19 492 089 378

[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 1.11.18

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	9 354 263 010	2 716 120 115	402 075 400	1 574 988 004	69 168 410	38 691 467
Belgorod Region	1 574 245	334 305	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	68 573	71 592	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	573 311	391 135	15 958	0	0	0
Kaluga Region	7 518 336	931 816	123 741	0	0	0
Kostroma Region	361 029 878	921 285	524 545	33 243 222	0	0
Kursk Region	3 035 754	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 803 209	1 818 338	493 887	0	435 119	0
Orel Region	0	0	0	0	0	0
Ryazan Region	842 739	314 463	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	13 573	0	0	0
Yaroslavl Region	162 584	163 193	0	0	0	0
City of Moscow	8 977 654 381	2 711 173 988	400 903 695	1 541 435 025	68 733 291	38 691 467
North-Western Federal District	524 150 428	50 826 420	22 863 775	16 221 392	7 855 818	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	811 654	619 555	175 896	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	6 434 089	2 134 858	69 839	0	0	0
Kaliningrad Region	14 807 948	762 046	8 515	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	808 701	384 304	373 209	0	0	0
Pskov Region	36 843	0	0	0	0	0
St Petersburg	501 251 193	46 925 657	22 236 316	16 221 392	7 855 818	0
Southern Federal District	62 275 382	17 296 842	52 764	706 019	7 785 781	315 483
Republic of Adygeya	201 215	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	32 255 831	4 683 775	347	289 750	680 991	0
Krasnodar Territory	27 314 674	11 251 251	25 372	376 189	7 104 790	315 483
Astrakhan Region	2 079 085	1 250 881	3 882	0	0	0
Volgograd Region	79 105	5 609	18 036	0	0	0
Rostov Region	345 472	105 326	4 538	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	653 760	153 866	0	0	21 593	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	21 593	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	653 760	153 866	0	0	0	0
Volga Federal District	225 762 756	47 243 237	48 554 507	4 899 885	3 107 532	0

Republic of Bashkortostan	15 098 854	2 121 178	334 157	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	372 682	196 553	14 696	0	145 606	0
Republic of Tatarstan	132 853 401	27 629 303	44 451 034	979 473	1 878 299	0
Udmurt Republic	9 827 736	907 530	0	0	43 198	0
Chuvash Republic	196 978	22 547	35 706	0	10 000	0
Perm Territory	4 172 582	3 376 048	548 927	240 000	3 280	0
Kirov Region	13 505 183	750 739	6 337	0	14 880	0
Nizhny Novgogrod Region	14 627 368	2 171 600	207 998	0	45 773	0
Orenburg Region	11 579 151	1 820 878	39 139	35 246	49 219	0
Penza Region	287 346	290 127	4	0	0	0
Samara Region	15 582 422	3 909 548	2 902 165	3 542 100	594 501	0
Saratov Region	7 659 053	4 047 186	14 344	103 000	322 776	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	378 222 799	31 932 932	7 532 453	10 989 879	39 649	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	146 051 047	20 936 723	7 008 022	10 989 879	4 964	0
Tyumen Region	181 797 587	3 200 549	497 257	0	0	0
Chelyabinsk Region	50 374 165	7 795 660	27 174	0	34 685	0
Siberian Federal District	35 976 975	7 355 946	72 855	0	90 112	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	119 071	122 524	0	0	0	0
Altai Territory	300 772	152 071	4 552	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 549	37 275	0	0	0	0
Irkutsk Region	59 404	3 105	24 713	0	18 246	0
Kemerovo Region	2 642 927	770 402	35 611	0	923	0
Novosibirsk Region	31 477 561	6 243 363	6 319	0	0	0
Omsk Region	1 338 486	27 206	125	0	70 943	0
Tomsk Region	1 205	0	1 535	0	0	0
Far Eastern Federal District	110 462 656	35 398 752	7 648 071	4 422 559	2 504 498	0
Republic of Sakha (Yakutia)	157 630	76 868	337 656	0	213 786	0
Kamchatka Territory	218 316	203 068	8 798	0	0	0
Primorskiy Territory	22 689 490	3 387 716	43 518	994 021	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	87 397 220	31 731 100	7 258 099	3 428 538	2 290 712	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	10 691 767 766	2 906 328 110	488 799 825	1 612 227 738	90 573 393	39 006 950

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.11.18

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	44 744 012 792	21 778 066 721	4 920 912 933	13 360 300 002
Belgorod Region	4 816 379	4 093 191	852	275 804
Bryansk Region	0	0	0	0
Vladimir Region	2 377 699	983 027	308 499	1 086 173
Voronezh Region	0	0	0	0
Ivanovo Region	8 559 576	5 591 578	198 292	2 043 403
Kaluga Region	38 563 323	21 168 711	13 205 013	4 023 525
Kostroma Region	457 206 666	37 142 076	198 197 664	177 128 011
Kursk Region	17 009 954	12 477 654	2 000 000	1 896 431
Lipetsk Region	17 020 041	6 359 125	6 100 000	3 108 631
Moscow Region	19 898 615	7 084 284	6 895 054	1 227 126
Orel Region	0	0	0	0
Ryazan Region	11 290 730	7 399 202	1 804 299	1 775 286
Smolensk Region	0	0	0	0
Tambov Region	1 531 285	1 350 773	2 813	176 196
Tver Region	734 380	558 729	110 000	65 651
Tula Region	1 514 303	1 019 685	350 000	113 618
Yaroslavl Region	4 881 974	4 095 694	6 998	531 813
City of Moscow	44 158 607 867	21 668 742 992	4 691 733 449	13 166 848 334
North-Western Federal District	1 101 115 362	693 943 175	186 086 148	138 876 332
Republic of Karelia	172 878	7 121	63 000	102 757
Komi Republic	2 218 522	1 773 518	41 822	303 182
Akhangelsk Region	0	0	0	0
Vologda Region	26 162 711	5 478 848	4 601 442	11 144 381
Kaliningrad Region	7 560 567	5 801 392	15 986	1 743 189
Leningrad Region	150 439	131 502	0	18 937
Murmansk Region	696 801	366 532	125 000	205 269
Novgorod Region	2 158 111	779 863	650 113	728 106
Pskov Region	1 078 304	980 346	0	97 958
St Petersburg	1 060 917 029	678 624 053	180 588 785	124 532 553
Southern Federal District	371 849 578	222 683 093	29 489 144	114 650 973
Republic of Adygeya	1 394 265	1 181 448	528	212 289
Republic of Kalmykia	0	0	0	0
Republic of Crimea	134 026 076	95 666 521	8 404 930	27 955 452
Krasnodar Territory	131 128 394	80 213 002	19 954 531	28 234 197
Astrakhan Region	1 287 348	370 959	128 148	751 011
Volgograd Region	2 821 140	1 678 987	202 668	939 485
Rostov Region	98 912 522	41 887 710	298 339	56 463 172
City of Sevastopol	2 279 833	1 684 466	500 000	95 367
North-Caucasian Federal District	10 568 143	7 276 675	1 515 620	1 718 734
Republik of Daghestan	690 744	463 417	1 360	225 967
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 626 454	1 995 827	375 917	247 896
Karachai-Cherkess Republic	2 218 933	1 004 185	630 250	584 498
Republic of North Ossetia - Alania	573 290	356 723	0	216 567
Chechen Republic	0	0	0	0
Stavropol Territory	4 458 722	3 456 523	508 093	443 806
Volga Federal District	1 102 464 267	379 913 905	156 161 023	282 792 330
Republic of Bashkortostan	35 832 993	22 192 083	5 536 105	6 600 194
Republic of Marii El	1 732 248	735 985	325 893	46 585
Republic of Mordovia	13 746 790	8 835 050	14 446	3 786 236
Republic of Tatarstan	436 167 966	191 733 371	125 413 664	79 538 363
Udmurt Republic	29 453 011	4 470 290	437 527	23 306 919
Chuvash Republic	6 759 719	3 490 424	51 538	3 207 875
Perm Territory	17 925 789	9 394 250	88 149	8 089 515
Kirov Region	21 040 611	12 661 921	617 766	6 838 166
Nizhny Novgogrod Region	51 870 004	34 372 114	4 228 041	6 222 139
Orenburg Region	27 601 040	11 484 406	2 275 339	12 920 106
Penza Region	4 047 481	2 598 943	199 945	889 235
Samara Region	427 221 385	55 230 944	14 972 320	128 275 850
Saratov Region	24 919 626	19 534 143	1 994 622	2 112 192
Ulyanovsk Region	4 145 604	3 179 981	5 668	958 955
Ural Federal District	510 059 728	157 912 552	94 972 535	189 566 105
Kurgan Region	2 170 644	2 005 993	4 186	116 047
Sverdlovsk Region	284 602 744	77 174 821	78 268 345	78 971 248
Tyumen Region	145 773 751	40 527 234	12 074 427	81 590 554
Chelyabinsk Region	77 512 589	38 204 504	4 625 577	28 888 256
Siberian Federal District	130 770 996	52 796 764	32 858 402	40 534 343
Republic of Altai	551 886	436 979	1 749	25 741
Republic of Buryatiya	0	0	0	0
Republic of Tuva	112 273	79 698	3 499	29 076
Republic of Khakassia	5 664 816	2 923 448	309 587	2 283 780
Altai Territory	7 808 523	5 314 938	954 246	1 446 427
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 261 066	923 832	3 499	1 272 184
Irkutsk Region	10 974 204	6 442 717	5 968	4 257 126
Kemerovo Region	7 505 999	3 884 854	599 199	2 935 608
Novosibirsk Region	83 109 235	25 843 080	30 957 383	22 865 648
Omsk Region	6 927 936	3 345 709	21 523	3 283 461
Tomsk Region	5 855 058	3 601 509	1 749	2 135 292
Far Eastern Federal District	341 737 325	121 264 552	13 854 076	192 049 200
Republic of Sakha (Yakutia)	20 720 864	11 926 410	1 500 000	6 944 696
Kamchatka Territory	5 792 482	3 822 805	1 351 118	535 350
Primorskiy Territory	88 574 225	54 388 898	1 810 687	25 081 987
Khabarovsk Territory	0	0	0	0
Amur Region	224 863 318	50 057 316	8 915 273	159 060 324
Magadan Region	0	0	0	0
Sakhalin Region	1 786 436	1 069 123	276 998	426 843
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	48 312 578 191	23 413 857 437	5 435 849 881	14 320 488 019

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.11.18

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	13 322 937 379	9 391 329 128	2 430 731 046	88 413 457
Belgorod Region	35 067	33 423	1 644	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 890	8 302	588	0
Kaluga Region	164 435	0	164 435	0
Kostroma Region	56 837 760	20 125 162	20 115 245	2 473 544
Kursk Region	564 330	169 685	394 645	0
Lipetsk Region	1	0	0	1
Moscow Region	667 493	121 130	7 722	538 641
Orel Region	0	0	0	0
Ryazan Region	11 697	0	11 697	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 577	0	6 577	0
Yaroslavl Region	131 159	114 022	0	0
City of Moscow	13 264 509 970	9 370 757 404	2 410 028 493	85 401 271
North-Western Federal District	180 208 714	114 854 485	30 717 578	4 710 879
Republic of Karelia	0	0	0	0
Komi Republic	12 220	12 220	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	2 432 008	332 244	2 047 281	11 554
Kaliningrad Region	227 180	78 459	0	148 721
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	20 478	0	20 478	0
Pskov Region	0	0	0	0
St Petersburg	177 516 828	114 431 562	28 649 819	4 550 604
Southern Federal District	3 120 745	2 471 172	184 877	464 696
Republic of Adygeya	25 859	0	0	25 859
Republic of Kalmykia	0	0	0	0
Republic of Crimea	581 717	249 912	13 421	318 384
Krasnodar Territory	8 762	0	6 357	2 405
Astrakhan Region	4 940	0	4 940	0
Volgograd Region	38 976	0	29 598	9 378
Rostov Region	2 412 945	2 176 879	128 661	107 405
City of Sevastopol	47 546	44 381	1 900	1 265
North-Caucasian Federal District	20 957	0	17 009	3 948
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	5 224	0	1 276	3 948
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	120 127 183	20 139 841	23 856 302	441 728
Republic of Bashkortostan	615 833	612 475	1 693	1 665
Republic of Marii El	1 158	0	1 158	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	26 055 163	3 748 571	21 578 864	244 420
Udmurt Republic	31 432	0	31 341	91
Chuvash Republic	63 314	23 850	0	39 464
Perm Territory	613 016	557 108	55 908	0
Kirov Region	2 580	0	1 032	1 548
Nizhny Novgogrod Region	1 211 123	147 202	1 024 037	39 884
Orenburg Region	249 065	152 965	57 956	38 144
Penza Region	0	0	0	0
Samara Region	91 056 858	14 897 670	877 336	75 848
Saratov Region	227 039	0	226 977	62
Ulyanovsk Region	602	0	0	602
Ural Federal District	46 575 415	33 167 742	9 237 153	95 477
Kurgan Region	0	0	0	0
Sverdlovsk Region	37 501 980	30 107 974	3 230 932	88 031
Tyumen Region	7 525 056	2 711 367	4 806 243	7 446
Chelyabinsk Region	1 548 379	348 401	1 199 978	0
Siberian Federal District	5 973 087	2 398 058	3 512 230	62 796
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	1 105	1 105	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	147 927	92 252	55 675	0
Kemerovo Region	10 736	8 571	0	2 165
Novosibirsk Region	5 696 509	2 243 511	3 452 995	0
Omsk Region	113 250	52 619	0	60 631
Tomsk Region	3 219	0	3 219	0
Far Eastern Federal District	11 890 872	7 635 788	1 350 966	1 277 168
Republic of Sakha (Yakutia)	107 062	39 531	67 531	0
Kamchatka Territory	159 243	93 469	65 774	0
Primorskiy Territory	2 080 608	1 184 410	838 349	57 478
Khabarovsk Territory	0	0	0	0
Amur Region	9 539 585	6 318 378	374 938	1 219 690
Magadan Region	0	0	0	0
Sakhalin Region	4 374	0	4 374	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 690 854 352	9 571 996 214	2 499 607 161	95 470 149

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.11.18

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	1 724 594 324	272 557 944	43 955 717	46 116 598	707 779 686	29 212 545
Belgorod Region	148 537	0	0	0	1 290	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	49 341	0	0	0	46 472	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	98 527	0	0	0	68 892	0
Kaluga Region	517 613	0	12 952 092	0	586 933	0
Kostroma Region	2 669 881	9 080	20 286 576	0	17 605 033	68 582
Kursk Region	197 822	0	0	0	12 679	0
Lipetsk Region	2 008 962	0	0	0	189 191	0
Moscow Region	118 542	0	0	0	536 115	216
Orel Region	0	0	0	0	0	0
Ryazan Region	694 045	0	0	0	70 812	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	46 051	0	0	0	21 257	0
Tver Region	53 587	0	0	0	17 097	0
Tula Region	32 015	0	0	0	1 044	0
Yaroslavl Region	459 538	0	0	0	39 188	0
City of Moscow	1 717 499 863	272 548 864	10 717 049	46 116 598	688 583 683	29 143 747
North-Western Federal District	90 822 402	4 214 276	526 511	51 840	5 918 203	476 728
Republic of Karelia	4 600	0	0	0	32 970	0
Komi Republic	207 524	0	41 822	0	2 686	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	752 149	4 581	45 000	0	598 163	1 234
Kaliningrad Region	98 350	4 488	9 689	0	96 620	24
Leningrad Region	12 534	0	0	0	5 120	0
Murmansk Region	30 967	0	0	0	48 871	0
Novgorod Region	47 432	0	0	0	6 558	0
Pskov Region	152 571	0	0	0	8 170	0
St Petersburg	89 516 275	4 205 207	430 000	51 840	5 119 045	475 470
Southern Federal District	20 606 058	283 111	657 891	1 900	5 438 811	253 678
Republic of Adygeya	41 730	0	0	0	47 981	729
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 718 716	249 912	0	0	1 677 761	238 374
Krasnodar Territory	12 123 788	0	657 891	0	2 228 745	2 405
Astrakhan Region	35 231	0	0	0	42 089	0
Volgograd Region	425 202	0	0	0	13 523	269
Rostov Region	2 696 090	0	0	0	1 427 336	10 752
City of Sevastopol	565 301	33 199	0	1 900	1 376	1 149
North-Caucasian Federal District	339 598	0	507 000	15 733	216 619	3 948

Republik of Daghestan	36 760	0	0	0	55 225	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	175 052	0	0	0	34 448	0
Karachai-Cherkess Republic	52 951	0	0	0	47 525	3 948
Republic of North Ossetia - Alania	13 913	0	0	0	28 708	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	60 922	0	507 000	15 733	50 713	0
Volga Federal District	57 751 458	2 209 639	14 103 819	0	18 457 513	120 751
Republic of Bashkortostan	706 812	0	5 524 788	0	584 804	0
Republic of Marii El	121 376	0	130 000	0	914	0
Republic of Mordovia	310 539	0	0	0	47 563	0
Republic of Tatarstan	19 372 215	0	5 045 031	0	5 169 826	48 050
Udmurt Republic	310 153	0	0	0	1 518 086	0
Chuvash Republic	73 804	0	0	0	67 882	0
Perm Territory	907 258	507 777	0	0	421 900	0
Kirov Region	1 167 902	0	0	0	601 802	0
Nizhny Novgogrod Region	2 624 630	0	104 000	0	392 800	34 002
Orenburg Region	858 526	67 590	0	0	331 974	0
Penza Region	52 531	0	0	0	62 222	0
Samara Region	26 658 331	1 634 272	3 300 000	0	8 768 021	38 637
Saratov Region	4 385 073	0	0	0	397 636	62
Ulyanovsk Region	202 308	0	0	0	92 083	0
Ural Federal District	12 367 485	389 650	3 893 324	1 458	11 912 498	9 537
Kurgan Region	177 497	0	0	0	11 388	0
Sverdlovsk Region	5 439 401	0	3 734 522	0	9 584 762	4 235
Tyumen Region	1 802 003	389 650	0	0	1 710 587	5 302
Chelyabinsk Region	4 948 584	0	158 802	1 458	605 761	0
Siberian Federal District	2 912 750	0	244 868	341	1 698 816	0
Republic of Altai	37 124	0	0	0	845	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	11 676	0	0	341	8 764	0
Republic of Khakassia	86 210	0	0	0	73 329	0
Altai Territory	264 753	0	234 868	0	41 109	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	22 857	0	0	0	68 342	0
Irkutsk Region	200 434	0	0	0	270 105	0
Kemerovo Region	222 974	0	10 000	0	83 123	0
Novosibirsk Region	1 813 917	0	0	0	945 939	0
Omsk Region	215 745	0	0	0	152 889	0
Tomsk Region	37 060	0	0	0	54 371	0
Far Eastern Federal District	15 745 888	177 553	6 201 135	0	30 498 350	621 874
Republic of Sakha (Yakutia)	654 786	39 531	0	0	203 860	0
Kamchatka Territory	147 208	0	0	0	66 613	0
Primorskiy Territory	5 377 780	0	26 135	0	877 561	17 465
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	9 520 544	138 022	6 175 000	0	29 323 010	604 409
Magadan Region	0	0	0	0	0	0
Sakhalin Region	45 570	0	0	0	27 306	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 925 139 963	279 832 173	70 090 265	46 187 870	781 920 496	30 699 061

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.11.18

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	38 185 428 174	2 401 423	93 560	6 108 160 770	12 217 907 377	19 499 271 169
Belgorod Region	7 080 474	0	0	1 497 066	466 880	5 087 424
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 785 958	0	159	512 634	82 100	1 178 552
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 444 710	0	0	1 710 124	596 050	10 050 117
Kaluga Region	42 216 743	0	0	1 737 682	19 789 403	20 679 169
Kostroma Region	426 178 058	0	0	26 697 444	75 786 404	323 122 904
Kursk Region	16 922 654	0	0	3 175 282	751 568	12 974 770
Lipetsk Region	13 656 708	0	0	1 121 288	277 791	12 250 071
Moscow Region	18 717 544	0	0	3 183 097	1 139 886	14 257 689
Orel Region	0	0	0	0	0	0
Ryazan Region	14 347 494	0	0	3 557 928	116 817	10 555 258
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 106 465	0	0	525 953	18 070	1 537 013
Tver Region	1 081 603	0	0	746 291	14 000	315 087
Tula Region	1 209 648	0	0	284 014	1 820	923 330
Yaroslavl Region	3 313 269	0	0	1 559 310	432 510	1 231 206
City of Moscow	37 624 366 846	2 401 423	93 401	6 061 852 657	12 118 434 078	19 085 108 579
North-Western Federal District	1 310 690 703	38 513	274	367 485 074	567 217 920	359 769 273
Republic of Karelia	181 711	0	0	115 970	50 000	12 109
Komi Republic	5 259 685	0	0	1 337 214	1 135 308	2 737 690
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	52 844 445	0	0	14 840 039	11 994 479	25 890 565
Kaliningrad Region	28 107 883	0	0	1 816 985	20 052 293	6 205 013
Leningrad Region	36 332	0	0	35 514	818	0
Murmansk Region	1 260 780	0	0	860 722	2 900	393 816
Novgorod Region	5 623 657	0	274	2 056 802	197 762	3 313 835
Pskov Region	1 987 128	0	0	597 554	460 000	928 279
St Petersburg	1 215 389 082	38 513	0	345 824 274	533 324 360	320 287 966
Southern Federal District	416 556 077	97 222	168	75 098 022	70 208 664	268 441 588
Republic of Adygeya	1 632 053	0	0	385 091	105 474	1 141 204
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	140 893 523	8 092	0	33 159 191	25 890 628	80 937 411
Krasnodar Territory	159 172 227	10 765	168	18 667 469	38 115 458	101 954 207
Astrakhan Region	5 123 856	0	0	2 082 626	807 871	993 553
Volgograd Region	740 166	0	0	213 504	9 205	505 728
Rostov Region	104 789 513	78 365	0	19 201 112	4 934 538	80 447 960
City of Sevastopol	4 204 739	0	0	1 389 029	345 490	2 461 525
North-Caucasian Federal District	10 755 857	0	0	4 267 397	1 678 363	4 700 308
Republik of Daghestan	695 588	0	0	447 194	0	227 754
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 481 410	0	0	681 811	413	1 776 183
Karachai-Cherkess Republic	1 662 034	0	0	427 778	873 404	360 147

Republic of North Ossetia - Alania	241 033	0	0	27 429	44 500	169 104
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 675 792	0	0	2 683 185	760 046	2 167 120
Volga Federal District	896 025 750	2 646 311	0	123 219 825	304 527 229	463 349 176
Republic of Bashkortostan	40 309 626	8 270	0	1 842 960	9 328 584	29 117 505
Republic of Marii El	1 939 778	0	0	358 922	5 019	1 556 859
Republic of Mordovia	20 097 905	0	0	1 918 001	755 966	17 392 864
Republic of Tatarstan	540 145 097	2 587 934	0	80 563 594	256 528 017	199 014 993
Udmurt Republic	33 883 011	12 593	0	2 942 390	635 696	30 228 636
Chuvash Republic	8 716 378	0	0	1 937 163	1 006 149	5 756 299
Perm Territory	21 432 259	8 506	0	3 389 512	2 407 875	15 579 782
Kirov Region	30 036 160	1 895	0	5 311 666	1 960 888	22 633 082
Nizhny Novgogrod Region	63 239 019	17 216	0	10 362 653	6 297 317	46 321 760
Orenburg Region	30 953 055	9 897	0	2 971 574	3 731 334	24 224 654
Penza Region	4 508 805	0	0	1 201 254	549 754	2 749 319
Samara Region	58 033 691	0	0	6 477 505	11 915 964	39 456 773
Saratov Region	38 514 433	0	0	3 408 081	9 104 666	25 983 824
Ulyanovsk Region	4 216 533	0	0	534 550	300 000	3 332 826
Ural Federal District	797 161 305	92 350	0	82 907 888	271 662 454	434 225 294
Kurgan Region	2 158 374	0	0	650 268	105 535	1 393 532
Sverdlovsk Region	373 287 857	13 542	0	53 583 197	64 416 662	249 974 007
Tyumen Region	314 380 366	69 701	0	10 574 424	198 096 296	103 881 148
Chelyabinsk Region	107 334 708	9 107	0	18 099 999	9 043 961	78 976 607
Siberian Federal District	140 399 517	53 376	0	28 584 727	13 740 693	95 803 958
Republic of Altai	832 272	0	0	422 113	24 300	362 650
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	183 256	0	0	76 908	42 000	64 348
Republic of Khakassia	7 134 476	0	0	1 260 991	740 570	5 071 919
Altai Territory	7 714 934	0	0	1 918 947	890 933	4 901 100
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 976 025	0	0	1 325 089	47 734	3 453 895
Irkutsk Region	10 887 579	0	0	2 159 763	1 412 542	7 249 427
Kemerovo Region	12 364 294	0	0	2 035 521	1 054 118	9 194 400
Novosibirsk Region	82 104 697	53 376	0	17 286 068	8 617 132	54 336 633
Omsk Region	7 685 619	0	0	986 982	902 048	5 778 515
Tomsk Region	6 516 365	0	0	1 112 345	9 316	5 391 071
Far Eastern Federal District	358 848 737	35 401	608 385	40 003 986	22 729 993	294 350 770
Republic of Sakha (Yakutia)	22 333 547	26 420	0	4 590 473	2 030 073	15 543 823
Kamchatka Territory	5 883 951	0	0	1 475 640	75 276	4 301 115
Primorskiy Territory	101 577 917	2 632	0	20 827 949	13 196 756	66 782 956
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	224 541 956	0	608 385	11 181 505	6 826 555	205 825 395
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 511 366	6 349	0	1 928 419	601 333	1 897 481
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	42 115 866 120	5 364 596	702 387	6 829 727 689	13 469 672 693	21 419 911 536

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.11.18

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	15 391 216 288	35 411 014	30 535	2 210 082 148	7 313 168 562	5 444 801 399
Belgorod Region	814 375	0	0	45 530	0	768 845
Bryansk Region	0	0	0	0	0	0
Vladimir Region	85 638	0	0	38 249	0	47 389
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	544 027	0	0	43 701	0	500 314
Kaluga Region	932 489	0	0	22 807	0	909 682
Kostroma Region	24 657 585	0	0	10 083 969	2 961 140	9 815 328
Kursk Region	1 029 889	0	0	432 668	0	597 221
Lipetsk Region	216 311	0	0	18 112	0	198 199
Moscow Region	1 936 794	0	0	216 932	0	1 719 842
Orel Region	0	0	0	0	0	0
Ryazan Region	1 180 815	0	0	164 785	0	1 015 980
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 759	0	0	2 790	0	18 954
Tver Region	294 803	0	0	37 542	224 485	32 763
Tula Region	49 787	0	0	20 604	0	29 183
Yaroslavl Region	213 808	0	0	59 828	0	153 044
City of Moscow	15 359 238 208	35 411 014	30 535	2 198 894 631	7 309 982 937	5 428 994 655
North-Western Federal District	216 547 540	0	0	50 569 242	75 690 637	87 721 792
Republic of Karelia	78 515	0	0	78 138	0	360
Komi Republic	560 115	0	0	30 874	0	529 241
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	5 285 470	0	0	1 345 497	1 133 739	2 792 205
Kaliningrad Region	11 413 541	0	0	2 662 797	6 913 577	1 688 831
Leningrad Region	3 161	0	0	3 161	0	0
Murmansk Region	346 777	0	0	345 386	0	1 390
Novgorod Region	151 351	0	0	27 056	1 644	122 651
Pskov Region	22 138	0	0	21 688	0	450
St Petersburg	198 686 472	0	0	46 054 645	67 641 677	82 586 664
Southern Federal District	27 378 151	2 919	0	12 546 393	897 256	13 104 359
Republic of Adygeya	182 921	0	0	3 323	65 774	113 824
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 132 826	2 919	0	84 255	6 577	4 441 764
Krasnodar Territory	6 759 553	0	0	1 078 119	769 307	4 750 953
Astrakhan Region	9 150 319	0	0	9 013 217	0	132 279
Volgograd Region	43 276	0	0	6 309	0	36 967
Rostov Region	5 431 520	0	0	2 283 578	6 643	3 080 244
City of Sevastopol	677 736	0	0	77 592	48 955	548 328
North-Caucasian Federal District	344 528	0	0	165 684	0	173 836
Republik of Daghestan	3 023	0	0	1 929	0	1 094
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	96 526	0	0	90 498	0	6 028
Karachai-Cherkess Republic	6 200	0	0	429	0	5 771
Republic of North Ossetia - Alania	20 277	0	0	0	0	20 277
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	218 502	0	0	72 828	0	140 666
Volga Federal District	121 098 604	6	0	24 568 785	58 373 022	37 234 132

Republic of Bashkortostan	1 483 338	0	0	55 133	370 178	1 057 536
Republic of Marii El	13 052	0	0	134	0	7 595
Republic of Mordovia	162 061	0	0	13 866	0	146 418
Republic of Tatarstan	101 618 293	6	0	20 492 735	55 865 584	24 477 350
Udmurt Republic	1 250 157	0	0	159 338	1 030	1 089 779
Chuvash Republic	423 862	0	0	42 049	144 703	237 097
Perm Territory	1 950 052	0	0	181 808	45 976	1 722 268
Kirov Region	856 840	0	0	270 858	0	585 976
Nizhny Novgogrod Region	4 749 320	0	0	719 644	1 012 541	2 996 021
Orenburg Region	1 878 383	0	0	31 927	281 132	1 564 916
Penza Region	74 725	0	0	7 704	66 995	0
Samara Region	5 227 389	0	0	2 395 427	547 199	2 247 409
Saratov Region	1 403 646	0	0	196 686	37 684	1 095 757
Ulyanovsk Region	7 486	0	0	1 476	0	6 010
Ural Federal District	68 501 165	67 290	0	11 968 639	18 268 071	36 338 737
Kurgan Region	34 207	0	0	32	0	34 171
Sverdlovsk Region	42 948 966	0	0	3 350 620	16 883 526	21 943 636
Tyumen Region	15 052 324	67 290	0	5 200 656	337 942	8 627 202
Chelyabinsk Region	10 465 668	0	0	3 417 331	1 046 603	5 733 728
Siberian Federal District	31 861 910	0	0	12 568 544	4 382 067	13 900 289
Republic of Altai	235 154	0	0	227 452	0	7 702
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	551	0	0	0	0	551
Republic of Khakassia	57 934	0	0	1 321	0	51 628
Altai Territory	171 304	0	0	48 878	0	111 903
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	365 221	0	0	14 198	0	350 553
Irkutsk Region	2 192 112	0	0	263 518	0	1 414 828
Kemerovo Region	402 249	0	0	175 324	0	226 919
Novosibirsk Region	27 009 781	0	0	11 318 345	3 825 519	11 384 657
Omsk Region	1 258 539	0	0	443 817	556 548	258 174
Tomsk Region	169 065	0	0	75 691	0	93 374
Far Eastern Federal District	40 294 578	0	0	8 649 572	8 945 187	21 162 084
Republic of Sakha (Yakutia)	534 681	0	0	11 230	0	342 426
Kamchatka Territory	1 116 558	0	0	421 896	0	694 662
Primorskiy Territory	13 691 270	0	0	5 769 737	648 713	6 958 385
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	23 563 533	0	0	1 291 617	8 296 474	12 933 167
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 388 536	0	0	1 155 092	0	233 444
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 897 242 764	35 481 229	30 535	2 331 119 007	7 479 724 802	5 654 436 628

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.11.18

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 497 459 384	5 326 992 469	2 170 466 915
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	195 000	195 000	0
Kostroma Region	356 164 336	232 760 984	123 403 352
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 870 000	2 870 000	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	7 137 353 048	5 090 289 485	2 047 063 563
North-Western Federal District	346 324 345	275 672 496	70 651 849
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	6 587	0	6 587
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	346 317 758	275 672 496	70 645 262
Southern Federal District	13 566 805	13 363 499	203 306
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 893 499	11 893 499	0
Krasnodar Territory	273 306	70 000	203 306
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	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	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	143 988 158	143 021 223	966 935
Republic of Bashkortostan	36 006 637	35 742 666	263 971
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	17 973 132	17 332 136	640 996
Udmurt Republic	5 700 000	5 700 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	59 493	59 493	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	2 797 544	2 797 544	0
Orenburg Region	0	0	0
Penza Region	9 349	0	9 349
Samara Region	81 167 003	81 114 384	52 619
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	123 567 286	97 120 811	26 446 475
Kurgan Region	0	0	0
Sverdlovsk Region	123 336 261	96 889 786	26 446 475
Tyumen Region	47 881	47 881	0
Chelyabinsk Region	183 144	183 144	0
Siberian Federal District	11 636 795	11 596 598	40 197
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 037	20 037	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	11 616 758	11 576 561	40 197
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	32 662 190	29 340 403	3 321 787
Republic of Sakha (Yakutia)	140 991	140 991	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 460 124	1 460 124	0
Khabarovsk Territory	0	0	0
Amur Region	31 061 075	27 739 288	3 321 787
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 169 204 963	5 897 107 499	2 272 097 464

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	1.10.18	1.11.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,2	12,5	12,4
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	9,0	9,5	9,3
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*28,5*	*29,4*	*35,4*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,9*	*10,7*	*10,5*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,7*	*9,5*	*9,4*
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	2,7	-
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	202,4	197,7
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,0*	*4,1*	*4,0*	*4,0*	*4,1*
mining	*5,6*	*6,2*	*6,1*	*5,8*	*5,7*
manufacturing	*15,4*	*15,3*	*14,8*	*15,0*	*14,9*
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*	*3,8*
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,4*	*9,5*	*9,6*
transport and communication	*4,2*	*4,2*	*4,9*	*5,2*	*5,1*
other economic activities	*23,1*	*22,6*	*22,2*	*21,4*	*21,4*
individuals	*29,1*	*30,9*	*31,8*	*32,3*	*32,5*
of which					
mortgage loans	*12,1*	*13,2*	*13,8*	*14,0*	*14,0*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*62,2*	*61,3*	*65,0*
United Kingdom	*7,5*	*5,5*	*7,2*	*6,5*	*6,8*
USA	*3,2*	*1,7*	*2,4*	*2,1*	*2,2*
Germany	*0,3*	*0,2*	*1,9*	*2,2*	*2,4*
Austria	*1,1*	*0,7*	*1,1*	*1,1*	*0,9*
France	*1,4*	*1,2*	*0,4*	*0,5*	*1,2*
Italy	*2,0*	*2,2*	*2,7*	*2,1*	*2,1*
Cyprus	*5,3*	*5,9*	*6,6*	*7,2*	*6,5*
Netherlands	*0,5*	*0,7*	*0,3*	*2,0*	*0,2*
Other	*9,9*	*9,0*	*15,2*	*14,9*	*12,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*11,5*	*11,3*	*10,8*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*23,3*	*21,0*	*21,2*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	119,5	117,8	116,7
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	182,2	168,3	156,9
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	56,0	56,7
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*110,0*	*107,0*	*107,0*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*39,4*	*35,8*	*37,7*
of which					
Interest rate risk	*36,8*	*31,9*	*28,2*	*23,9*	*23,7*
Equity position risk	*3,0*	*3,6*	*3,5*	*3,3*	*3,3*
Foreign exchange risk	*3,2*	*4,6*	*5,0*	*5,2*	*5,2*
Commodity risk	*0,9*	*2,5*	*2,8*	*3,4*	*5,4*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	12,0	11,5	12,0
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	634,0	1068,2	1182,5
as percent of the banking sector assets [6]	*1,2*	*1,0*	*0,7*	*1,2*	*1,4*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*6,6*	*11,1*	*12,2*
Return on assets [7]	*1,2*	*1,0*	*0,8*	*1,4*	*1,5*
Return on equity [7]	*10,3*	*8,3*	*6,8*	*12,4*	*13,3*

[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
1.11.18	499	10 086,5	36	4,2	163	78,0	196	568,9	41	664,3	18	661,5	7	507,1	4	622,9	6	7 449,7	28	-470,0
Reference data: own funds (capital) adequacy ratio as of 1.11.18, %	12,4		38,7		26,2		21,5		18,5		15,1		15,4		15,4		13,7		16,8	

[1] Starting from 01.10.18 own funds (capital) are calculated in accordance with Bank of Russia Ordinance No.646-P dated July 4, 2018. Before 01.10.18 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No.395-P dated December 28, 2012.

[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		1.10.18		1.11.18	
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***	**10 003,3**	***100,0***	**10 086,5**	***100,0***
1. Tier 1 capital of which:	6 586,7	*70,2*	6 622,7	*70,5*	7 039,6	*74,0*	7 613,5	*76,1*	7 580,1	*75,2*
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	6 616,6	*69,6*	7 161,1	*71,6*	7 113,7	*70,5*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	423,0	*4,5*	452,5	*4,5*	466,4	*4,6*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 472,8	*26,0*	2 389,8	*23,9*	2 506,4	*24,9*
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	12,5	3	12,4	2
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,5	4	8,9	4	8,7	5
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	9,0	5	9,5	5	9,3	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		1.10.18		1.11.18	
	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**	***130,8***	**12 868,2**	***128,6***	**13 003,4**	***128,9***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 618,8	*27,5*	2 649,6	*26,5*	2 645,9	*26,2*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 741,5	*18,3*	1 774,6	*17,7*	1 773,0	*17,6*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	5 634,6	*59,2*	5 905,8	*59,0*	6 019,3	*59,7*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 207,5	*23,2*	2 306,9	*23,1*	2 333,9	*23,1*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	171,8	*1,8*	167,9	*1,7*	166,5	*1,7*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	65,9	*0,7*	63,4	*0,6*	64,8	*0,6*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**2 927,7**	***30,8***	**2 864,9**	***28,6***	**2 916,9**	***28,9***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 703,2	*17,9*	1 757,6	*17,6*	1 805,2	*17,9*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	311,8	*3,3*	317,5	*3,2*	322,9	*3,2*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	30,1	*0,3*	24,0	*0,2*	24,9	*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*	244,0	*2,4*	243,7	*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*	335,0	*3,3*	341,7	*3,4*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	256,0	*2,7*	186,7	*1,9*	178,5	*1,8*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**9 512,5**	***100,0***	**10 003,3**	***100,0***	**10 086,5**	***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	1.10.18	1.11.18
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	841,9	902,6
3rd group of assets	43,4	35,7	72,0	247,3	41,3
4th group of assets	33 559,6	31 900,9	23 755,5	25 078,7	31 074,8
5th group of assets	332,4	198,3	19,5	37,3	36,9
The value of credit risk on balance sheet assets	35 299,7	33 381,9	24 680,9	26 205,2	32 055,6

Reference data:

	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
1st group of assets without risk weighting	8 586,9	10 337,8	11 313,0	10 974,1	11 091,2

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

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

		1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	9 512,5	10 003,3	10 086,5
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	77 905,2	80 340,6	81 658,5
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	24 680,9	26 205,2	32 055,6
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	2 297,0	3 056,6	2 809,1	2 632,9	2 423,5
	- the amount of credit risk including buffers calculated according to IRB[2] approach in order to be included in capital adequacy ratios[3]	-	-	14 429,7	15 077,4	15 184,7
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	260,8	290,4	279,7
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 503,0	3 648,8	3 678,1
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	419,6	439,6	435,3
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 253,8	8 246,1	8 245,9
	- market risk	4 012,4	3 916,1	3 629,5	3 457,3	3 665,3
	- credit claims of clearing participants (code 8847)	75,4	137,8	129,3	131,1	142,1
	- higher-risk coefficient transactions	15 127,5	17 234,5	13 280,7	12 560,7	8 777,6
	- 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	-783,7	-861,8
	- effect of applying buffers to risk coefficient according to Bank of Russia Ordinance No. 4892-U (code 8769.0) (included after 8.10.2018)	-	-	-	-	1 678,4
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[4] (after 8.10.2018 excluded from calculation)	576,2	1 483,5	1 751,9	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	4 952,6	4 855,5
	- 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	387,1	379,9
	- other	389,5	589,3	633,1	706,4	718,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,2	12,5	12,4

[1] Calculated by form 0409135.

[2] 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"

[3] 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".

[4] 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		1.10.18		1.11.18	
	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*	19	*4,0*	16	*3,8*
From 8% to 10%	13	*1,1*	9	*1,5*	4	*1,3*	7	*0,9*	10	*1,3*
From 10% to 12%	44	*19,1*	36	*21,5*	36	*17,7*	28	*18,8*	33	*20,1*
From 12% to 14%	70	*50,3*	64	*18,1*	56	*17,3*	56	*19,4*	45	*17,1*
14% and more	458	*25,1*	420	*52,1*	395	*56,2*	385	*53,3*	381	*53,7*
Banking sector, total	623	*100,0*	561	*100,0*	524	*100,0*	508	*100,0*	499	*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		1.10.18		1.11.18	
		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*	25 258,3	*42,7*	25 953,4	*43,2*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	23 339,6	*41,3*	23 881,7	*40,4*	23 927,3	*39,9*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	3 615,8	*6,4*	3 657,2	*6,2*	3 810,6	*6,3*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 779,8	*3,2*	1 861,0	*3,1*	1 864,0	*3,1*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 388,1	*7,8*	4 458,1	*7,5*	4 466,5	*7,4*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 477,2	*9,7*	5 610,0	*9,5*	5 652,1	*9,4*
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*	25 099,1	*56,3*	25 797,4	*57,0*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 422,6	*26,7*	11 131,4	*25,0*	10 973,8	*24,3*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	2 996,3	*7,0*	2 973,3	*6,7*	3 081,1	*6,8*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 699,3	*4,0*	1 786,3	*4,0*	1 777,2	*3,9*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 519,4	*8,2*	3 592,6	*8,1*	3 605,6	*8,0*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 592,5	*13,1*	5 722,1	*12,8*	5 717,4	*12,6*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	4 761,6	*11,1*	4 923,1	*11,0*	4 942,0	*10,9*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 403,3	*10,3*	4 525,9	*10,2*	4 563,5	*10,1*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*78,7*		*79,1*		*79,8*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*92,5*		*91,9*		*92,3*

[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		1.10.18		1.11.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 980,4	*100,0*	12 431,5	*100,0*	13 640,2	*100,0*	14 533,7	*100,0*	14 786,6	*100,0*
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	582,8	*4,3*	597,2	*4,1*	598,7	*4,0*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	13 057,4	*95,7*	13 936,5	*95,9*	14 188,0	*96,0*
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*		*24,6*		*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*		*7,5*		*7,4*
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	*100,0*	122,4	*100,0*	128,2	*100,0*	132,0	*100,0*	126,9	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	77,0	*60,0*	78,6	*59,5*	78,4	*61,8*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	51,2	*40,0*	53,4	*40,5*	48,5	*38,2*
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*		*48,9*		*50,7*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.11.18[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	598 650,3	*100,0*	33 845,1	*100,0*	*5,7*
of which by quality categories					
1.1. Quality Category I	233,5	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	564 672,3	*94,3*	5 781,6	*17,1*	*1,0*
1.3. Quality Category III	3 287,0	*0,5*	260,6	*0,8*	*7,9*
1.4. Quality Category IV	2 999,1	*0,5*	898,2	*2,7*	*30,0*
1.5. Quality Category V	27 458,3	*4,6*	26 904,7	*79,5*	*98,0*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,6	*100,0*	0,5	*100,0*	*88,1*
of which by quality categories					
2.1. Quality Category I	0,1	*11,9*	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	0,5	*88,1*	0,5	*100,0*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	598 650,9		33 845,7		*5,7*
4. Homogeneous claims grouped into portfolios - total	78 393,4	*100,0*	32 637,9	*100,0*	*41,6*
of which by quality categories					
4.1. Quality Category I	38 031,8	*48,5*	0,0	*0,0*	*0,0*
4.2. Quality Category II	3 224,7	*4,1*	44,4	*0,1*	*1,4*
4.3. Quality Category III	4665,8	*6,0*	511,3	*1,6*	*11,0*
4.4. Quality Category IV	521,5	*0,7*	211,3	*0,6*	*40,5*
4.5. Quality Category V	31949,7	*40,8*	31870,9	*97,7*	*99,8*
5. Claims for interest payments - total	5 150,3	*100,0*	2 017,8	*100,0*	*39,2*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 821,5	*35,4*	1 770,3	*87,7*	*97,2*

[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 1.11.18[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	14 187 975,7	*100,0*	1 054 696,9	*100,0*	*7,4*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 504 205,5	*10,6*	47 965,6	*4,5*	*3,2*
1.1.2. residental real estate (mortgage) loans, total	4 723 186,2	*33,3*	71 805,6	*6,8*	*1,5*
1.1.3. car loans, total	769 034,9	*5,4*	53 496,8	*5,1*	*7,0*
1.1.4. other consumer loans, total	7 173 637,5	*50,6*	879 773,0	*83,4*	*12,3*
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]	298 747,2	*2,1*	6 349,4	*0,6*	*2,1*
1.2.2. a portfolio of loans without overdue payments	12 677 788,4	*89,4*	229 977,7	*21,8*	*1,8*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	257 552,9	*1,8*	19 154,6	*1,8*	*7,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	88 960,7	*0,6*	24 976,5	*2,4*	*28,1*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	75 521,4	*0,5*	44 980,2	*4,3*	*59,6*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	120 816,7	*0,9*	100 699,4	*9,5*	*83,3*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	650 676,7	*4,6*	626 903,3	*59,4*	*96,3*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	155 711,2	*1,1*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	12 388 799,4	*87,3*	195 102,0	*18,5*	*1,6*
1.3.3. Quality category III	726 217,2	*5,1*	48 931,9	*4,6*	*6,7*
1.3.4. Quality category IV	83 760,8	*0,6*	33 382,6	*3,2*	*39,9*
1.3.5. Quality category V	833 487,1	*5,9*	777 280,4	*73,7*	*93,3*
2. Claims grouped into portfolios of homogeneous claims - total	48 516,8	*100,0*	31 665,9	*100,0*	*65,3*
of which by quality categories					
2.1. Quality category I	7 701,1	*15,9*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 307,0	*15,1*	191,4	*0,6*	*2,6*
2.3. Quality category III	1490,5	*3,1*	176,3	*0,6*	*11,8*
2.4. Quality category IV	666,9	*1,4*	328,8	*1,0*	*49,3*
2.5. Quality category V	31351,3	*64,6*	30969,4	*97,8*	*98,8*
3. Claims for interest payments - total of which	180 806,3	*100,0*	68 264,5	*100,0*	*37,8*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	72 054,2	*39,9*	64 773,1	*94,9*	*89,9*

[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	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
Substandard	*6,1*	*7,1*	*5,8*	*6,1*	*5,4*	*1,9*	*2,8*	*2,3*	*2,5*	*2,2*
Doubtful	*20,2*	*17,2*	*12,1*	*11,3*	*12,2*	*16,9*	*19,2*	*17,8*	*17,2*	*18,1*
Problem	*18,7*	*17,8*	*17,9*	*18,3*	*18,1*	*42,3*	*44,7*	*46,4*	*46,3*	*46,4*
Loss	*54,8*	*57,8*	*64,0*	*64,3*	*64,3*	*75,7*	*79,8*	*80,1*	*81,0*	*81,4*

[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	1.10.18	1.11.18
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3120,8**	**3183,6**	**3212,4**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2199,3	2248,9	2273,3
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*5,4*	*5,2*	*5,2*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2781,2	2849,1	2855,2
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*6,2*	*6,1*	*5,9*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	339,6	334,4	357,3
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,6*	*2,4*	*2,6*
- dollar equivalent, billion $	4,8	5,2	5,4	5,1	5,4
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2111,7	2174,0	2205,0
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,7*	*6,6*	*6,7*
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	814,3	815,4	812,6
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*6,1*	*5,8*	*5,6*

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	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
No overdue claims	55	55	47	45	45	*3,9*	*4,5*	*4,4*	*4,6*	*4,9*
Less than 5%	272	235	217	217	206	*68,0*	*70,6*	*70,9*	*71,3*	*71,0*
From 5 to 10%	131	100	93	87	93	*18,8*	*7,6*	*11,0*	*7,0*	*7,0*
From 10 to 15%	46	50	52	47	46	*2,0*	*10,0*	*1,8*	*5,5*	*5,9*
From 15 to 20%	24	30	23	23	21	*1,4*	*0,9*	*1,8*	*1,6*	*3,1*
From 20 to 60%	48	52	53	49	47	*4,6*	*5,3*	*9,5*	*9,6*	*7,7*
From 60 to 90%	6	4	3	4	5	*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	25	21	*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	1.10.18	1.11.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 856,8	20 244,5	19 937,7
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*24,1*	*22,7*	*22,0*

Table 55

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

	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
Volume of large loans, billion rubles	12 884,1	12 477,9	12 953,0	13 619,4	13 748,7
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	2 983,9	3 188,0	3 316,3
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 508,9	1 562,1	1 550,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	682,0	712,4	720,0
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 039,8	1 057,2	1 047,5
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	294,2	362,6	335,5
collateral of proprietory rights (claims), billion rubles	541,4	584,1	544,7	476,1	491,3

[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		1.10.18		1.11.18	
	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*	*35,8*	*100,0*	*37,7*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*28,2*	*71,6*	*23,9*	*66,7*	*23,7*	*63,0*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,5*	*8,8*	*3,3*	*9,4*	*3,3*	*8,8*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*5,0*	*12,6*	*5,2*	*14,4*	*5,2*	*13,9*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*2,8*	*7,0*	*3,4*	*9,5*	*5,4*	*14,4*
Reference data:										
Number of credit institutions[1]	452		401		364		358		341	
Share of credit institutions' assets[1] in total banking sector assets, %	*98,1*		*98,4*		*94,7*		*94,7*		*94,3*	

[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	1.10.18	1.11.18
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,2*	*22,7*	*22,0*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*23,7*	*24,2*	*23,3*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*21,8*	*21,9*	*21,5*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*23,7*	*23,8*	*23,2*
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*	*0,5*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*0,0*	*0,4*	*0,1*

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	1.10.18	1.11.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	19 189,7	20 180,7	19 902,2
Liabilities, bln rubles	21 241,0	18 579,1	18 917,5	19 521,5	19 492,1
Net balance sheet position, bln rubles	993,1	420,6	272,2	659,2	410,1
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*2,9*	*6,6*	*4,1*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	19 401,7	21 311,3	21 924,9
Liabilities, bln rubles	14 491,9	17 232,1	17 883,6	20 128,4	20 487,7
Net balance sheet position, bln rubles	1,3	1 066,8	1 518,2	1 182,9	1 437,2
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*16,0*	*11,8*	*14,3*

[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*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
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*
1.11.18	336	-403,0	677,8	338,0	-63,3	274,8	4 209,1	*6,5*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.11.18

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	162	-107,9	*-2,0*	-313,4	205,5
long	312	234,1	*5,0*	-665,8	899,9
EUR					
short	160	-52,3	*-1,4*	251,5	-303,8
long	311	114,8	*1,8*	257,0	-142,3
GBP					
short	51	-9,6	*-0,2*	6,9	-16,5
long	193	2,9	*0,1*	12,4	-9,4

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	1.10.18	1.11.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*42,6*	*43,8*	*43,4*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*18,4*	*19,9*	*20,1*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*34,8*	*35,5*	*35,1*

[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	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
Less than 0	224	203	166	152	161	9,6	13,9	*9,8*	*10,0*	*10,0*
From 0 to 20	258	223	220	216	192	23,7	14,1	*15,8*	*14,3*	*13,6*
More than 20	141	135	138	133	135	66,8	72,0	*74,4*	*75,7*	*76,4*
Data not available	0	0	0	7	11	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	623	561	524	508	499	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	1.10.18	1.11.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*36,6*	*33,5*	*34,4*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*48,5*	*46,6*	*46,8*
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*	*20,7*	*18,5*

[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.

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	1.10.18	1.11.18	1.01.17	1.01.18	1.07.18	1.10.18	1.11.18
Less than 0	429	409	375	343	339	12,3	25,4	*18,9*	*19,4*	*19,3*
From 0 to 20	98	82	78	81	84	20,8	19,3	*14,4*	*11,0*	*21,3*
More than 20	96	70	71	77	65	66,9	55,3	*66,8*	*69,7*	*59,3*
Data not available	0	0	0	7	11	0	0	*0,0*	*0,0*	*0,0*
Total	623	561	524	508	499	100	100	*100,0*	*100,0*	*100,0*