THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 195 January 2019

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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: Total		Loans and other claims on individuals: Unsecured consumer loans[2]		Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
	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*
1.12.18	*1,5*	*9,5*	*0,9*	*11,2*	*0,3*	*9,6*	*2,2*	*22,7*	*2,1*	*22,5*	*0,3*	*8,6*	*3,5*	*9,9*
Reference data:														
Increase from the beginning of the current year	*8,0*		*8,2*		*9,6*		*21,0*		*21,6*		*4,5*		*7,5*	
Increase over the same period of the previous year	*4,9*		*-2,6*		*0,2*		*11,1*		*10,2*		*3,3*		*-0,2*	

[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] 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	1.10.18	1.11.18	1.12.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	888	887	883
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	508	499	490
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	380	388	392
Credit institutions licensed to conduct operations in foreign currency	609	547	499	490	481

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.10.18		1.11.18		1.12.18	
	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*	288	*56,7*	283	*56,7*	276	*56,3*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	260	*51,2*	254	*50,9*	248	*50,6*
North-Western	49	*7,9*	43	*7,7*	42	*8,3*	41	*8,2*	41	*8,4*
Southern	38	*6,1*	35	*6,2*	29	*5,7*	28	*5,6*	27	*5,5*
North-Caucasian	17	*2,7*	17	*3,0*	12	*2,4*	12	*2,4*	12	*2,4*
Volga	77	*12,4*	71	*12,7*	67	*13,2*	67	*13,4*	67	*13,7*
Ural	29	*4,7*	26	*4,6*	24	*4,7*	23	*4,6*	23	*4,7*
Siberian	37	*5,9*	32	*5,7*	30	*5,9*	29	*5,8*	28	*5,7*
Far Eastern	18	*2,9*	18	*3,2*	16	*3,1*	16	*3,2*	16	*3,3*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**508**	***100,0***	**499**	***100,0***	**490**	***100,0***

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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	1.12.18	1.01.17	1.01.18	1.12.18	1.01.17	1.01.18	1.12.18	1.01.17	1.01.18	1.12.18	1.01.17	1.01.18	1.12.18	1.01.17	1.01.18	1.12.18
Central	358	319	276	36	25	25	182	146	113	*46,2*	*42,4*	*37,5*	*22,9*	*23,7*	*24,6*	*16,6*	*16,4*	*15,4*
of which the City of Moscow and Moscow Region[1]	321	284	248	34	23	24	80	66	52	*22,5*	*21,5*	*19,1*	*20,6*	*21,2*	*22,2*	*7,3*	*7,4*	*7,1*
North-Western	49	43	41	4	4	4	161	140	109	*303,8*	*297,9*	*242,2*	*3,1*	*3,2*	*3,7*	*14,7*	*15,7*	*14,9*
Southern	38	35	27	2	2	2	120	93	78	*300,0*	*251,4*	*269,0*	*2,3*	*2,6*	*2,4*	*10,9*	*10,5*	*10,6*
North-Caucasian	17	17	12	4	1	1	49	41	37	*233,3*	*227,8*	*284,6*	*1,2*	*1,2*	*1,1*	*4,5*	*4,6*	*5,1*
Volga	77	71	67	23	12	2	182	134	113	*182,0*	*161,5*	*163,8*	*5,8*	*5,7*	*5,6*	*16,6*	*15,1*	*15,4*
Ural	29	26	23	43	44	44	93	78	64	*129,2*	*111,4*	*95,5*	*4,2*	*4,8*	*5,5*	*8,5*	*8,8*	*8,7*
Siberian	37	32	28	8	8	7	124	106	82	*275,6*	*265,0*	*234,3*	*2,6*	*2,8*	*2,9*	*11,3*	*11,9*	*11,2*
Far Eastern	18	18	16	4	1	0	63	55	52	*286,4*	*289,5*	*325,0*	*1,3*	*1,3*	*1,3*	*5,7*	*6,2*	*7,1*
Russian Federation	**623**	**561**	**490**	**124**	**97**	**85**	**974**	**793**	**648**	***130,4***	***120,5***	***112,7***	***43,4***	***45,4***	***47,0***	***88,7***	***89,1***	***88,4***

[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		1.10.18		1.11.18		1.12.18	
	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*	53 319 175	*59,9*	54 669 093	*60,4*	55 514 356	*60,4*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	18 630 120	*20,9*	18 978 315	*21,0*	19 554 347	*21,3*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	8 868 477	*10,0*	8 802 521	*9,7*	9 024 200	*9,8*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 257 820	*8,1*	7 178 404	*7,9*	6 999 490	*7,6*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	1 013 363	*1,1*	948 397	*1,0*	881 304	*1,0*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**89 088 955**	***100,0***	**90 576 730**	***100,0***	**91 973 698**	***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	1.10.18	1.11.18	1.12.18
Central	*60,2*	*60,6*	*64,9*	*65,3*	*65,3*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*65,9*	*66,2*	*66,3*
North-Western	*76,2*	*80,0*	*80,3*	*81,2*	*82,6*
Southern	*71,4*	*75,7*	*82,4*	*82,3*	*83,8*
North-Caucasian	*65,7*	*64,1*	*73,3*	*72,7*	*73,0*
Volga	*56,6*	*55,1*	*63,4*	*64,0*	*63,9*
Ural	*74,0*	*74,2*	*73,8*	*74,3*	*73,5*
Siberian	*64,3*	*67,9*	*70,2*	*70,9*	*67,3*
Far Eastern	*83,5*	*86,2*	*88,8*	*89,1*	*89,1*
Russian Federation	***55,2***	***55,8***	***59,8***	***60,4***	***60,4***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.18 - 1.12.18)

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.12.18					Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5		
1	First 5	5	4						1
2	From 6 to 20	15	1	13					1
3	From 21 to 50	30		2	26	1			1
4	From 51 to 200	150			4	132	2	11	1
5	From 201	361				17	277	50	6
Became operating after 1.01.18									
Total over the period								61	10
Total as of 1.01.18[1]		**561**							
Total as of 1.12.18[1]		**490**	**5**	**15**	**30**	**150**	**279**		

- credit institutions that moved up to the higher group by assets (green)
- credit institutions remaining in the same group (white)
- credit institutions that moved down to a lower group (yellow)

[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	1.10.18	1.11.18[1]	1.12.18[1]
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*9,5*	*9,4*	*9,8*
Own funds (capital)	*16,1*	*11,9*	*13,5*	*13,5*	*13,7*
Correspondent accounts with non-resident banks	*18,5*	*10,4*	*11,6*	*10,8*	*14,2*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*6,5*	*6,6*	*6,9*
Loans and other claims on individuals	*14,5*	*14,2*	*12,9*	*12,9*	*13,0*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*17,7*	*14,0*	*16,9*
Individual deposits	*12,8*	*12,0*	*9,4*	*9,2*	*9,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*12,1*	*11,3*	*9,9*	*10,0*	*10,7*
Profit (loss) of the current year	*15,1*	*29,3*	*13,3*	*13,3*	*13,3*
Reference data:					
Number of credit institutions	92	84	80	80	80
of which 100% foreign-owned credit institutions					
Assets, total	*6,3*	*6,5*	*6,1*	*6,0*	*6,2*
Own funds (capital)	*9,4*	*10,2*	*9,5*	*9,6*	*9,5*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*10,6*	*9,0*	*12,7*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*4,6*	*4,7*	*4,7*
Loans and other claims on individuals	*8,4*	*9,2*	*8,1*	*8,1*	*8,1*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*11,5*	*8,3*	*11,2*
Individual deposits	*5,0*	*5,7*	*5,0*	*4,9*	*4,9*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*6,7*	*7,2*	*7,3*	*7,3*	*7,7*
Profit (loss) of the current year	*14,9*	*21,2*	*9,4*	*9,6*	*9,7*
Reference data:					
Number of credit institutions	67	65	63	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		1.10.18		1.11.18		1.12.18	
	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*	9 971,9	*11,2*	10 141,0	*11,2*	10 210,7	*11,1*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-439,1	*-4,4*	-470,0	*-4,7*	-564,5	*-5,5*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 391,9	*7,3*	2 419,2	*7,3*	2 494,9	*7,5*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 119,3	*51,5*	1 117,2	*50,7*	1 089,7	*49,9*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	643,5	*4,5*	658,2	*4,6*	678,0	*4,6*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	182,1	*22,3*	179,3	*22,1*	182,9	*22,4*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	1 954,1	*7,3*	1 902,8	*7,0*	1 878,2	*6,9*
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*	1 894,7	*7,3*	1 902,0	*7,4*	1 968,1	*7,4*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	28	*5,5*	28	*5,6*	28	*5,7*

[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	1.10.18	1.11.18	1.12.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 842,0	1 800,9	1 742,1
1.1.	of which: cash	1 404,3	1 735,1	1 735,0	1 691,3	1 674,9
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 857,4	4 733,6	4 243,8
3.	Correspondent account, total	1 734,4	1 280,7	1 284,4	1 594,1	1 647,8
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	276,1	442,9	441,6
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 008,3	1 151,3	1 206,2
4.	Securities portfolio, total	11 450,1	12 310,9	12 994,4	12 922,4	13 209,8
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 836,3	10 691,8	11 009,7
4.2.	Equity	357,4	479,7	482,3	488,8	489,8
4.3.	Promissory notes	178,0	136,7	130,8	129,6	130,7
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 545,0	1 612,2	1 579,6
5.	Other equity	877,5	1 180,3	1 250,2	1 264,8	1 358,6
6.	Financial derivatives assets at fair value	704,4	505,0	591,8	566,4	573,8
7.	Loans, total	55 622,0	58 122,3	61 193,2	62 147,8	63 591,4
	of which:					
7.1.	Loans, deposits and other claims	55 478,8	58 006,1	61 046,8	62 003,4	63 436,7
	of which overdue claims	2 891,5	2 993,5	3 183,6	3 212,4	3 197,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	30 134,7	30 192,5	32 890,7	32 985,9	33 077,3
	of which overdue claims	1 892,0	1 942,4	2 174,0	2 205,0	2 185,5
7.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	14 173,4	14 416,0	14 734,2
	of which overdue claims	857,9	848,9	815,4	812,6	815,5
7.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	7 361,1	7 935,5	8 803,7
	of which overdue claims	95,2	146,0	115,5	116,3	117,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 570,2	1 574,7	1 586,2
8.1	of which real estate, temporarily not used	197,9	207,5	255,2	254,7	257,5
9.	Allocation of profit	384,8	327,7	261,1	281,9	304,6
9.1.	of which income tax	343,4	306,0	255,3	275,9	299,0
10.	Other assets, total	3 165,7	3 313,0	3 244,2	3 690,1	3 715,5
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 054,8	1 469,0	1 486,5
10.2.	Accounts receivable	325,9	489,1	567,9	567,6	564,9
10.3.	Deferred expenses	41,8	44,7	34,8	33,8	33,0
Banking sector assets, total		80 063,3	85 191,8	89 089,0	90 576,7	91 973,7

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
1.	Funds and profit of credit institutions	8 611,4	8 962,9	9 010,7	9 087,7	9 143,7
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 854,4	4 824,4	4 830,1
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	4 164,9	4 276,1	4 337,1
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	1 068,2	1 182,5	1 279,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	3 128,3	3 100,6	3 049,8
3.	Transferable deposits of credit institutions	828,6	774,8	635,1	856,3	859,9
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	239,6	406,2	397,9
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	294,9	337,7	331,7
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	7 547,4	8 169,2	8 623,6
5.	Clients' funds[2]	50 003,4	53 703,0	57 583,5	58 013,1	58 988,1
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	43,6	40,8	36,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	1,0	0,7	0,3
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 440,5	9 160,8	9 574,6
5.4.	Clients' float	451,1	536,9	643,5	617,6	662,0
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	20 357,5	20 949,4	21 386,9
5.6.	Individual deposits	24 200,3	25 987,4	26 934,4	27 074,3	27 156,1
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	20,5	21,0	23,7
6.	Bonds	1 092,9	1 211,4	1 274,1	1 259,2	1 275,4
7.	Promissory notes and bank acceptances	440,6	428,1	431,5	429,7	446,7
8.	Financial derivatives liabilities at fair value	483,1	337,1	402,7	389,9	373,1
9.	Other liabilities[1], total	7 318,3	8 492,8	9 075,5	9 271,0	9 213,4
	of which:					
9.1.	Provisions	5 594,0	6 916,5	7 522,3	7 540,0	7 624,1
9.2.	Settlement accounts	821,2	666,4	515,6	686,4	556,3
9.3.	Accounts payable	164,8	208,6	266,3	288,8	280,1
9.4.	Deferred income	13,9	15,5	16,6	16,1	16,8
9.5.	Interest payable	616,7	630,2	708,5	693,5	687,9
	of which:					
9.5.1	Overdue interest	0,0	0,1	0,9	1,0	1,1
Banking sector liabilities, total [1]		80 063,3	85 191,8	89 089,0	90 576,7	91 973,7

[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	1.10.18	1.11.18	1.12.18
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*2,0*	*1,9*
1.1.	of which: money	*1,8*	*2,0*	*1,9*	*1,9*	*1,8*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,8*	*5,6*	*5,5*	*5,2*	*4,6*
3.	Correspondent accounts, total	*2,2*	*1,5*	*1,4*	*1,8*	*1,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,5*	*0,3*	*0,5*	*0,5*
3.2.	Correspondent accounts with non-resident banks	*1,5*	*1,0*	*1,1*	*1,3*	*1,3*
4.	Securities portfolio, total	*14,3*	*14,5*	*14,6*	*14,3*	*14,4*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*12,2*	*11,8*	*12,0*
4.2.	Equity	*0,4*	*0,6*	*0,5*	*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*	*1,7*	*1,8*	*1,7*
5.	Other equity	*1,1*	*1,4*	*1,4*	*1,4*	*1,5*
6.	Financial derivatives assets at fair value	*0,9*	*0,6*	*0,7*	*0,6*	*0,6*
7.	Loans, total	*69,5*	*68,2*	*68,7*	*68,6*	*69,1*
	of which:					
7.1.	Loans, deposits and other claims	*69,3*	*68,1*	*68,5*	*68,5*	*69,0*
	of which overdue claims	*3,6*	*3,5*	*3,6*	*3,5*	*3,5*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*36,9*	*36,4*	*36,0*
	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*	*15,9*	*15,9*	*16,0*
	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*	*8,3*	*8,8*	*9,6*
	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*	*1,7*	*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*	*0,3*	*0,3*	*0,3*
9.1.	of which income tax	*0,4*	*0,4*	*0,3*	*0,3*	*0,3*
10.	Other assets, total	*4,0*	*3,9*	*3,6*	*4,1*	*4,0*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,2*	*1,6*	*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	1.10.18	1.11.18	1.12.18
1.	Funds and profit of credit institutions	*10,8*	*10,5*	*10,1*	*10,0*	*9,9*
	Of which:					
1.1.	Funds of credit institutions	*5,5*	*5,7*	*5,4*	*5,3*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*5,1*	*4,7*	*4,7*	*4,7*	*4,7*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,2*	*0,9*	*1,2*	*1,3*	*1,4*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*3,4*	*2,4*	*3,5*	*3,4*	*3,3*
3.	Transferable deposits of credit institutions	*1,0*	*0,9*	*0,7*	*0,9*	*0,9*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,5*	*0,3*	*0,4*	*0,4*
3.2.	Correspondent accounts of non-resident credit institutions	*0,3*	*0,3*	*0,3*	*0,4*	*0,4*
4.	Loans, deposits and other funds received from other credit institutions	*10,7*	*10,9*	*8,5*	*9,0*	*9,4*
5.	Clients' funds[2]	*62,5*	*63,0*	*64,6*	*64,0*	*64,1*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*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*	*10,6*	*10,1*	*10,4*
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*	*22,9*	*23,1*	*23,3*
5.6.	Individual deposits	*30,2*	*30,5*	*30,2*	*29,9*	*29,5*
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*	*0,5*	*0,4*	*0,4*
9.	Other liabilities[1], total	*9,1*	*10,0*	*10,2*	*10,2*	*10,0*
	Of which:					
9.1.	Provisions	*7,0*	*8,1*	*8,4*	*8,3*	*8,3*
9.2.	Settlement accounts	*1,0*	*0,8*	*0,6*	*0,8*	*0,6*
9.3.	Accounts payable	*0,2*	*0,2*	*0,3*	*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*	*0,7*
	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	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**46 917,5**	**48 312,6**	**49 571,4**	**15 786,9**	**13 324,1**	**14 129,3**	**13 690,9**	**13 865,3**	**55 478,8**	**58 006,1**	**61 046,8**	**62 003,4**	**63 436,7**
of which															
- overdue claims	2 600,0	2 694,3	2 849,1	2 855,2	2 854,0	291,5	299,2	334,4	357,3	343,5	2 891,5	2 993,5	3 183,6	3 212,4	3 197,5
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**22 352,2**	**22 648,7**	**22 863,6**	**6 129,7**	**5 548,9**	**5 760,5**	**5 599,7**	**5 427,3**	**25 864,1**	**25 961,9**	**28 112,7**	**28 248,4**	**28 290,9**
of which															
- overdue claims	1 616,7	1 647,2	1 779,2	1 789,1	1 783,6	117,7	75,1	95,2	101,2	110,5	1 734,5	1 722,3	1 874,3	1 890,3	1 894,1
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	450,6	451,3	462,5	4,9	3,7	3,2	3,2	3,0	433,4	438,6	453,8	454,4	465,5
of which															
- overdue claims	73,5	66,3	58,6	58,2	57,5	0,4	0,4	0,4	0,4	0,4	73,9	66,7	59,0	58,5	57,9
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**732,9**	**765,1**	**810,2**	**3 563,6**	**3 425,2**	**4 045,0**	**3 972,3**	**3 976,1**	**4 270,5**	**4 230,6**	**4 778,0**	**4 737,4**	**4 786,3**
of which															
- overdue claims	51,0	90,8	138,6	136,0	137,0	106,6	129,2	161,1	178,7	154,4	157,6	220,0	299,7	314,6	291,4
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**7 964,5**	**8 780,4**	**9 366,2**	**3 384,6**	**2 249,2**	**2 203,0**	**2 011,0**	**2 129,3**	**9 901,6**	**11 697,3**	**10 167,4**	**10 791,4**	**11 495,5**
of which															
- overdue claims	103,9	141,3	147,6	147,7	147,8	7,5	4,6	0,5	0,6	0,5	111,5	145,9	148,2	148,4	148,4
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 578,9	5 302,4	5 840,3	2 202,6	1 784,1	1 363,0	1 219,4	1 333,7	7 124,3	8 069,9	5 941,9	6 521,8	7 174,0
of which															
- overdue claims	64,8	90,0	69,5	69,8	69,7	0,5	0,1	0,1	0,2	0,1	65,3	90,2	69,6	70,0	69,8
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 385,6	3 478,0	3 525,9	1 182,0	465,1	839,9	791,6	795,6	2 777,3	3 627,4	4 225,5	4 269,7	4 321,5
of which															
- overdue claims	39,2	51,3	78,1	78,0	78,1	7,0	4,5	0,4	0,4	0,4	46,2	55,7	78,5	78,4	78,5
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**125,7**	**133,5**	**133,3**	**1 769,0**	**1 538,0**	**1 293,5**	**1 280,2**	**1 496,4**	**1 967,2**	**1 734,7**	**1 419,2**	**1 413,7**	**1 629,7**
of which															
- overdue claims	17,7	0,6	0,3	0,3	0,3	12,2	55,3	45,5	46,0	47,7	30,0	55,9	45,9	46,3	48,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**610,2**	**617,9**	**678,9**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**610,3**	**618,0**	**679,0**
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**	**14 055,4**	**14 296,8**	**14 615,1**	**155,0**	**104,4**	**91,8**	**92,1**	**91,5**	**10 784,7**	**12 151,9**	**14 147,2**	**14 388,9**	**14 706,6**
of which															
- overdue claims	810,2	813,5	782,9	781,4	784,7	46,1	33,4	29,9	28,7	28,2	856,3	846,8	812,8	810,1	812,9
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**22,7**	**23,7**	**24,2**	**5,3**	**3,8**	**3,5**	**3,3**	**3,4**	**19,2**	**21,8**	**26,2**	**27,0**	**27,6**
of which															
- overdue claims	0,4	0,5	0,6	0,5	0,5	1,3	1,5	2,0	2,0	2,1	1,6	2,0	2,6	2,6	2,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 405,9	5 456,6	5 465,8
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	211,3	220,7	218,4	12,2	10,0	12,0	13,7	16,1	213,0	224,7	223,3	234,3	234,6
Credit institutions' portfolio of residents promissory notes	129,0	98,6	92,3	88,7	90,2	46,7	36,2	36,7	39,0	38,7	175,7	134,8	129,0	127,7	128,9
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.

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	1.10.18	1.11.18	1.12.18
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	69,3	***68,1***	***68,5***	***68,5***	***69,0***
Of which:					
- overdue claims	*5,2*	*5,2*	*5,2*	*5,2*	*5,0*
	3,6	*3,5*	*3,6*	*3,5*	*3,5*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***46,1***	***45,6***	***44,6***
	32,3	***30,5***	***31,6***	***31,2***	***30,8***
Of which:					
- overdue claims	*3,1*	*3,0*	*3,1*	*3,0*	*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*	*0,7*	*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***	***7,8***	***7,6***	***7,5***
	5,3	***5,0***	***5,4***	***5,2***	***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***	***16,7***	***17,4***	***18,1***
	12,4	***13,7***	***11,4***	***11,9***	***12,5***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,2*	*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*	*10,5*	*11,3*
	8,9	*9,5*	*6,7*	*7,2*	*7,8*
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*	*6,8*
	3,5	*4,3*	*4,7*	*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***	***2,3***	***2,3***	***2,6***
	2,5	***2,0***	***1,6***	***1,6***	***1,8***
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***1,9***	***1,6***	***1,0***	***1,0***	***1,1***
	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***	***23,2***	***23,2***	***23,2***
	13,5	***14,3***	***15,9***	***15,9***	***16,0***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,3*	*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*	*8,9*	*8,8*	*8,6*
	5,7	*6,0*	*6,1*	*6,0*	*5,9*
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		1.10.18		1.11.18		1.12.18	
	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***	**12 863,6**	***100,0***	**12 792,8**	***100,0***	**13 079,1**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 771,1	*76,0*	9 800,4	*76,6*	10 051,6	*76,9*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 092,5	*24,0*	2 992,4	*23,4*	3 027,5	*23,1*
Of which:										
Securities at fair value through profit or loss	1 789,6	*15,9*	2 040,2	*16,8*	2 163,7	*16,8*	2 088,3	*16,3*	2 059,0	*15,7*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 502,6	*11,7*	1 452,3	*11,4*	1 413,9	*10,8*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	661,1	*5,1*	636,0	*5,0*	645,1	*4,9*
Securities available for sale	5 104,0	*45,3*	6 040,7	*49,6*	6 169,0	*48,0*	6 115,9	*47,8*	6 403,8	*49,0*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 781,3	*37,2*	4 787,2	*37,4*	5 061,1	*38,7*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 387,8	*10,8*	1 328,7	*10,4*	1 342,7	*10,3*
Securities held-to-maturity	2 814,9	*25,0*	2 315,4	*19,0*	2 940,3	*22,9*	2 930,7	*22,9*	2 990,9	*22,9*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	1 910,4	*14,9*	1 916,8	*15,0*	1 965,2	*15,0*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	1 029,9	*8,0*	1 014,0	*7,9*	1 025,6	*7,8*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 545,0	*12,0*	1 612,2	*12,6*	1 579,6	*12,1*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 544,3	*12,0*	1 611,5	*12,6*	1 578,9	*12,1*
- 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		-218,3		-257,4		-263,6	
Provisions for losses on securities available for sale	48,5		300,1		340,0		341,0		342,4	
Provisions for losses on securities held-to-maturity	14,6		7,1		4,2		3,7		3,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		324,5		312,8		308,6	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.10.18		1.11.18		1.12.18	
	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*	10 836,3	*100,0*	10 691,8	*100,0*	11 009,7	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 840,6	*72,4*	7 797,4	*72,9*	8 081,0	*73,4*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	2 995,7	*27,6*	2 894,3	*27,1*	2 928,7	*26,6*
of which: revaluation	63,9	*0,7*	30,8	*0,3*	-187,8	*-1,7*	-213,7	*-2,0*	-222,8	*-2,0*
Debt securities at book value held (without revaluation)	9 301,8	*100,0*	9 916,7	*100,0*	11 024,1	*100,0*	10 905,4	*100,0*	11 232,5	*100,0*
of which:										
debt securities of the Russian Federation	3 360,7	*36,1*	3 554,3	*35,8*	2 700,9	*24,5*	2 906,3	*26,7*	3 033,2	*27,0*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 262,0	*20,5*	2 428,9	*22,3*	2 529,7	*22,5*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	438,9	*4,0*	477,5	*4,4*	503,5	*4,5*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 440,9	*13,1*	1 408,9	*12,9*	1 581,6	*14,1*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 440,9	*13,1*	1 408,9	*12,9*	1 581,6	*14,1*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	275,7	*3,0*	391,6	*3,9*	407,8	*3,7*	410,0	*3,8*	414,2	*3,7*
- in rubles	275,7	*3,0*	391,6	*3,9*	407,8	*3,7*	410,0	*3,8*	414,2	*3,7*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	421,7	*4,5*	427,2	*4,3*	346,6	*3,1*	344,0	*3,2*	342,3	*3,0*
- in rubles	402,1	*4,3*	415,2	*4,2*	333,6	*3,0*	331,9	*3,0*	325,4	*2,9*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	13,1	*0,1*	12,1	*0,1*	16,9	*0,2*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	1 989,2	*18,0*	1 973,3	*18,1*	2 002,5	*17,8*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 973,5	*17,9*	1 958,2	*18,0*	1 989,2	*17,7*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	15,7	*0,1*	15,1	*0,1*	13,2	*0,1*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	62,2	*0,6*	59,3	*0,5*	60,3	*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*	62,2	*0,6*	59,3	*0,5*	60,3	*0,5*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	67,8	*0,6*	58,1	*0,5*	58,8	*0,5*
- in rubles	4,7	*0,1*	23,0	*0,2*	12,3	*0,1*	11,9	*0,1*	12,1	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	55,5	*0,5*	46,2	*0,4*	46,6	*0,4*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 750,2	*15,9*	1 764,3	*16,2*	1 741,3	*15,5*
- in rubles	153,4	*1,6*	134,5	*1,4*	145,2	*1,3*	142,6	*1,3*	143,7	*1,3*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 604,9	*14,6*	1 621,7	*14,9*	1 597,6	*14,2*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	2 213,0	*20,1*	1 935,6	*17,7*	1 952,7	*17,4*
- in rubles	934,8	*10,0*	773,3	*7,8*	1 420,6	*12,9*	1 286,2	*11,8*	1 275,4	*11,4*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	792,4	*7,2*	649,3	*6,0*	677,3	*6,0*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	45,6	*0,4*	45,6	*0,4*	45,8	*0,4*
- in rubles	9,0	*0,1*	19,5	*0,2*	32,6	*0,3*	32,5	*0,3*	32,5	*0,3*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	13,1	*0,1*	13,1	*0,1*	13,3	*0,1*
Reference data:										
Provisions for losses on debt securities	45,9		276,3		306,9		307,7		308,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.10.18		1.11.18		1.12.18	
	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*	482,3	*100,0*	488,8	*100,0*	489,8	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	386,2	*80,1*	391,4	*80,1*	391,8	*80,0*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	96,1	*19,9*	97,4	*19,9*	98,1	*20,0*
of which: revaluation	20,0	*5,6*	-0,2	*0,0*	-30,5	*-6,3*	-43,8	*-9,0*	-40,8	*-8,3*
Shares held at book value (without revaluation)	337,5	*100,0*	479,8	*100,0*	512,8	*100,0*	532,6	*100,0*	530,6	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	54,5	*10,6*	64,8	*12,2*	63,9	*12,1*
- in rubles	2,4	*0,7*	10,3	*2,1*	54,5	*10,6*	63,3	*11,9*	63,1	*11,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	1,4	*0,3*	0,8	*0,2*
other residents	160,1	*47,4*	223,1	*46,5*	185,7	*36,2*	203,1	*38,1*	198,8	*37,5*
- in rubles	160,1	*47,4*	223,1	*46,5*	185,7	*36,2*	203,1	*38,1*	198,8	*37,5*
- 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*	27,1	*5,3*	27,3	*5,1*	27,4	*5,2*
- 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*	27,1	*5,3*	27,3	*5,1*	27,4	*5,2*
other non-residents	44,9	*13,3*	48,3	*10,1*	49,2	*9,6*	48,9	*9,2*	49,7	*9,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*
- in foreign currency	44,9	*13,3*	48,2	*10,1*	49,2	*9,6*	48,8	*9,2*	49,7	*9,4*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	16,0	*3,1*	8,1	*1,5*	8,2	*1,6*
- in rubles	18,5	*5,5*	1,8	*0,4*	15,9	*3,1*	8,0	*1,5*	8,1	*1,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,1	*0,0*
Shares valued at cost[1]	109,7	*32,5*	181,8	*37,9*	180,2	*35,1*	180,5	*33,9*	182,4	*34,4*
- in rubles	69,5	*20,6*	158,1	*32,9*	160,4	*31,3*	160,7	*30,2*	162,5	*30,6*
- in foreign currency	40,2	*11,9*	23,8	*5,0*	19,8	*3,9*	19,7	*3,7*	20,0	*3,8*
Reference data:										
Provisions for losses on shares	26,9		61,4		82,4		82,2		82,7	

[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	1.10.18	1.11.18	1.12.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	94,2	90,6	92,1
of which promissory notes, not paid when due	12,9	13,2	13,2	10,7	10,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	36,7	39,0	38,7
of which promissory notes, not paid when due	0,01	0,00	0,00	0,00	0,00
Total	**178,0**	**136,7**	**130,8**	**129,6**	**130,7**

Table 22

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

	1.01.17		1.01.18		1.10.18		1.11.18		1.12.18	
	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***	**130,8**	***100,0***	**129,6**	***100,0***	**130,7**	***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*	75,8	*58,0*	77,5	*59,8*	78,9	*60,4*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	53,2	*40,6*	50,2	*38,7*	50,0	*38,2*
- 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		27,4		25,0		25,1	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Land temporarily out of use in operating activities	9,5	7,5	4,9	4,9	4,4
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,8	3,7	4,2
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	104,4	104,0	103,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	14,7	14,6	14,6
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,5	2,5
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	5,9	5,7	5,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	64,5	64,4	63,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	46,4	45,7	48,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	8,2	9,1	10,9
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 611-P, dated October 23, 2017, "On the Loss Provisioning Procedure for Credit Institutions"	75,4	26,8	22,0	21,8	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	1.10.18	1.11.18	1.12.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	30 446,7	30 732,9	31 630,5
	- in rubles	15 467,4	18 174,5	20 248,6	20 674,0	21 376,0
	- in foreign currency	10 167,6	9 372,7	10 198,1	10 058,9	10 254,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 440,5	9 160,8	9 574,6
	- in rubles	6 686,4	6 925,2	6 909,7	6 829,7	7 188,6
	- in foreign currency	2 077,2	2 178,4	2 530,8	2 331,1	2 385,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	449,3	453,3	464,5
	- in rubles	255,9	347,1	431,3	434,9	444,0
	- in foreign currency	11,7	13,7	18,0	18,4	20,5
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	1,0	0,7	0,3
1.3.	Float	436,1	518,8	627,2	600,9	645,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	20 357,5	20 949,4	21 386,9
	- in rubles	8 529,4	10 952,8	12 934,3	13 469,7	13 754,6
	- in foreign currency	7 855,7	6 947,6	7 423,2	7 479,7	7 632,3
	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	3 827,4	4 303,5	4 260,6
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	13,4	13,3	14,0
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	20,5	21,0	23,7
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	3 805,7	3 569,6	4 299,8
	- in rubles	2 503,9	3 040,4	3 220,2	3 053,1	3 692,6
	- in foreign currency	903,0	398,3	585,5	516,5	607,2
	with maturity from 31 days to 1 year	4 650,2	6 670,0	8 715,0	9 484,5	9 163,2
	- in rubles	3 584,3	5 629,1	7 574,1	8 246,1	7 915,6
	- in foreign currency	1 065,9	1 040,9	1 140,9	1 238,4	1 247,6
	with maturity in excess of 1 year	8 328,1	7 791,8	7 836,8	7 895,3	7 923,9
	- in rubles	2 441,3	2 283,3	2 139,9	2 170,5	2 146,3
	- in foreign currency	5 886,8	5 508,4	5 696,9	5 724,8	5 777,6
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 915,5	2 855,8	2 847,0
- in rubles		279,7	294,7	316,1	335,4	310,5
- in foreign currency		3 648,0	2 800,0	2 599,4	2 520,4	2 536,5
of which:						
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	595,2	595,1	611,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	164,2	183,5	169,4
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 132,2	2 054,8	2 037,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,7

[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	1.10.18	1.11.18	1.12.18
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 942,1**	**1 887,8**	**1 896,5**
including:					
bonds:	1 092,9	1 211,4	1 274,1	1 259,2	1 275,4
of which					
with maturities less than one year	1,0	37,0	28,7	28,7	14,4
with maturities in excess of one year	1 066,7	1 149,5	1 205,6	1 204,6	1 239,0
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	236,5	198,7	174,3
of which					
with maturities less than one year	223,4	216,1	87,5	68,7	53,0
with maturities in excess of one year	238,2	149,7	123,6	110,7	104,0
promissory notes and banker's acceptances	440,6	428,1	431,5	429,7	446,7
of which					
with maturities less than one year	192,0	165,1	185,9	186,6	191,4
with maturities in excess of one year	222,6	234,9	216,0	217,1	225,5

[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	1.12.18
1	Individual deposits	24 200,3	25 987,4	26 991,7	26 934,4	27 156,1
	- of which savings certificates	485,5	387,8	363,0	236,5	174,3
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	6 041,9
	- in rubles	3 563,6	4 353,3	4 849,1	4 787,4	4 716,5
	- in foreign currency	860,8	1 108,5	1 275,7	1 366,4	1 325,4
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 038,0	9 949,9	10 258,0
	- in rubles	7 553,3	8 952,5	9 047,3	8 911,3	8 815,7
	- in foreign currency	958,2	873,1	990,8	1 038,6	1 442,2
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 828,9	10 830,8	10 856,2
	- in rubles	7 359,8	7 336,8	7 609,6	7 562,3	7 835,8
	- in foreign currency	3 904,7	3 363,2	3 219,2	3 268,5	3 020,4
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	424,5	436,6	435,6

Table 27

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

(billion rubles)

	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**7 547,4**	**8 169,2**	**8 623,6**
- in rubles	5 376,5	6 576,5	5 248,0	5 897,1	6 344,1
- in foreign currency	3 182,6	2 688,7	2 299,4	2 272,1	2 279,5
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	6 314,1	6 959,5	7 524,4
- in rubles	5 105,2	6 379,2	4 925,6	5 667,1	6 141,8
- in foreign currency	2 158,1	1 907,7	1 388,5	1 292,4	1 382,5
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	1 233,3	1 209,7	1 099,2
- in rubles	271,3	197,3	322,4	230,0	202,3
- in foreign currency	1 024,5	781,0	910,9	979,7	896,9
of which					
overdue debt	0,1	0,0	0,1	0,1	0,2
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,1	0,1	0,2

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.12.18

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	36 168	*100,0*	61 701 974	*67,1*
No budgetary funds	443	0	*0,0*	30 271 724	*32,9*
Data not available	11	0	*0,0*	0	*0,0*
Total	**490**	**36 168**	***100,0***	**91 973 698**	***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		1.10.18		1.11.18		1.12.18	
		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***	**3 431,7**	***3,9***	**3 360,4**	***3,7***	**3 359,8**	***3,7***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	*4,9*	3 066,5	*3,6*	2 891,7	*3,2*	2 833,4	*3,1*	2 819,0	*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*	2 296,5	*2,6*	2 238,3	*2,5*	2 207,5	*2,4*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	436,6	*0,5*	428,6	*0,5*	435,6	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	*0,3*	299,8	*0,4*	257,7	*0,3*	253,7	*0,3*	270,3	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	103,4	*0,1*	98,4	*0,1*	105,3	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**301,9**	***0,3***	**341,7**	***0,4***	**338,1**	***0,4***
3.	**Loans, deposits and other funds raised from credit institutions**	**1 295,8**	***1,6***	**978,3**	***1,1***	**1 233,3**	***1,4***	**1 209,7**	***1,3***	**1 099,2**	***1,2***
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***	**4 966,9**	***5,6***	**4 911,8**	***5,4***	**4 797,1**	***5,2***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	*0,3*	236,2	*0,3*	260,6	*0,3*	259,2	*0,3*	265,7	*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***	**6 225,8**	***7,0***	**6 180,5**	***6,8***	**6 446,0**	***7,0***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	348,1	*0,4*	363,5	*0,4*	342,0	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	*2,5*	1 734,7	*2,0*	1 419,2	*1,6*	1 413,7	*1,6*	1 629,7	*1,8*
1.2	Loans and other claims on legal entities	4 270,5	*5,3*	4 230,6	*5,0*	4 778,0	*5,4*	4 737,4	*5,2*	4 786,3	*5,2*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	26,2	*0,0*	27,0	*0,0*	27,6	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**1 008,3**	***1,1***	**1 151,3**	***1,3***	**1 206,2**	***1,3***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 958,4**	***2,2***	**1 959,7**	***2,2***	**1 939,3**	***2,1***
	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*	1 880,2	*2,1*	1 881,7	*2,1*	1 860,4	*2,0*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	46,8	*0,1*	62,8	*0,1*	76,3	*0,1*	76,2	*0,1*	77,2	*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***	**636,0**	***0,7***	**641,4**	***0,7***	**645,7**	***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***	**9 836,1**	***11,0***	**9 941,2**	***11,0***	**10 245,0**	***11,1***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	14,9	*0,0*	16,9	*0,0*	17,9	*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	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Total	929 662,4	789 661,2	1 068 176,1	1 182 516,4	1 279 484,1	623	561	501	488	479	343 434,3	305 950,3	255 347,6	275 909,9	298 984,8
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 447 582,8	1 593 274,9	1 782 999,7	445	421	362	355	356	332 167,4	297 328,1	241 412,2	263 863,2	286 693,4
Loss-making CIs	-362 205,4	-771 985,5	-379 406,7	-410 758,5	-503 515,6	178	140	139	133	123	11 266,8	8 622,1	13 935,4	12 046,7	12 291,4
CIs that have not provided their reporting	…	…	…	…	…	0	0	7	11	11	…	…	…	…	…
Total	**…**	**…**	**…**	**…**	**…**	**623**	**561**	**508**	**499**	**490**	**…**	**…**	**…**	**…**	**…**

[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 1.12.18

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	65 746 961 150	19 330 574 480	65 887 874 726	19 189 660 904
Belgorod Region	9 326 349	723 718	9 326 518	723 549
Bryansk Region	0	0	0	0
Vladimir Region	3 354 752	69 750	3 356 914	67 588
Voronezh Region	0	0	0	0
Ivanovo Region	15 403 553	636 230	15 515 859	523 924
Kaluga Region	51 675 643	926 172	51 681 986	919 829
Kostroma Region	870 497 236	338 819 584	994 099 809	215 217 011
Kursk Region	25 613 115	1 035 435	25 590 215	1 058 335
Lipetsk Region	19 916 530	214 941	19 920 785	210 686
Moscow Region	33 817 534	1 828 768	33 958 055	1 688 247
Orel Region	0	0	0	0
Ryazan Region	19 880 449	1 169 432	19 884 503	1 165 378
Smolensk Region	0	0	0	0
Tambov Region	2 861 418	25 147	2 865 123	21 442
Tver Region	2 055 095	333 544	2 055 849	332 790
Tula Region	1 795 740	45 276	1 797 104	43 912
Yaroslavl Region	9 140 169	282 391	9 186 931	235 629
City of Moscow	64 681 623 567	18 984 464 092	64 698 635 075	18 967 452 584
North-Western Federal District	1 978 104 355	398 106 241	2 095 865 819	280 344 777
Republic of Karelia	561 044	74 635	560 825	74 854
Komi Republic	7 016 285	637 091	7 076 159	577 217
Akhangelsk Region	0	0	0	0
Vologda Region	60 017 950	7 823 498	62 486 919	5 354 529
Kaliningrad Region	45 589 950	5 632 345	36 348 249	14 874 046
Leningrad Region	375 197	32 035	407 231	1
Murmansk Region	1 830 073	368 726	1 830 722	368 077
Novgorod Region	6 413 211	1 410 576	7 677 196	146 591
Pskov Region	3 459 895	20 489	3 464 612	15 772
St Petersburg	1 852 840 750	382 106 846	1 976 013 906	258 933 690
Southern Federal District	556 484 580	30 159 037	559 552 774	27 090 843
Republic of Adygeya	2 494 275	216 351	2 527 414	183 212
Republic of Kalmykia	0	0	0	0
Republic of Crimea	212 511 406	6 606 191	214 448 148	4 669 449
Krasnodar Territory	190 208 884	6 287 570	190 270 874	6 225 580
Astrakhan Region	8 395 523	9 686 383	8 479 780	9 602 126
Volgograd Region	3 797 866	108 451	3 855 113	51 204
Rostov Region	134 095 716	6 550 582	134 993 940	5 652 358
City of Sevastopol	4 980 910	703 509	4 977 505	706 914
North-Caucasian Federal District	20 684 482	601 993	20 912 519	373 956
Republik of Daghestan	1 932 098	25 651	1 954 346	3 403
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 661 666	163 160	4 686 131	138 695

Karachai-Cherkess Republic	3 737 899	144 170	3 866 217	15 852
Republic of North Ossetia - Alania	974 685	41 926	995 917	20 694
Chechen Republic	0	0	0	0
Stavropol Territory	9 378 134	227 086	9 409 908	195 312
Volga Federal District	1 688 165 960	226 284 939	1 800 076 582	114 374 317
Republic of Bashkortostan	96 201 610	1 641 484	96 097 144	1 745 950
Republic of Marii El	3 741 758	127 620	3 752 751	116 627
Republic of Mordovia	24 948 366	185 216	24 975 240	158 342
Republic of Tatarstan	766 849 389	101 528 222	777 197 005	91 180 606
Udmurt Republic	50 094 287	1 089 994	49 956 061	1 228 220
Chuvash Republic	10 618 872	715 909	10 946 879	387 902
Perm Territory	29 252 277	2 175 133	29 554 799	1 872 611
Kirov Region	38 986 348	2 401 560	40 540 376	847 532
Nizhny Novgogrod Region	86 325 713	7 024 288	88 593 911	4 756 090
Orenburg Region	43 899 251	1 927 833	43 862 222	1 964 862
Penza Region	5 943 994	84 442	5 943 740	84 696
Samara Region	479 067 351	105 322 569	575 787 147	8 602 773
Saratov Region	46 567 116	1 968 598	47 153 187	1 382 527
Ulyanovsk Region	5 669 628	92 071	5 716 120	45 579
Ural Federal District	1 031 668 769	124 189 706	1 060 899 790	94 958 685
Kurgan Region	3 765 603	75 440	3 802 394	38 649
Sverdlovsk Region	510 925 994	95 247 580	539 272 396	66 901 178
Tyumen Region	366 790 520	15 784 130	367 209 307	15 365 343
Chelyabinsk Region	150 186 652	13 082 556	150 615 693	12 653 515
Siberian Federal District	186 264 881	22 178 108	187 690 971	20 752 018
Republic of Altai	1 284 904	256 659	1 290 039	251 524
Republic of Tuva	840 459	3 241	843 142	558
Republic of Khakassia	9 305 665	81 014	9 323 071	63 608
Altai Territory	11 252 890	162 424	11 255 027	160 287
Krasnoyarsk Territory	5 788 865	370 221	5 791 011	368 075
Irkutsk Region	17 759 220	2 459 594	17 273 503	2 945 311
Kemerovo Region	18 525 718	502 626	18 587 141	441 203
Novosibirsk Region	102 978 972	16 959 586	104 711 798	15 226 760
Omsk Region	10 434 624	1 198 830	10 519 313	1 114 141
Tomsk Region	8 093 564	183 913	8 096 926	180 551
Far Eastern Federal District	555 051 578	78 217 880	586 896 421	46 373 037
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	29 350 045	878 051	29 703 031	525 065
Zabaykal Territory	0	0	0	0
Kamchatka Territory	8 685 725	1 292 113	8 962 858	1 014 980
Primorskiy Territory	125 907 865	26 431 970	138 239 039	14 100 796
Khabarovsk Territory	0	0	0	0
Amur Region	384 319 826	46 534 457	403 120 849	27 733 434
Magadan Region	0	0	0	0
Sakhalin Region	6 788 117	3 081 289	6 870 644	2 998 762
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	71 763 385 755	20 210 312 384	72 199 769 602	19 773 928 537

[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 1.12.18

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	9 710 170 895	2 837 767 739	404 389 452	1 534 985 195	69 865 750	38 348 674
Belgorod Region	1 567 122	339 898	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	68 085	71 286	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	576 163	394 960	15 958	0	0	0
Kaluga Region	6 922 372	914 893	123 741	0	0	0
Kostroma Region	399 959 351	5 015 226	530 242	8 494 698	0	0
Kursk Region	3 038 637	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 789 966	1 804 660	493 887	0	439 443	0
Orel Region	0	0	0	0	0	0
Ryazan Region	772 663	305 939	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	13 926	0	0	0
Yaroslavl Region	162 598	164 399	0	0	0	0
City of Moscow	9 295 313 938	2 828 756 478	403 211 697	1 526 180 740	69 426 307	38 348 674
North-Western Federal District	504 564 746	61 750 295	22 540 883	23 095 846	7 771 954	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	814 733	621 262	184 187	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	6 206 608	2 181 218	72 245	0	0	0
Kaliningrad Region	12 043 196	764 780	8 520	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	796 277	383 211	370 002	0	0	0
Pskov Region	37 127	0	0	0	0	0
St Petersburg	484 666 805	57 799 824	21 905 929	23 095 846	7 771 954	0
Southern Federal District	58 754 581	16 129 021	54 033	706 109	8 778 965	320 837
Republic of Adygeya	190 214	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	28 533 631	5 759 558	349	289 750	680 991	0
Krasnodar Territory	27 565 737	9 006 603	25 925	376 189	8 097 974	320 837
Astrakhan Region	2 046 385	1 254 578	4 032	0	0	0
Volgograd Region	73 986	5 555	18 600	0	0	0
Rostov Region	344 628	102 727	4 538	19 971	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	798 984	152 980	0	0	34 305	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	34 305	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	798 984	152 980	0	0	0	0
Volga Federal District	228 122 188	45 142 200	47 504 511	4 899 885	3 209 353	0

Republic of Bashkortostan	15 770 057	2 022 860	239 505	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	345 194	195 772	15 250	0	156 561	0
Republic of Tatarstan	134 439 650	25 616 063	43 368 087	979 473	1 929 888	0
Udmurt Republic	9 149 471	912 546	0	0	53 807	0
Chuvash Republic	99 558	22 691	35 873	0	10 000	0
Perm Territory	4 096 121	3 335 862	619 531	240 000	3 280	0
Kirov Region	12 824 671	902 551	6 464	0	14 880	0
Nizhny Novgogrod Region	14 485 382	2 021 226	212 156	0	87 778	0
Orenburg Region	11 245 157	1 932 786	39 206	35 246	147 104	0
Penza Region	336 136	338 750	4	0	0	0
Samara Region	17 688 814	3 819 117	2 953 807	3 542 100	595 432	0
Saratov Region	7 641 977	4 021 976	14 628	103 000	210 623	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	377 914 634	33 934 102	7 572 334	11 464 879	34 580	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	141 533 421	22 931 336	7 024 940	11 464 879	34 580	0
Tyumen Region	186 141 083	3 221 054	516 274	0	0	0
Chelyabinsk Region	50 240 130	7 781 712	31 120	0	0	0
Siberian Federal District	19 439 016	5 027 639	65 304	0	70 051	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	118 706	122 003	0	0	0	0
Altai Territory	303 537	152 602	4 005	0	0	0
Krasnoyarsk Territory	37 771	37 491	0	0	0	0
Irkutsk Region	60 044	3 157	21 950	0	18 246	0
Kemerovo Region	2 647 411	771 336	37 548	0	929	0
Novosibirsk Region	14 890 876	3 913 683	141	0	0	0
Omsk Region	1 379 457	27 367	125	0	50 876	0
Tomsk Region	1 214	0	1 535	0	0	0
Far Eastern Federal District	109 921 133	33 285 624	7 697 519	4 422 559	2 307 048	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	158 890	77 337	342 311	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	463 716	274 653	8 770	0	0	0
Primorskiy Territory	22 960 216	5 042 232	35 133	994 021	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	86 338 311	27 891 402	7 311 305	3 428 538	2 307 048	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	11 009 686 177	3 033 189 600	489 824 036	1 579 574 473	92 072 006	38 669 511

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.12.18

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	45 932 100 781	22 027 448 208	5 407 542 626	13 672 071 377
Belgorod Region	4 881 768	4 165 363	844	276 486
Bryansk Region	0	0	0	0
Vladimir Region	2 413 638	1 000 789	326 499	1 086 350
Voronezh Region	0	0	0	0
Ivanovo Region	8 591 580	5 725 460	26 752	2 125 807
Kaluga Region	40 244 782	22 607 997	13 375 013	4 128 294
Kostroma Region	587 738 052	118 972 312	221 217 211	199 676 530
Kursk Region	17 476 775	12 846 965	2 100 000	1 901 726
Lipetsk Region	16 989 814	6 412 357	6 000 000	3 125 172
Moscow Region	21 691 558	6 304 297	9 092 622	1 188 981
Orel Region	0	0	0	0
Ryazan Region	10 724 051	7 271 662	1 353 699	1 786 747
Smolensk Region	0	0	0	0
Tambov Region	1 507 498	1 333 732	2 813	169 515
Tver Region	712 912	521 142	130 000	61 770
Tula Region	1 526 749	991 502	390 000	114 247
Yaroslavl Region	4 951 103	4 099 418	6 998	545 183
City of Moscow	45 212 650 501	21 835 195 212	5 153 520 175	13 455 884 569
North-Western Federal District	1 179 640 898	695 690 908	258 248 487	140 266 099
Republic of Karelia	163 827	6 898	56 000	100 929
Komi Republic	2 111 457	1 657 623	41 822	292 012
Akhangelsk Region	0	0	0	0
Vologda Region	23 630 662	5 992 582	1 594 442	11 089 428
Kaliningrad Region	7 802 717	6 029 809	15 986	1 756 922
Leningrad Region	124 296	105 359	0	18 937
Murmansk Region	682 908	360 183	125 000	197 725
Novgorod Region	1 875 941	807 041	350 113	718 617
Pskov Region	971 459	868 744	0	102 715
St Petersburg	1 142 277 631	679 862 669	256 065 124	125 988 814
Southern Federal District	368 199 046	228 871 644	21 854 995	112 920 672
Republic of Adygeya	1 455 662	1 240 630	528	214 504
Republic of Kalmykia	0	0	0	0
Republic of Crimea	138 205 916	102 463 918	5 000 000	29 036 150
Krasnodar Territory	123 303 598	79 403 605	16 577 812	24 643 129
Astrakhan Region	1 295 630	377 331	128 148	753 571
Volgograd Region	2 929 865	1 630 599	135 668	1 163 598
Rostov Region	99 127 171	42 015 130	9 339	56 972 447
City of Sevastopol	1 881 204	1 740 431	3 500	137 273
North-Caucasian Federal District	10 420 818	7 297 720	1 372 870	1 693 714
Republik of Daghestan	698 026	482 730	1 360	213 936
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 492 191	2 002 009	236 917	246 451
Karachai-Cherkess Republic	2 317 653	1 120 506	626 500	570 647
Republic of North Ossetia - Alania	602 727	387 501	0	215 226
Chechen Republic	0	0	0	0
Stavropol Territory	4 310 221	3 304 974	508 093	447 454
Volga Federal District	1 133 810 034	383 038 992	180 648 614	286 885 139
Republic of Bashkortostan	36 064 281	22 097 682	5 866 453	6 579 413
Republic of Marii El	1 609 037	678 477	305 892	47 883
Republic of Mordovia	13 689 454	8 737 115	114 446	3 829 716
Republic of Tatarstan	464 019 151	194 248 860	148 733 176	81 190 600
Udmurt Republic	29 892 929	4 675 755	191 500	23 658 659
Chuvash Republic	6 709 437	3 406 093	101 538	3 192 622
Perm Territory	18 013 660	8 731 041	783 041	8 130 757
Kirov Region	21 605 100	13 123 472	776 645	7 015 405
Nizhny Novgogrod Region	52 981 656	35 207 591	4 250 194	6 230 371
Orenburg Region	26 725 151	11 645 413	1 321 599	12 843 194
Penza Region	3 915 220	2 631 200	19 945	899 289
Samara Region	430 294 973	55 434 772	16 624 048	130 225 481
Saratov Region	23 997 384	19 104 987	1 554 469	2 072 350
Ulyanovsk Region	4 292 601	3 316 534	5 668	969 399
Ural Federal District	495 634 499	155 686 636	82 266 654	191 112 896
Kurgan Region	2 117 317	1 949 948	4 186	121 065
Sverdlovsk Region	271 431 814	73 920 945	68 101 939	79 686 873
Tyumen Region	145 616 584	41 198 055	10 725 426	82 247 604
Chelyabinsk Region	76 468 784	38 617 688	3 435 103	29 057 354
Siberian Federal District	100 456 375	51 568 725	4 000 783	40 432 207
Republic of Altai	528 401	414 321	1 749	25 904
Republic of Tuva	90 894	59 565	3 499	27 830
Republic of Khakassia	5 444 737	2 969 184	9 587	2 326 476
Altai Territory	7 279 191	5 052 070	724 246	1 411 686
Krasnoyarsk Territory	2 302 278	837 465	156 669	1 249 596
Irkutsk Region	11 430 096	6 904 391	5 968	4 233 140
Kemerovo Region	7 380 271	3 865 584	489 199	2 993 518
Novosibirsk Region	52 922 497	24 373 177	2 586 594	22 563 727
Omsk Region	7 084 329	3 397 580	21 523	3 420 195
Tomsk Region	5 993 681	3 695 388	1 749	2 180 135
Far Eastern Federal District	351 090 511	124 236 664	17 693 405	193 942 316
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	20 308 623	12 001 379	1 000 000	6 948 068
Zabaykal Territory	0	0	0	0
Kamchatka Territory	5 644 074	3 701 494	1 214 018	644 167
Primorskiy Territory	95 140 853	57 238 928	4 897 494	24 921 117
Khabarovsk Territory	0	0	0	0
Amur Region	228 476 599	50 370 155	10 424 895	160 998 397
Magadan Region	0	0	0	0
Sakhalin Region	1 520 362	924 708	156 998	430 567
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	49 571 352 962	23 673 839 497	5 973 628 434	14 639 324 420

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.12.18

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	13 483 208 286	9 218 906 444	2 753 339 979	87 842 161
Belgorod Region	33 218	33 151	67	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 983	8 386	597	0
Kaluga Region	86 624	0	86 624	0
Kostroma Region	62 017 187	28 378 813	15 354 977	4 173 621
Kursk Region	553 164	153 359	399 805	0
Lipetsk Region	0	0	0	0
Moscow Region	674 999	122 662	7 823	544 514
Orel Region	0	0	0	0
Ryazan Region	11 559	0	11 559	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 663	0	6 663	0
Yaroslavl Region	117 827	101 366	0	0
City of Moscow	13 419 698 062	9 190 108 707	2 737 471 864	83 124 026
North-Western Federal District	194 769 268	119 715 789	40 112 243	4 673 479
Republic of Karelia	0	0	0	0
Komi Republic	11 490	11 490	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	2 281 415	336 905	1 907 603	1 776
Kaliningrad Region	219 901	69 018	0	150 883
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	22 874	0	22 874	0
Pskov Region	0	0	0	0
St Petersburg	192 233 588	119 298 376	38 181 766	4 520 820
Southern Federal District	3 157 544	2 502 173	190 584	464 787
Republic of Adygeya	21 893	0	0	21 893
Republic of Kalmykia	0	0	0	0
Republic of Crimea	588 920	252 870	13 545	322 505
Krasnodar Territory	8 884	0	6 451	2 433
Astrakhan Region	5 004	0	5 004	0
Volgograd Region	42 190	0	33 317	8 873
Rostov Region	2 443 632	2 205 341	130 343	107 948
City of Sevastopol	47 021	43 962	1 924	1 135
North-Caucasian Federal District	21 026	0	17 026	4 000
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	5 293	0	1 293	4 000
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	116 558 423	20 428 796	18 961 263	465 777
Republic of Bashkortostan	642 431	639 112	1 685	1 634
Republic of Marii El	1 173	0	1 173	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	19 366 969	3 753 164	14 896 034	247 220
Udmurt Republic	32 446	0	31 751	695
Chuvash Republic	59 156	24 162	0	34 994
Perm Territory	621 031	564 392	56 639	0
Kirov Region	1 713	0	1 046	667
Nizhny Novgogrod Region	1 908 987	162 718	1 705 971	40 298
Orenburg Region	279 726	182 309	58 714	38 703
Penza Region	0	0	0	0
Samara Region	93 421 789	15 102 939	1 985 909	100 905
Saratov Region	222 404	0	222 341	63
Ulyanovsk Region	598	0	0	598
Ural Federal District	49 374 720	31 672 882	12 386 443	94 997
Kurgan Region	0	0	0	0
Sverdlovsk Region	37 417 656	28 530 962	3 578 767	87 529
Tyumen Region	9 818 235	2 750 630	7 060 137	7 468
Chelyabinsk Region	2 138 829	391 290	1 747 539	0
Siberian Federal District	6 307 288	2 492 829	3 751 486	62 970
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 082	1 082	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	199 606	156 651	42 955	0
Kemerovo Region	9 348	7 157	0	2 191
Novosibirsk Region	5 979 564	2 274 632	3 704 929	0
Omsk Region	114 086	53 307	0	60 779
Tomsk Region	3 261	0	3 261	0
Far Eastern Federal District	11 941 815	7 709 180	1 317 431	1 289 656
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	108 461	40 047	68 414	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	88 846	88 846	0	0
Primorskiy Territory	2 139 011	1 224 208	859 635	54 802
Khabarovsk Territory	0	0	0	0
Amur Region	9 598 167	6 356 079	382 052	1 234 854
Magadan Region	0	0	0	0
Sakhalin Region	7 330	0	7 330	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 865 338 370	9 403 428 093	2 830 076 455	94 897 827

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.12.18

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	1 719 381 912	257 532 523	43 955 512	47 752 179	711 834 133	28 703 554
Belgorod Region	146 271	0	0	0	1 290	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	42 139	0	0	0	37 696	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	93 469	0	0	0	68 509	0
Kaluga Region	506 408	0	12 952 092	0	588 172	0
Kostroma Region	5 157 573	100 281	20 287 517	0	19 314 527	176 362
Kursk Region	198 467	0	0	0	12 534	0
Lipetsk Region	1 787 312	0	0	0	182 088	0
Moscow Region	119 015	0	0	0	535 555	219
Orel Region	0	0	0	0	0	0
Ryazan Region	694 690	0	0	0	70 299	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	43 271	0	0	0	21 136	0
Tver Region	73 146	0	0	0	17 038	0
Tula Region	32 015	0	0	0	938	0
Yaroslavl Region	460 575	0	0	0	35 308	0
City of Moscow	1 710 027 561	257 432 242	10 715 903	47 752 179	690 949 043	28 526 973
North-Western Federal District	90 333 345	4 272 949	526 511	51 840	5 919 114	475 735
Republic of Karelia	4 593	0	0	0	33 078	0
Komi Republic	207 931	0	41 822	0	2 686	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	715 973	4 648	45 000	0	597 691	1 247
Kaliningrad Region	97 024	4 554	9 689	0	99 032	4
Leningrad Region	12 537	0	0	0	5 341	0
Murmansk Region	30 024	0	0	0	48 907	0
Novgorod Region	47 131	0	0	0	5 738	0
Pskov Region	153 234	0	0	0	8 160	0
St Petersburg	89 064 898	4 263 747	430 000	51 840	5 118 481	474 484
Southern Federal District	20 854 576	285 504	657 891	1 924	4 133 871	261 191
Republic of Adygeya	43 634	0	0	0	48 368	784
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 710 395	252 870	0	0	1 693 426	245 982
Krasnodar Territory	12 166 996	0	657 891	0	858 998	2 433
Astrakhan Region	32 262	0	0	0	42 297	0
Volgograd Region	424 206	0	0	0	16 225	42
Rostov Region	2 901 979	0	0	0	1 471 981	10 929
City of Sevastopol	575 104	32 634	0	1 924	2 576	1 021
North-Caucasian Federal District	423 041	0	507 000	15 733	211 557	4 000

Republik of Daghestan	36 760	0	0	0	54 176	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	180 405	0	0	0	32 526	0
Karachai-Cherkess Republic	93 602	0	0	0	47 379	4 000
Republic of North Ossetia - Alania	13 913	0	0	0	28 643	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	98 361	0	507 000	15 733	48 833	0
Volga Federal District	58 177 624	2 238 688	14 059 819	0	18 429 960	122 075
Republic of Bashkortostan	713 679	0	5 524 788	0	584 132	0
Republic of Marii El	121 376	0	130 000	0	914	0
Republic of Mordovia	268 958	0	0	0	47 868	0
Republic of Tatarstan	19 621 348	0	5 045 031	0	5 177 451	48 614
Udmurt Republic	299 183	0	0	0	1 547 280	0
Chuvash Republic	73 852	0	0	0	78 456	0
Perm Territory	724 477	514 416	0	0	427 558	0
Kirov Region	1 199 012	0	0	0	599 115	0
Nizhny Novgogrod Region	2 747 458	0	60 000	0	383 152	34 506
Orenburg Region	894 876	68 474	0	0	325 495	0
Penza Region	67 028	0	0	0	63 578	0
Samara Region	27 037 864	1 655 798	3 300 000	0	8 714 431	38 892
Saratov Region	4 196 356	0	0	0	389 738	63
Ulyanovsk Region	212 157	0	0	0	90 792	0
Ural Federal District	12 124 733	394 744	3 893 324	1 458	12 167 659	7 767
Kurgan Region	178 189	0	0	0	11 327	0
Sverdlovsk Region	5 341 091	0	3 734 522	0	9 892 402	2 365
Tyumen Region	1 718 344	394 744	0	0	1 661 196	5 402
Chelyabinsk Region	4 887 109	0	158 802	1 458	602 734	0
Siberian Federal District	2 781 785	0	244 868	341	1 617 222	0
Republic of Altai	41 377	0	0	0	825	0
Republic of Tuva	11 565	0	0	341	8 598	0
Republic of Khakassia	85 839	0	0	0	75 371	0
Altai Territory	262 180	0	234 868	0	37 898	0
Krasnoyarsk Territory	21 738	0	0	0	62 002	0
Irkutsk Region	206 067	0	0	0	278 914	0
Kemerovo Region	233 521	0	10 000	0	90 034	0
Novosibirsk Region	1 664 672	0	0	0	877 412	0
Omsk Region	220 329	0	0	0	132 004	0
Tomsk Region	34 497	0	0	0	54 164	0
Far Eastern Federal District	16 494 598	179 873	6 201 135	0	30 963 238	634 751
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	652 027	40 047	0	0	198 730	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	151 861	0	0	0	66 573	0
Primorskiy Territory	5 886 210	0	26 135	0	830 528	17 693
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	9 769 210	139 826	6 175 000	0	29 840 418	617 058
Magadan Region	0	0	0	0	0	0
Sakhalin Region	35 290	0	0	0	26 989	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 920 571 614	264 904 281	70 046 060	47 823 475	785 276 754	30 209 073

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.12.18

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	38 742 827 620	2 370 534	87 186	6 386 270 718	12 467 888 297	19 470 676 967
Belgorod Region	6 832 045	0	0	1 481 329	299 880	5 025 706
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 877 350	0	351	582 722	106 600	1 182 446
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 329 877	0	0	1 717 441	597 805	9 924 910
Kaluga Region	42 577 455	0	0	2 212 810	19 931 625	20 416 436
Kostroma Region	550 372 344	0	0	91 741 944	99 290 166	358 541 817
Kursk Region	17 359 781	0	0	3 240 031	864 778	13 231 115
Lipetsk Region	13 567 190	0	0	1 011 142	376 734	12 170 804
Moscow Region	21 181 930	0	0	3 455 971	3 356 971	14 160 283
Orel Region	0	0	0	0	0	0
Ryazan Region	14 385 114	0	0	3 730 689	137 717	10 403 166
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 119 821	0	0	570 800	18 070	1 515 990
Tver Region	1 012 628	0	0	685 311	14 000	306 372
Tula Region	1 196 498	0	0	263 777	4 828	927 061
Yaroslavl Region	3 318 743	0	0	1 616 667	419 210	1 201 397
City of Moscow	38 054 696 844	2 370 534	86 835	6 273 960 084	12 342 469 913	19 021 669 464
North-Western Federal District	1 438 855 896	41 721	254	438 588 921	618 628 406	363 770 927
Republic of Karelia	181 982	0	0	118 697	50 000	11 364
Komi Republic	5 377 251	0	0	1 485 468	1 144 908	2 673 052
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	54 363 709	0	0	15 741 636	12 650 026	25 859 070
Kaliningrad Region	28 824 068	0	0	1 492 755	21 263 729	6 038 802
Leningrad Region	34 742	0	0	33 924	818	0
Murmansk Region	1 322 054	0	0	921 244	2 900	391 407
Novgorod Region	5 519 131	0	254	1 906 430	256 537	3 285 332
Pskov Region	1 891 015	0	0	507 316	460 000	922 669
St Petersburg	1 341 341 944	41 721	0	416 381 451	582 799 488	324 589 231
Southern Federal District	406 542 998	124 389	157	72 080 669	69 368 360	261 684 411
Republic of Adygeya	1 677 061	0	0	426 957	105 474	1 144 451
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	139 573 345	6 262	0	31 992 961	24 918 676	81 399 823
Krasnodar Territory	150 584 472	14 003	157	16 435 093	38 566 471	94 984 462
Astrakhan Region	5 188 999	0	0	2 913 692	7 671	954 606
Volgograd Region	716 693	0	0	196 327	9 510	508 994
Rostov Region	104 598 141	104 124	0	18 663 941	5 410 568	80 298 704
City of Sevastopol	4 204 287	0	0	1 451 698	349 990	2 393 371
North-Caucasian Federal District	11 094 143	0	0	4 503 930	1 836 173	4 664 103
Republik of Daghestan	768 632	0	0	527 978	0	229 838
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 414 526	0	0	644 871	413	1 754 174
Karachai-Cherkess Republic	1 803 664	0	0	566 634	900 004	336 485

Republic of North Ossetia - Alania	283 378	0	0	69 652	44 500	169 226
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 823 943	0	0	2 694 795	891 256	2 174 380
Volga Federal District	914 237 143	2 648 588	0	147 678 738	300 019 475	460 892 019
Republic of Bashkortostan	40 098 045	7 395	0	1 748 353	9 909 514	28 419 157
Republic of Marii El	1 980 216	0	0	430 835	1 019	1 527 320
Republic of Mordovia	20 018 882	0	0	1 900 645	722 742	17 355 666
Republic of Tatarstan	558 808 083	2 589 455	0	104 902 858	251 139 658	198 384 175
Udmurt Republic	34 299 601	12 285	0	3 023 113	598 388	30 606 175
Chuvash Republic	8 599 931	0	0	2 021 840	937 567	5 622 920
Perm Territory	21 875 303	8 093	0	3 221 443	3 123 426	15 458 331
Kirov Region	30 498 752	1 813	0	5 323 350	2 474 176	22 516 795
Nizhny Novgogrod Region	63 464 938	16 753	0	10 418 512	6 213 001	46 444 843
Orenburg Region	29 931 760	12 794	0	3 176 026	3 138 500	23 591 687
Penza Region	4 534 426	0	0	1 224 954	565 172	2 736 111
Samara Region	58 108 599	0	0	6 529 575	11 823 852	39 414 415
Saratov Region	37 811 218	0	0	3 276 895	9 069 260	25 438 156
Ulyanovsk Region	4 207 389	0	0	480 339	303 200	3 376 268
Ural Federal District	774 085 242	98 936	0	77 170 045	260 929 912	430 352 366
Kurgan Region	2 105 680	0	0	600 663	121 515	1 376 980
Sverdlovsk Region	349 795 825	23 128	0	48 514 627	50 396 067	247 648 052
Tyumen Region	314 638 424	67 591	0	10 310 612	200 826 912	102 194 737
Chelyabinsk Region	107 545 313	8 217	0	17 744 143	9 585 418	79 132 597
Siberian Federal District	120 117 943	51 711	0	21 116 456	15 059 513	81 456 783
Republic of Altai	748 390	0	0	345 290	26 300	342 499
Republic of Tuva	135 108	0	0	29 669	42 000	63 439
Republic of Khakassia	7 147 764	0	0	1 361 101	745 020	4 967 289
Altai Territory	7 561 972	0	0	2 095 911	605 693	4 855 784
Krasnoyarsk Territory	4 895 052	0	0	1 296 386	41 364	3 450 176
Irkutsk Region	10 494 283	0	0	2 101 745	1 241 319	7 078 861
Kemerovo Region	13 412 037	0	0	1 351 422	3 010 015	8 991 588
Novosibirsk Region	61 629 030	51 711	0	10 497 419	8 431 509	40 574 757
Omsk Region	7 659 390	0	0	1 010 360	909 477	5 736 495
Tomsk Region	6 434 917	0	0	1 027 153	6 816	5 395 895
Far Eastern Federal District	358 539 794	25 833	224 748	41 210 188	20 840 008	294 590 091
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	22 031 106	16 229	0	4 161 992	1 992 055	15 728 323
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	5 806 534	0	0	1 496 220	96 276	4 184 064
Primorskiy Territory	100 380 188	2 749	0	21 207 029	10 974 985	67 019 374
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	225 864 721	0	224 748	12 397 254	7 191 459	205 852 488
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 457 245	6 855	0	1 947 693	585 233	1 805 842
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	42 766 300 779	5 361 712	312 345	7 188 619 665	13 754 570 144	21 368 087 667

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.12.18

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	15 736 201 640	30 734 949	18 345	2 280 995 940	7 466 042 470	5 583 274 768
Belgorod Region	723 447	0	0	13 277	0	710 170
Bryansk Region	0	0	0	0	0	0
Vladimir Region	67 534	0	0	18 729	0	48 805
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	522 840	0	0	47 024	0	475 804
Kaluga Region	912 587	0	0	22 744	0	889 843
Kostroma Region	65 435 895	0	0	28 595 004	4 267 493	29 146 216
Kursk Region	1 058 214	0	0	483 200	0	575 014
Lipetsk Region	210 559	0	0	6 201	0	204 358
Moscow Region	1 685 987	0	0	162 704	0	1 523 283
Orel Region	0	0	0	0	0	0
Ryazan Region	1 162 976	0	0	171 290	0	986 517
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 401	0	0	2 880	0	18 506
Tver Region	332 450	0	0	71 860	227 630	32 947
Tula Region	43 914	0	0	18 745	0	25 169
Yaroslavl Region	233 211	0	0	73 683	0	159 476
City of Moscow	15 663 790 625	30 734 949	18 345	2 251 308 599	7 461 547 347	5 548 478 660
North-Western Federal District	226 484 557	0	0	50 984 794	80 095 427	92 911 306
Republic of Karelia	74 844	0	0	74 462	0	365
Komi Republic	576 217	0	0	36 179	0	540 038
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	5 309 855	0	0	1 315 405	1 118 779	2 870 622
Kaliningrad Region	14 829 871	0	0	2 477 265	10 519 275	1 681 137
Leningrad Region	1	0	0	1	0	0
Murmansk Region	368 035	0	0	366 842	0	1 192
Novgorod Region	146 186	0	0	21 040	1 666	123 480
Pskov Region	15 357	0	0	14 900	0	457
St Petersburg	205 164 191	0	0	46 678 700	68 455 707	87 694 015
Southern Federal District	26 580 067	2 940	0	12 686 828	949 179	12 126 529
Republic of Adygeya	182 815	0	0	897	66 634	115 284
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 480 526	2 940	0	91 625	0	3 780 808
Krasnodar Territory	5 974 976	0	0	740 275	779 967	4 315 516
Astrakhan Region	9 602 102	0	0	9 462 388	0	134 817
Volgograd Region	51 204	0	0	7 307	0	43 897
Rostov Region	5 581 740	0	0	2 289 199	53 307	3 183 853
City of Sevastopol	706 704	0	0	95 137	49 271	552 354
North-Caucasian Federal District	366 987	0	0	185 756	0	176 961
Republik of Daghestan	3 398	0	0	2 289	0	1 109
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	138 684	0	0	132 905	0	5 779
Karachai-Cherkess Republic	15 847	0	0	1 183	0	14 664
Republic of North Ossetia - Alania	20 542	0	0	0	0	20 542
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	188 516	0	0	49 379	0	134 867
Volga Federal District	111 708 672	6	0	14 988 606	59 184 831	36 481 237

Republic of Bashkortostan	1 471 666	0	0	164 169	267 203	1 039 158
Republic of Marii El	29 397	0	0	16 314	0	7 702
Republic of Mordovia	158 212	0	0	11 224	0	145 234
Republic of Tatarstan	89 087 593	6	0	8 031 995	56 472 643	23 863 533
Udmurt Republic	1 223 112	0	0	130 610	1 281	1 091 214
Chuvash Republic	386 211	0	0	20 356	146 595	219 246
Perm Territory	1 870 870	0	0	180 606	46 578	1 643 686
Kirov Region	850 048	0	0	254 734	0	592 540
Nizhny Novgogrod Region	4 735 911	0	0	698 639	1 044 691	2 943 926
Orenburg Region	1 959 907	0	0	37 235	285 048	1 637 199
Penza Region	75 209	0	0	7 252	67 931	0
Samara Region	8 436 448	0	0	5 216 973	814 518	2 203 896
Saratov Region	1 378 472	0	0	185 904	38 343	1 080 882
Ulyanovsk Region	45 616	0	0	32 595	0	13 021
Ural Federal District	68 244 573	68 226	0	13 417 771	15 203 922	37 519 812
Kurgan Region	38 635	0	0	1 983	0	36 648
Sverdlovsk Region	40 830 840	0	0	3 623 978	14 148 640	22 498 637
Tyumen Region	15 232 967	68 226	0	4 987 805	391 873	8 607 098
Chelyabinsk Region	12 142 131	0	0	4 804 005	663 409	6 377 429
Siberian Federal District	9 570 855	0	0	2 666 381	1 019 938	4 373 704
Republic of Altai	251 163	0	0	242 294	0	8 869
Republic of Tuva	558	0	0	0	0	558
Republic of Khakassia	63 536	0	0	1 006	0	57 387
Altai Territory	159 916	0	0	42 366	0	106 872
Krasnoyarsk Territory	363 462	0	0	13 579	0	349 647
Irkutsk Region	2 820 173	0	0	236 195	33 317	1 555 396
Kemerovo Region	436 818	0	0	210 096	0	226 716
Novosibirsk Region	4 185 783	0	0	1 565 077	415 701	1 705 501
Omsk Region	1 109 167	0	0	278 240	564 030	266 897
Tomsk Region	180 279	0	0	77 528	6 890	95 861
Far Eastern Federal District	42 621 672	0	0	10 018 196	9 831 726	21 197 683
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	500 155	0	0	12 482	0	334 818
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	1 012 781	0	0	316 203	0	696 578
Primorskiy Territory	13 775 500	0	0	5 872 546	890 994	6 779 722
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	24 339 975	0	0	1 054 815	8 940 732	13 155 454
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 993 261	0	0	2 762 150	0	231 111
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 221 779 023	30 806 121	18 345	2 385 944 272	7 632 327 493	5 788 062 000

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.12.18

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 994 163 601	5 789 922 382	2 204 241 219
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	353 306 324	222 165 264	131 141 060
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	7 637 110 277	5 564 010 118	2 073 100 159
North-Western Federal District	307 425 750	261 810 567	45 615 183
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	6 684	0	6 684
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	307 419 066	261 810 567	45 608 499
Southern Federal District	16 502 923	16 291 637	211 286
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	12 695 922	12 695 922	0
Krasnodar Territory	2 401 001	2 189 715	211 286
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 400 000	1 400 000	0
City of Sevastopol	6 000	6 000	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	147 440 470	146 414 527	1 025 943
Republic of Bashkortostan	36 661 388	36 394 829	266 559
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	19 912 804	19 162 907	749 897
Udmurt Republic	5 750 000	5 750 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	59 493	59 493	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	3 022 298	3 022 298	0
Orenburg Region	0	0	0
Penza Region	9 487	0	9 487
Samara Region	81 750 000	81 750 000	0
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	122 746 920	97 681 993	25 064 927
Kurgan Region	0	0	0
Sverdlovsk Region	122 520 520	97 455 593	25 064 927
Tyumen Region	47 881	47 881	0
Chelyabinsk Region	178 519	178 519	0
Siberian Federal District	1 865 485	1 818 659	46 826
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	19 360	19 360	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 846 125	1 799 299	46 826
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	33 447 233	30 190 821	3 256 412
Republic of Buryatiya	0	0	0
Republic of Sakha (Yakutia)	140 991	140 991	0
Zabaykal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 065 499	1 065 499	0
Khabarovsk Territory	0	0	0
Amur Region	32 240 743	28 984 331	3 256 412
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 623 592 382	6 344 130 586	2 279 461 796

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,5	12,4	12,3
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	9,5	9,3	9,1
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*29,4*	*35,4*	*34,9*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,7*	*10,5*	*10,4*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,5*	*9,4*	*9,3*
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	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	202,4	197,7	201,3
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,0*	*4,1*	*4,0*	*4,1*	*4,1*
mining	*5,6*	*6,2*	*5,8*	*5,7*	*5,9*
manufacturing	*15,4*	*15,3*	*15,0*	*14,9*	*14,3*
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*	*3,8*	*3,7*
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,5*	*9,6*	*9,6*
transport and communication	*4,2*	*4,2*	*5,2*	*5,1*	*5,1*
other economic activities	*23,1*	*22,6*	*21,4*	*21,4*	*21,4*
individuals	*29,1*	*30,9*	*32,3*	*32,5*	*33,0*
of which					
mortgage loans	*12,1*	*13,2*	*14,0*	*14,0*	*14,3*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*61,3*	*65,0*	*62,9*
United Kingdom	*7,5*	*5,5*	*6,5*	*6,8*	*6,6*
USA	*3,2*	*1,7*	*2,1*	*2,2*	*2,4*
Germany	*0,3*	*0,2*	*2,2*	*2,4*	*2,3*
Austria	*1,1*	*0,7*	*1,1*	*0,9*	*1,6*
France	*1,4*	*1,2*	*0,5*	*1,2*	*1,1*
Italy	*2,0*	*2,2*	*2,1*	*2,1*	*3,9*
Cyprus	*5,3*	*5,9*	*7,2*	*6,5*	*6,0*
Netherlands	*0,5*	*0,7*	*2,0*	*0,2*	*1,0*
Other	*9,9*	*9,0*	*14,9*	*12,7*	*12,1*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*11,3*	*10,8*	*11,5*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*21,0*	*21,2*	*21,5*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	117,8	116,7	133,1
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	168,3	156,9	155,7
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	56,0	56,7	56,7
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*107,0*	*107,0*	*107,7*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*35,8*	*37,7*	*38,8*
of which					
Interest rate risk	*36,8*	*31,9*	*23,9*	*23,7*	*25,0*
Equity position risk	*3,0*	*3,6*	*3,3*	*3,3*	*3,5*
Foreign exchange risk	*3,2*	*4,6*	*5,2*	*5,2*	*4,1*
Commodity risk	*0,9*	*2,5*	*3,4*	*5,4*	*6,2*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	11,5	12,0	12,8
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	1068,2	1182,5	1279,5
as percent of the banking sector assets [6]	*1,2*	*1,0*	*1,2*	*1,4*	*1,5*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*11,1*	*12,2*	*13,2*
Return on assets [7]	*1,2*	*1,0*	*1,4*	*1,5*	*1,4*
Return on equity [7]	*10,3*	*8,3*	*12,4*	*13,3*	*12,4*

[1] Only balance sheet items are included.

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

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

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

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

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

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

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
1.12.18	490	10 172,3	35	4,0	161	76,9	190	543,1	42	671,8	16	590,2	7	485,4	5	733,8	6	7 631,7	28	-564,5
Reference data: own funds (capital) adequacy ratio as of 1.12.18, %	12,3		44,6		26,8		21,3		18,6		14,8		16,2		14,7		13,8		17,0	

[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		1.10.18		1.11.18		1.12.18	
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):	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 003,3**	***100,0***	**10 086,5**	***100,0***	**10 172,3**	***100,0***
of which:										
1. Tier 1 capital	6 586,7	*70,2*	6 622,7	*70,5*	7 613,5	*76,1*	7 580,1	*75,2*	7 513,0	*73,9*
of which:										
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	7 161,1	*71,6*	7 113,7	*70,5*	7 041,1	*69,2*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	452,5	*4,5*	466,4	*4,6*	472,0	*4,6*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 389,8	*23,9*	2 506,4	*24,9*	2 659,3	*26,1*
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	12,5	3	12,4	2	12,3	2
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,9	4	8,7	5	8,5	4
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	9,5	5	9,3	5	9,1	4

[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		1.10.18		1.11.18		1.12.18	
	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***	**12 868,2**	***128,6***	**13 003,4**	***128,9***	**13 158,4**	***129,4***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 649,6	*26,5*	2 645,9	*26,2*	2 654,7	*26,1*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 774,6	*17,7*	1 773,0	*17,6*	1 768,6	*17,4*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	5 905,8	*59,0*	6 019,3	*59,7*	6 136,6	*60,3*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 306,9	*23,1*	2 333,9	*23,1*	2 336,5	*23,0*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	167,9	*1,7*	166,5	*1,7*	166,7	*1,6*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	63,4	*0,6*	64,8	*0,6*	95,3	*0,9*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**2 864,9**	***28,6***	**2 916,9**	***28,9***	**2 986,0**	***29,4***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 757,6	*17,6*	1 805,2	*17,9*	1 891,9	*18,6*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	317,5	*3,2*	322,9	*3,2*	323,8	*3,2*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	24,0	*0,2*	24,9	*0,2*	23,6	*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*	244,0	*2,4*	243,7	*2,4*	246,8	*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*	335,0	*3,3*	341,7	*3,4*	318,2	*3,1*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	186,7	*1,9*	178,5	*1,8*	181,8	*1,8*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 003,3**	***100,0***	**10 086,5**	***100,0***	**10 172,3**	***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	1.10.18	1.11.18	1.12.18
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 364,4	1 246,9	841,9	902,6	994,6
3rd group of assets	43,4	35,7	247,3	41,3	38,2
4th group of assets	33 559,6	31 900,9	25 078,7	31 074,8	31 072,1
5th group of assets	332,4	198,3	37,3	36,9	37,0
The value of credit risk on balance sheet assets	35 299,7	33 381,9	26 205,2	32 055,6	32 141,9

Reference data:

	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
1st group of assets without risk weighting	8 586,9	10 337,8	10 974,1	11 091,2	10 941,9

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

Table 45

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

		1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	10 003,3	10 086,5	10 172,3
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	80 340,6	81 658,5	82 743,1
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	26 205,2	32 055,6	32 141,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	2 297,0	3 056,6	2 632,9	2 423,5	2 433,9
	- the amount of credit risk including buffers calculated according to IRB[2] approach in order to be included in capital adequacy ratios[3]	-	-	15 077,4	15 184,7	15 881,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	290,4	279,7	291,4
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 648,8	3 678,1	3 713,5
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	439,6	435,3	431,4
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 246,1	8 245,9	8 225,2
	- market risk	4 012,4	3 916,1	3 457,3	3 665,3	3 806,6
	- credit claims of clearing participants (code 8847)	75,4	137,8	131,1	142,1	144,0
	- higher-risk coefficient transactions	15 127,5	17 234,5	12 560,7	8 777,6	8 620,8
	- 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	-783,7	-861,8	-821,6
	- 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	1 838,1
	- 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	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	4 952,6	4 855,5	4 853,7
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	487,3	315,1	387,1	379,9	409,2
	- other	389,5	589,3	706,4	718,7	773,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,5	12,4	12,3

[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		1.10.18		1.11.18		1.12.18	
	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*	19	*4,0*	16	*3,8*	16	*4,2*
From 8% to 10%	13	*1,1*	9	*1,5*	7	*0,9*	10	*1,3*	9	*1,3*
From 10% to 12%	44	*19,1*	36	*21,5*	28	*18,8*	33	*20,1*	28	*19,9*
From 12% to 14%	70	*50,3*	64	*18,1*	56	*19,4*	45	*17,1*	46	*17,3*
14% and more	458	*25,1*	420	*52,1*	385	*53,3*	381	*53,7*	378	*53,4*
Banking sector, total	623	*100,0*	561	*100,0*	508	*100,0*	499	*100,0*	490	*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		1.10.18		1.11.18		1.12.18	
		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*	25 258,3	*42,7*	25 953,4	*43,2*	26 519,6	*43,2*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	23 881,7	*40,4*	23 927,3	*39,9*	24 556,0	*40,0*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	3 657,2	*6,2*	3 810,6	*6,3*	3 879,3	*6,3*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 861,0	*3,1*	1 864,0	*3,1*	1 859,9	*3,0*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 458,1	*7,5*	4 466,5	*7,4*	4 548,4	*7,4*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 610,0	*9,5*	5 652,1	*9,4*	5 728,4	*9,3*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	23 867,6	*54,7*	25 125,2	*57,2*	25 099,1	*56,3*	25 797,4	*57,0*	26 293,8	*56,9*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 131,4	*25,0*	10 973,8	*24,3*	11 330,4	*24,5*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	2 973,3	*6,7*	3 081,1	*6,8*	3 111,8	*6,7*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 786,3	*4,0*	1 777,2	*3,9*	1 771,9	*3,8*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 592,6	*8,1*	3 605,6	*8,0*	3 684,9	*8,0*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 722,1	*12,8*	5 717,4	*12,6*	5 810,3	*12,6*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	4 923,1	*11,0*	4 942,0	*10,9*	5 025,9	*10,9*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 525,9	*10,2*	4 563,5	*10,1*	4 640,4	*10,0*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*79,1*		*79,8*		*79,9*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*91,9*		*92,3*		*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.

Table 48

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

	1.01.17		1.01.18		1.10.18		1.11.18		1.12.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 980,4	*100,0*	12 431,5	*100,0*	14 533,7	*100,0*	14 786,6	*100,0*	15 170,5	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	597,2	*4,1*	598,7	*4,0*	654,5	*4,3*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	13 936,5	*95,9*	14 188,0	*96,0*	14 516,1	*95,7*
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*		*24,6*		*24,6*		*24,7*
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*		*7,5*		*7,4*		*7,2*
4. Claims grouped into portfolios of homogeneous claims - total	105,5	*100,0*	122,4	*100,0*	132,0	*100,0*	126,9	*100,0*	127,8	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	78,6	*59,5*	78,4	*61,8*	78,0	*61,0*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	53,4	*40,5*	48,5	*38,2*	49,8	*39,0*
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*		*48,9*		*50,7*		*50,5*

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.12.18[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	654 453,1	*100,0*	34 424,3	*100,0*	*5,3*
of which by quality categories					
1.1. Quality Category I	253,6	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	619 950,6	*94,7*	6 551,2	*19,0*	*1,1*
1.3. Quality Category III	3 689,2	*0,6*	293,2	*0,9*	*7,9*
1.4. Quality Category IV	3 486,7	*0,5*	1 032,7	*3,0*	*29,6*
1.5. Quality Category V	27 073,0	*4,1*	26 547,2	*77,1*	*98,1*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	654 453,1		34 424,3		*5,3*
4. Homogeneous claims grouped into portfolios - total	78 018,9	*100,0*	32 086,3	*100,0*	*41,1*
of which by quality categories					
4.1. Quality Category I	38 330,3	*49,1*	0,0	*0,0*	*0,0*
4.2. Quality Category II	3 296,2	*4,2*	46,0	*0,1*	*1,4*
4.3. Quality Category III	4493,0	*5,8*	521,2	*1,6*	*11,6*
4.4. Quality Category IV	561,3	*0,7*	244,6	*0,8*	*43,6*
4.5. Quality Category V	31338,1	*40,2*	31274,5	*97,5*	*99,8*
5. Claims for interest payments - total	5 042,7	*100,0*	1 816,0	*100,0*	*36,0*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 833,2	*36,4*	1 777,9	*97,9*	*97,0*

[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 1.12.18[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	14 516 051,6	*100,0*	1 053 533,7	*100,0*	*7,3*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 629 341,4	*11,2*	46 989,9	*4,5*	*2,9*
1.1.2. residental real estate (mortgage) loans, total	4 767 673,1	*32,8*	71 488,6	*6,8*	*1,5*
1.1.3. car loans, total	778 195,8	*5,4*	53 506,5	*5,1*	*6,9*
1.1.4. other consumer loans, total	7 321 827,8	*50,4*	879 853,9	*83,5*	*12,0*
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]	303 551,7	*2,1*	6 495,8	*0,6*	*2,1*
1.2.2. a portfolio of loans without overdue payments	12 982 602,2	*89,4*	227 005,8	*21,5*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	274 260,6	*1,9*	19 876,4	*1,9*	*7,2*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	88 701,2	*0,6*	24 598,4	*2,3*	*27,7*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	75 471,7	*0,5*	44 885,9	*4,3*	*59,5*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	119 029,0	*0,8*	99 224,4	*9,4*	*83,4*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	653 421,7	*4,5*	629 752,2	*59,8*	*96,4*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	225 582,9	*1,6*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	12 605 661,5	*86,8*	191 635,4	*18,2*	*1,5*
1.3.3. Quality category III	763 865,9	*5,3*	49 929,9	*4,7*	*6,5*
1.3.4. Quality category IV	84 500,3	*0,6*	32 508,3	*3,1*	*38,5*
1.3.5. Quality category V	836 440,9	*5,8*	779 460,1	*74,0*	*93,2*
2. Claims grouped into portfolios of homogeneous claims - total	49 802,9	*100,0*	32 436,4	*100,0*	*65,1*
of which by quality categories					
2.1. Quality category I	8 192,2	*16,4*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 296,2	*14,7*	193,1	*0,6*	*2,6*
2.3. Quality category III	1503,6	*3,0*	171,5	*0,5*	*11,4*
2.4. Quality category IV	674,0	*1,4*	330,2	*1,0*	*49,0*
2.5. Quality category V	32136,9	*64,5*	31741,7	*97,9*	*98,8*
3. Claims for interest payments - total	178 200,2	*100,0*	68 203,1	*100,0*	*38,3*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	72 161,9	*40,5*	64 798,2	*95,0*	*89,8*

[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 №590-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	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Substandard	*6,1*	*7,1*	*6,1*	*5,4*	*5,1*	*1,9*	*2,8*	*2,5*	*2,2*	*2,1*
Doubtful	*20,2*	*17,2*	*11,3*	*12,2*	*12,1*	*16,9*	*19,2*	*17,2*	*18,1*	*18,0*
Problem	*18,7*	*17,8*	*18,3*	*18,1*	*17,9*	*42,3*	*44,7*	*46,3*	*46,4*	*46,9*
Loss	*54,8*	*57,8*	*64,3*	*64,3*	*64,8*	*75,7*	*79,8*	*81,0*	*81,4*	*81,6*

[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	1.10.18	1.11.18	1.12.18
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3183,6**	**3212,4**	**3197,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2248,9	2273,3	2258,3
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*5,2*	*5,2*	*5,0*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2849,1	2855,2	2854,0
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*6,1*	*5,9*	*5,8*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	334,4	357,3	343,5
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,4*	*2,6*	*2,5*
- dollar equivalent, billion $	4,8	5,2	5,1	5,4	5,2
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2174,0	2205,0	2185,5
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,6*	*6,7*	*6,6*
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	815,4	812,6	815,5
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*5,8*	*5,6*	*5,5*

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	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
No overdue claims	55	55	45	45	44	*3,9*	*4,5*	*4,6*	*4,9*	*5,1*
Less than 5%	272	235	217	206	197	*68,0*	*70,6*	*71,3*	*71,0*	*71,0*
From 5 to 10%	131	100	87	93	101	*18,8*	*7,6*	*7,0*	*7,0*	*7,0*
From 10 to 15%	46	50	47	46	42	*2,0*	*10,0*	*5,5*	*5,9*	*5,8*
From 15 to 20%	24	30	23	21	20	*1,4*	*0,9*	*1,6*	*3,1*	*5,1*
From 20 to 60%	48	52	49	47	42	*4,6*	*5,3*	*9,6*	*7,7*	*5,5*
From 60 to 90%	6	4	4	5	8	*1,1*	*1,0*	*0,3*	*0,3*	*0,3*
90% and more	6	4	4	4	4	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	35	31	25	21	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	1.10.18	1.11.18	1.12.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 244,5	19 937,7	20 477,0
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*22,7*	*22,0*	*22,3*

Table 55

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

	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Volume of large loans, billion rubles	12 884,1	12 477,9	13 619,4	13 748,7	13 890,8
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	3 188,0	3 316,3	3 362,2
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 562,1	1 550,4	1 570,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	712,4	720,0	726,6
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 057,2	1 047,5	1 087,7
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	362,6	335,5	375,9
collateral of proprietory rights (claims), billion rubles	541,4	584,1	476,1	491,3	486,5

[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		1.10.18		1.11.18		1.12.18	
	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*	*35,8*	*100,0*	*37,7*	*100,0*	*38,8*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*23,9*	*66,7*	*23,7*	*63,0*	*25,0*	*64,5*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,3*	*9,4*	*3,3*	*8,8*	*3,5*	*9,0*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*5,2*	*14,4*	*5,2*	*13,9*	*4,1*	*10,5*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*3,4*	*9,5*	*5,4*	*14,4*	*6,2*	*16,0*
Reference data:										
Number of credit institutions[1]	452		401		358		341		329	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,1*		*98,4*		*94,7*		*94,3*		*94,1*	

[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	1.10.18	1.11.18	1.12.18
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,7*	*22,0*	*22,0*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*24,2*	*23,3*	*23,2*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*21,9*	*21,5*	*21,5*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*23,8*	*23,2*	*23,2*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,2*	*0,5*	*0,7*	*0,5*	*0,5*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*0,4*	*0,1*	*0,0*

Table 58

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

	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	20 180,7	19 902,2	20 210,3
Liabilities, bln rubles	21 241,0	18 579,1	19 521,5	19 492,1	19 773,9
Net balance sheet position, bln rubles	993,1	420,6	659,2	410,1	436,4
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*6,6*	*4,1*	*4,3*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	21 311,3	21 924,9	23 060,5
Liabilities, bln rubles	14 491,9	17 232,1	20 128,4	20 487,7	21 629,0
Net balance sheet position, bln rubles	1,3	1 066,8	1 182,9	1 437,2	1 431,5
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*11,8*	*14,3*	*14,1*

[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.

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*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
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*
1.12.18	343	-189,6	519,2	369,8	-40,2	329,6	6 592,9	*5,0*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.12.18

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	158	-43,6	*-0,8*	-351,4	307,8
long	307	248,7	*5,5*	-578,6	827,4
EUR					
short	146	-50,7	*-1,3*	242,4	-293,1
long	315	122,5	*1,9*	226,7	-104,2
GBP					
short	44	-7,3	*-0,4*	-3,6	-3,7
long	197	3,2	*0,0*	26,2	-23,0

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	1.10.18	1.11.18	1.12.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*43,8*	*43,4*	*43,3*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*19,9*	*20,1*	*19,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*35,5*	*35,1*	*34,9*

[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	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Less than 0	224	203	152	161	153	9,6	13,9	*10,0*	*10,0*	*10,0*
From 0 to 20	258	223	216	192	193	23,7	14,1	*14,3*	*13,6*	*12,3*
More than 20	141	135	133	135	133	66,8	72,0	*75,7*	*76,4*	*77,8*
Data not available	0	0	7	11	11	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	623	561	508	499	490	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	1.10.18	1.11.18	1.12.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*33,5*	*34,4*	*35,6*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*46,6*	*46,8*	*49,2*
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*	*20,7*	*18,5*	*20,6*

[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	1.10.18	1.11.18	1.12.18	1.01.17	1.01.18	1.10.18	1.11.18	1.12.18
Less than 0	429	409	343	339	331	12,3	25,4	*19,4*	*19,3*	*14,6*
From 0 to 20	98	82	81	84	73	20,8	19,3	*11,0*	*21,3*	*19,0*
More than 20	96	70	77	65	75	66,9	55,3	*69,7*	*59,3*	*66,5*
Data not available	0	0	7	11	11	0	0	*0,0*	*0,0*	*0,0*
Total	623	561	508	499	490	100	100	*100,0*	*100,0*	*100,0*