THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
1.	Banking sector assets, total (billion rubles)	57 423,1	77 653,0	82 999,7	80 063,3	85 191,8	94 083,7
	as % of GDP	*78,5*	*98,0*	*99,9*	*93,1*	*92,5*	*90,8*
2.	Banking sector own funds (capital) (billion rubles)	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3	10 269,3
	as % of GDP	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*	*9,9*
	as % of the banking sector assets	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*	*10,9*
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles)	32 456,3	40 865,5	43 985,2	40 938,6	42 366,2	48 273,2
	as % of GDP	*44,4*	*51,6*	*52,9*	*47,6*	*46,0*	*46,6*
	as % of the banking sector assets	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*	*51,3*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	9 957,1	11 329,5	10 684,3	10 803,9	12 173,7	14 901,4
	as % of GDP	13,6	14,3	12,9	12,6	13,2	14,4
	as % of the banking sector assets	17,3	14,6	12,9	13,5	14,3	15,8
	as % of income of the population	22,3	23,6	20,0	20,0	22,0	25,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	1 003,6	1 098,7	849,9	1 174,5	1 370,1	
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	
4.	Securities portfolio, total (billion rubles)	7 822,3	9 724,0	11 777,4	11 450,1	12 310,9	13 098,1
	as % of GDP	*10,7*	*12,3*	*14,2*	*13,3*	*13,4*	*12,6*
	as % of the banking sector assets	*13,6*	*12,5*	*14,2*	*14,3*	*14,5*	*13,9*
5.	Individual deposits (billion rubles)	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4	28 460,2
	as % of GDP	*23,2*	*23,4*	*27,9*	*28,1*	*28,2*	*27,5*
	as % of the banking sector liabilities[1]	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*	*30,2*
	as % of income of the population	*38,0*	*38,7*	*43,4*	*44,7*	*46,9*	*49,5*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2	28 006,0
	as % of GDP	*23,1*	*29,6*	*32,6*	*28,3*	*27,0*	*27,0*
	as % of the banking sector liabilities[2]	*29,4*	*30,2*	*32,6*	*30,4*	*29,2*	*29,8*

Reference data

Indicator (billion rubles)	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
Gross Domestic Product	73 133,9	79 199,7	83 101,1	86 010,2	92 089,3	103 626,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)	10 065,7	10 379,6	10 496,3	11 282,5	12 262,2	
Income of the population	44 650,4	47 920,6	53 525,9	54 117,7	55 368,2	57 520,9

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

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

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

Table 2

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

Date	Assets, total		Own funds (capital)[1]		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
							Total		Unsecured consumer loans[2]					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
1.08.17	0,6	1,6	1,7	8,4	0,3	-5,1	1,3	6,7	1,3	4,4	-0,1	6,0	0,5	-2,4
1.09.17	1,0	3,0	0,0	7,8	-0,3	-4,6	1,6	7,6	1,6	5,5	-0,3	6,1	-0,8	-1,8
1.10.17	0,2	3,2	-4,6	2,6	0,1	-3,2	1,3	8,7	0,9	6,5	-0,1	6,2	-1,4	-2,3
1.11.17	0,6	4,5	0,5	2,5	-0,1	-3,6	1,2	9,9	1,3	8,3	0,0	5,9	0,1	-0,9
1.12.17	1,5	4,5	-2,4	-1,0	0,5	-4,0	1,7	11,2	1,2	9,6	1,0	5,6	2,1	-0,6
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
1.03.18	-1,2	4,6	0,7	-0,9	-0,4	2,4	0,9	14,6	0,5	13,2	1,2	7,0	-2,4	0,3
1.04.18	0,7	5,5	4,6	2,9	1,5	4,8	1,6	15,7	1,5	13,9	1,1	8,7	1,1	3,9
1.05.18	3,4	9,0	0,8	2,3	2,7	6,2	1,8	16,6	1,5	14,7	2,6	10,2	1,3	6,6
1.06.18	-0,4	8,4	0,8	2,8	-0,5	5,7	2,0	18,1	2,3	15,6	-0,2	10,0	0,7	5,8
1.07.18	0,6	7,2	-4,1	-1,1	0,4	4,6	1,8	18,9	2,0	17,0	1,1	8,4	0,4	5,6
1.08.18	0,0	6,6	0,8	-2,0	0,6	4,9	2,0	19,7	2,3	18,1	0,3	8,9	-1,8	3,2
1.09.18	2,4	8,2	2,0	0,0	3,5	8,9	2,5	20,7	2,7	19,3	1,1	10,4	3,6	7,7
1.10.18	0,4	8,3	2,2	7,2	0,6	9,4	2,0	21,5	1,9	20,5	-1,6	8,8	0,1	9,3
1.11.18	1,7	9,5	0,8	7,6	0,3	9,8	1,7	22,1	2,1	21,4	0,5	9,3	-0,6	8,5
1.12.18	1,5	9,5	0,9	11,2	0,3	9,6	2,2	22,7	2,1	22,5	0,3	8,6	3,5	9,9
1.01.19	2,3	10,4	1,0	9,3	0,9	10,5	1,1	22,4	0,9	22,7	4,8	9,5	4,9	12,7
Reference data:														
Increase from the beginning of the current year	10,4		9,3		10,5		22,4		22,7		9,5		12,7	
Increase over the same period of the previous year	6,4		0,1		0,2		12,7		11,0		7,4		2,1	

[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	2018
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*	*6,4*	*10,4*
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*	*9,3*
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*	*10,5*
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*	*22,4*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*	*7,4*	*9,5*
Deposits and funds 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*	*12,7*
Reference Data:												
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,3*	*4,9*	*3,5*	*7,1*	*12,5*

[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	1.12.18	1.01.19
Credit institutions registered by the Bank of Russia and other authorities	975	923	888	883	881
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	508	490	484
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	392	397
Credit institutions licensed to conduct operations in foreign currency	609	547	499	481	475

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.10.18		1.12.18		1.01.19	
	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*	276	*56,3*	272	*56,2*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	260	*51,2*	248	*50,6*	245	*50,6*
North-Western	49	*7,9*	43	*7,7*	42	*8,3*	41	*8,4*	41	*8,5*
Southern	38	*6,1*	35	*6,2*	29	*5,7*	27	*5,5*	25	*5,2*
North-Caucasian	17	*2,7*	17	*3,0*	12	*2,4*	12	*2,4*	12	*2,5*
Volga	77	*12,4*	71	*12,7*	67	*13,2*	67	*13,7*	67	*13,8*
Ural	29	*4,7*	26	*4,6*	24	*4,7*	23	*4,7*	23	*4,8*
Siberian	37	*5,9*	32	*5,7*	30	*5,9*	28	*5,7*	28	*5,8*
Far Eastern	18	*2,9*	18	*3,2*	16	*3,1*	16	*3,3*	16	*3,3*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**508**	***100,0***	**490**	***100,0***	**484**	***100,0***

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.01.19	1.01.17	1.01.18	1.01.19	1.01.17	1.01.18	1.01.19	1.01.17	1.01.18	1.01.19	1.01.17	1.01.18	1.01.19	1.01.17	1.01.18	1.01.19
Central	358	319	272	36	25	24	182	146	110	*46,2*	*42,4*	*37,2*	*22,9*	*23,7*	*24,8*	*16,6*	*16,4*	*15,5*
of which the City of Moscow and Moscow Region[1]	321	284	245	34	23	23	80	66	50	*22,5*	*21,5*	*18,7*	*20,6*	*21,2*	*22,5*	*7,3*	*7,4*	*7,1*
North-Western	49	43	41	4	4	4	161	140	97	*303,8*	*297,9*	*215,6*	*3,1*	*3,2*	*3,8*	*14,7*	*15,7*	*13,7*
Southern	38	35	25	2	2	2	120	93	76	*300,0*	*251,4*	*281,5*	*2,3*	*2,6*	*2,3*	*10,9*	*10,5*	*10,7*
North-Caucasian	17	17	12	4	1	1	49	41	37	*233,3*	*227,8*	*284,6*	*1,2*	*1,2*	*1,1*	*4,5*	*4,6*	*5,2*
Volga	77	71	67	23	12	2	182	134	110	*182,0*	*161,5*	*159,4*	*5,8*	*5,7*	*5,8*	*16,6*	*15,1*	*15,5*
Ural	29	26	23	43	44	44	93	78	64	*129,2*	*111,4*	*95,5*	*4,2*	*4,8*	*5,6*	*8,5*	*8,8*	*9,0*
Siberian	37	32	28	8	8	4	124	106	82	*275,6*	*265,0*	*256,3*	*2,6*	*2,8*	*2,7*	*11,3*	*11,9*	*11,6*
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*	*7,3*
Russian Federation	**623**	**561**	**484**	**124**	**97**	**81**	**974**	**793**	**628**	***130,4***	***120,5***	***111,2***	***43,4***	***45,4***	***47,4***	***88,7***	***89,1***	***88,6***

[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		1.12.18		1.01.19	
	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*	55 514 356	*60,4*	56 865 733	*60,4*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	18 630 120	*20,9*	19 554 347	*21,3*	19 924 791	*21,2*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	8 868 477	*10,0*	9 024 200	*9,8*	9 230 511	*9,8*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 257 820	*8,1*	6 999 490	*7,6*	7 152 776	*7,6*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	1 013 363	*1,1*	881 304	*1,0*	909 875	*1,0*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**89 088 955**	***100,0***	**91 973 698**	***100,0***	**94 083 687**	***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	1.12.18	1.01.19
Central	*60,2*	*60,6*	*64,9*	*65,3*	*65,4*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*65,9*	*66,3*	*66,5*
North-Western	*76,2*	*80,0*	*80,3*	*82,6*	*83,5*
Southern	*71,4*	*75,7*	*82,4*	*83,8*	*84,8*
North-Caucasian	*65,7*	*64,1*	*73,3*	*73,0*	*72,2*
Volga	*56,6*	*55,1*	*63,4*	*63,9*	*64,0*
Ural	*74,0*	*74,2*	*73,8*	*73,5*	*73,6*
Siberian	*64,3*	*67,9*	*70,2*	*67,3*	*70,3*
Far Eastern	*83,5*	*86,2*	*88,8*	*89,1*	*89,0*
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 - 1.01.19)

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.01.19					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	282	56	6
Became operating after 1.01.18									
Total over the period								67	10
Total as of 1.01.18[1]		**561**							
Total as of 1.01.19[1]		**484**	**5**	**15**	**30**	**150**	**284**		

- 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	1.12.18[1]	1.01.19
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*9,5*	*9,8*	*12,2*
Own funds (capital)	*16,1*	*11,9*	*13,5*	*13,7*	*15,4*
Correspondent accounts with non-resident banks	*18,5*	*10,4*	*11,6*	*14,2*	*13,6*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*6,5*	*6,9*	*9,0*
Loans and other claims on individuals	*14,5*	*14,2*	*12,9*	*13,0*	*13,8*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*17,7*	*16,9*	*19,3*
Individual deposits	*12,8*	*12,0*	*9,4*	*9,4*	*11,9*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*12,1*	*11,3*	*9,9*	*10,7*	*12,1*
Profit (loss) of the current year	*15,1*	*29,3*	*13,3*	*13,3*	*12,3*
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*	*6,2*	*7,3*
Own funds (capital)	*9,4*	*10,2*	*9,5*	*9,5*	*10,6*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*10,6*	*12,7*	*12,1*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*4,6*	*4,7*	*5,2*
Loans and other claims on individuals	*8,4*	*9,2*	*8,1*	*8,1*	*9,5*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*11,5*	*11,2*	*12,2*
Individual deposits	*5,0*	*5,7*	*5,0*	*4,9*	*6,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*6,7*	*7,2*	*7,3*	*7,7*	*8,3*
Profit (loss) of the current year	*14,9*	*21,2*	*9,4*	*9,7*	*11,5*
Reference data:					
Number of credit institutions	67	65	63	63	62

[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		1.12.18		1.01.19	
	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*	10 210,7	*11,1*	9 953,7	*10,6*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-439,1	*-4,4*	-564,5	*-5,5*	-602,4	*-5,9*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 391,9	*7,3*	2 494,9	*7,5*	2 501,6	*7,5*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 119,3	*51,5*	1 089,7	*49,9*	1 032,5	*49,3*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	643,5	*4,5*	678,0	*4,6*	657,7	*4,4*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	182,1	*22,3*	182,9	*22,4*	144,6	*19,0*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	1 954,1	*7,3*	1 878,2	*6,9*	1 879,4	*6,6*
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*	1 968,1	*7,4*	2 047,1	*7,3*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	28	*5,5*	28	*5,7*	28	*5,8*

[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	1.12.18	1.01.19
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 842,0	1 742,1	1 998,2
1.1.	of which: cash	1 404,3	1 735,1	1 735,0	1 674,9	1 889,9
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 857,4	4 243,8	4 328,7
3.	Correspondent account, total	1 734,4	1 280,7	1 284,4	1 647,8	1 744,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	276,1	441,6	477,6
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 008,3	1 206,2	1 266,7
4.	Securities portfolio, total	11 450,1	12 310,9	12 994,4	13 209,8	13 098,1
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 836,3	11 009,7	10 856,5
4.2.	Equity	357,4	479,7	482,3	489,8	494,4
4.3.	Promissory notes	178,0	136,7	130,8	130,7	133,2
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 545,0	1 579,6	1 613,9
5.	Other equity	877,5	1 180,3	1 250,2	1 358,6	1 351,3
6.	Financial derivatives assets at fair value	704,4	505,0	591,8	573,8	728,8
7.	Loans, total	55 622,0	58 122,3	61 193,2	63 591,4	65 123,9
	of which:					
7.1.	Loans, deposits and other claims	55 478,8	58 006,1	61 046,8	63 436,7	64 969,0
	of which overdue claims	2 891,5	2 993,5	3 183,6	3 197,5	3 050,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	30 134,7	30 192,5	32 890,7	33 077,3	33 371,8
	of which overdue claims	1 892,0	1 942,4	2 174,0	2 185,5	2 093,3
7.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	14 173,4	14 734,2	14 901,4
	of which overdue claims	857,9	848,9	815,4	815,5	760,4
7.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	7 361,1	8 803,7	9 335,6
	of which overdue claims	95,2	146,0	115,5	117,9	119,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 570,2	1 586,2	1 625,9
8.1	of which real estate, temporarily not used	197,9	207,5	255,2	257,5	255,0
9.	Allocation of profit	384,8	327,7	261,1	304,6	330,0
9.1.	of which income tax	343,4	306,0	255,3	299,0	323,4
10.	Other assets, total	3 165,7	3 313,0	3 244,2	3 715,5	3 754,6
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 054,8	1 486,5	1 678,1
10.2.	Accounts receivable	325,9	489,1	567,9	564,9	534,3
10.3.	Deferred expenses	41,8	44,7	34,8	33,0	32,2
Banking sector assets, total		80 063,3	85 191,8	89 089,0	91 973,7	94 083,7

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
1.	Funds and profit of credit institutions	8 611,4	8 962,9	9 010,7	9 143,7	9 306,1
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 854,4	4 830,1	4 882,5
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	4 164,9	4 337,1	4 447,2
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	1 068,2	1 279,5	1 344,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	3 128,3	3 049,8	2 607,4
3.	Transferable deposits of credit institutions	828,6	774,8	635,1	859,9	879,5
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	239,6	397,9	430,5
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	294,9	331,7	338,9
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	7 547,4	8 623,6	9 190,3
5.	Clients' funds[2]	50 003,4	53 703,0	57 583,5	58 988,1	60 701,8
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	43,6	36,2	11,4
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	1,0	0,3	0,1
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 440,5	9 574,6	9 772,3
5.4.	Clients' float	451,1	536,9	643,5	662,0	631,1
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	20 357,5	21 386,9	21 652,0
5.6.	Individual deposits	24 200,3	25 987,4	26 934,4	27 156,1	28 460,2
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	20,5	23,7	21,9
6.	Bonds	1 092,9	1 211,4	1 274,1	1 275,4	1 328,7
7.	Promissory notes and bank acceptances	440,6	428,1	431,5	446,7	438,6
8.	Financial derivatives liabilities at fair value	483,1	337,1	402,7	373,1	503,8
9.	Other liabilities[1], total	7 318,3	8 492,8	9 075,5	9 213,4	9 127,3
	of which:					
9.1.	Provisions	5 594,0	6 916,5	7 522,3	7 624,1	7 538,8
9.2.	Settlement accounts	821,2	666,4	515,6	556,3	634,9
9.3.	Accounts payable	164,8	208,6	266,3	280,1	228,1
9.4.	Deferred income	13,9	15,5	16,6	16,8	19,0
9.5.	Interest payable	616,7	630,2	708,5	687,9	658,5
	of which:					
9.5.1	Overdue interest	0,0	0,1	0,9	1,1	1,2
Banking sector liabilities, total [1]		80 063,3	85 191,8	89 089,0	91 973,7	94 083,7

[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	1.12.18	1.01.19
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*1,9*	*2,1*
1.1.	of which: money	*1,8*	*2,0*	*1,9*	*1,8*	*2,0*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,8*	*5,6*	*5,5*	*4,6*	*4,6*
3.	Correspondent accounts, total	*2,2*	*1,5*	*1,4*	*1,8*	*1,9*
	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*	*14,4*	*13,9*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*12,2*	*12,0*	*11,5*
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*	*1,7*	*1,7*
5.	Other equity	*1,1*	*1,4*	*1,4*	*1,5*	*1,4*
6.	Financial derivatives assets at fair value	*0,9*	*0,6*	*0,7*	*0,6*	*0,8*
7.	Loans, total	*69,5*	*68,2*	*68,7*	*69,1*	*69,2*
	of which:					
7.1.	Loans, deposits and other claims	*69,3*	*68,1*	*68,5*	*69,0*	*69,1*
	of which overdue claims	*3,6*	*3,5*	*3,6*	*3,5*	*3,2*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*36,9*	*36,0*	*35,5*
	of which overdue claims	*2,4*	*2,3*	*2,4*	*2,4*	*2,2*
7.1.2.	Loans and other claims on individuals	*13,5*	*14,3*	*15,9*	*16,0*	*15,8*
	of which overdue claims	*1,1*	*1,0*	*0,9*	*0,9*	*0,8*
7.1.3.	Loans, deposits and other claims on credit institutions	*11,4*	*11,5*	*8,3*	*9,6*	*9,9*
	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*	*0,4*
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*	*4,0*	*4,0*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,2*	*1,6*	*1,8*
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	1.12.18	1.01.19
1.	Funds and profit of credit institutions	*10,8*	*10,5*	*10,1*	*9,9*	*9,9*
	Of which:					
1.1.	Funds of credit institutions	*5,5*	*5,7*	*5,4*	*5,3*	*5,2*
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*	*1,4*	*1,4*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*3,4*	*2,4*	*3,5*	*3,3*	*2,8*
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*	*0,5*
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*	*9,4*	*9,8*
5.	Clients' funds[2]	*62,5*	*63,0*	*64,6*	*64,1*	*64,5*
	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*	*10,4*	*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*	*23,3*	*23,0*
5.6.	Individual deposits	*30,2*	*30,5*	*30,2*	*29,5*	*30,2*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,4*	*1,4*	*1,4*	*1,4*	*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*	*0,5*
9.	Other liabilities[1], total	*9,1*	*10,0*	*10,2*	*10,0*	*9,7*
	Of which:					
9.1.	Provisions	*7,0*	*8,1*	*8,4*	*8,3*	*8,0*
9.2.	Settlement accounts	*1,0*	*0,8*	*0,6*	*0,6*	*0,7*
9.3.	Accounts payable	*0,2*	*0,2*	*0,3*	*0,3*	*0,2*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,8*	*0,7*	*0,8*	*0,7*	*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	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**46 917,5**	**49 571,4**	**50 438,2**	**15 786,9**	**13 324,1**	**14 129,3**	**13 865,3**	**14 530,8**	**55 478,8**	**58 006,1**	**61 046,8**	**63 436,7**	**64 969,0**
of which															
- overdue claims	2 600,0	2 694,3	2 849,1	2 854,0	2 723,2	291,5	299,2	334,4	343,5	327,3	2 891,5	2 993,5	3 183,6	3 197,5	3 050,5
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**22 352,2**	**22 863,6**	**22 926,0**	**6 129,7**	**5 548,9**	**5 760,5**	**5 427,3**	**5 522,9**	**25 864,1**	**25 961,9**	**28 112,7**	**28 290,9**	**28 448,9**
of which															
- overdue claims	1 616,7	1 647,2	1 779,2	1 783,6	1 728,5	117,7	75,1	95,2	110,5	121,1	1 734,5	1 722,3	1 874,3	1 894,1	1 849,6
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	450,6	462,5	466,5	4,9	3,7	3,2	3,0	3,1	433,4	438,6	453,8	465,5	469,7
of which															
- overdue claims	73,5	66,3	58,6	57,5	54,8	0,4	0,4	0,4	0,4	0,4	73,9	66,7	59,0	57,9	55,2
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**732,9**	**810,2**	**839,8**	**3 563,6**	**3 425,2**	**4 045,0**	**3 976,1**	**4 083,1**	**4 270,5**	**4 230,6**	**4 778,0**	**4 786,3**	**4 922,9**
of which															
- overdue claims	51,0	90,8	138,6	137,0	117,1	106,6	129,2	161,1	154,4	126,7	157,6	220,0	299,7	291,4	243,7
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**7 964,5**	**9 366,2**	**9 763,5**	**3 384,6**	**2 249,2**	**2 203,0**	**2 129,3**	**2 488,7**	**9 901,6**	**11 697,3**	**10 167,4**	**11 495,5**	**12 252,2**
of which															
- overdue claims	103,9	141,3	147,6	147,8	146,6	7,5	4,6	0,5	0,5	0,4	111,5	145,9	148,2	148,4	147,0
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 578,9	5 840,3	6 038,0	2 202,6	1 784,1	1 363,0	1 333,7	1 575,0	7 124,3	8 069,9	5 941,9	7 174,0	7 613,0
of which															
- overdue claims	64,8	90,0	69,5	69,7	69,5	0,5	0,1	0,1	0,1	0,1	65,3	90,2	69,6	69,8	69,6
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 385,6	3 525,9	3 725,5	1 182,0	465,1	839,9	795,6	913,7	2 777,3	3 627,4	4 225,5	4 321,5	4 639,2
of which															
- overdue claims	39,2	51,3	78,1	78,1	77,1	7,0	4,5	0,4	0,4	0,3	46,2	55,7	78,5	78,5	77,4
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**125,7**	**133,3**	**116,8**	**1 769,0**	**1 538,0**	**1 293,5**	**1 496,4**	**1 605,9**	**1 967,2**	**1 734,7**	**1 419,2**	**1 629,7**	**1 722,6**
of which															
- overdue claims	17,7	0,6	0,3	0,3	1,4	12,2	55,3	45,5	47,7	48,3	30,0	55,9	45,9	48,0	49,7
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**610,2**	**678,9**	**885,1**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**610,3**	**679,0**	**885,2**
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**	**14 615,1**	**14 765,2**	**155,0**	**104,4**	**91,8**	**91,5**	**107,2**	**10 784,7**	**12 151,9**	**14 147,2**	**14 706,6**	**14 872,5**
of which															
- overdue claims	810,2	813,5	782,9	784,7	729,1	46,1	33,4	29,9	28,2	28,6	856,3	846,8	812,8	812,9	757,7
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**22,7**	**24,2**	**25,4**	**5,3**	**3,8**	**3,5**	**3,4**	**3,5**	**19,2**	**21,8**	**26,2**	**27,6**	**28,9**
of which															
- overdue claims	0,4	0,5	0,6	0,5	0,5	1,3	1,5	2,0	2,1	2,1	1,6	2,0	2,6	2,6	2,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 405,9	5 465,8	5 406,9
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	211,3	218,4	211,1	12,2	10,0	12,0	16,1	15,3	213,0	224,7	223,3	234,6	226,4
Credit institutions' portfolio of residents promissory notes	129,0	98,6	92,3	90,2	89,6	46,7	36,2	36,7	38,7	41,7	175,7	134,8	129,0	128,9	131,4
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	1,8	1,8	1,8	1,8

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

Table 17

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

	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	69,3	***68,1***	***68,5***	***69,0***	***69,1***
Of which:					
- overdue claims	*5,2*	*5,2*	*5,2*	*5,0*	*4,7*
	3,6	*3,5*	*3,6*	*3,5*	*3,2*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***46,1***	***44,6***	***43,8***
	32,3	***30,5***	***31,6***	***30,8***	***30,2***
Of which:					
- overdue claims	*3,1*	*3,0*	*3,1*	*3,0*	*2,8*
	2,2	*2,0*	*2,1*	*2,1*	*2,0*
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***	***7,5***	***7,6***
	5,3	***5,0***	***5,4***	***5,2***	***5,2***
Of which:					
- overdue claims	*0,3*	*0,4*	*0,5*	*0,5*	*0,4*
	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***	***18,1***	***18,9***
	12,4	***13,7***	***11,4***	***12,5***	***13,0***
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*	*11,3*	*11,7*
	8,9	*9,5*	*6,7*	*7,8*	*8,1*
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*	*6,8*	*7,1*
	3,5	*4,3*	*4,7*	*4,7*	*4,9*
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***	***2,6***	***2,7***
	2,5	***2,0***	***1,6***	***1,8***	***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***	***1,1***	***1,4***
	1,3	***1,1***	***0,7***	***0,7***	***0,9***
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***	***22,9***
	13,5	***14,3***	***15,9***	***16,0***	***15,8***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,3*	*1,3*	*1,2*
	1,1	*1,0*	*0,9*	*0,9*	*0,8*
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*	*8,6*	*8,3*
	5,7	*6,0*	*6,1*	*5,9*	*5,7*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,4*	*0,4*	*0,4*	*0,4*	*0,3*
	0,3	*0,3*	*0,3*	*0,3*	*0,2*
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		1.12.18		1.01.19	
	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***	**13 079,1**	***100,0***	**12 964,9**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 771,1	*76,0*	10 051,6	*76,9*	9 832,3	*75,8*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 092,5	*24,0*	3 027,5	*23,1*	3 132,5	*24,2*
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*	2 059,0	*15,7*	1 887,2	*14,6*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 502,6	*11,7*	1 413,9	*10,8*	1 230,8	*9,5*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	661,1	*5,1*	645,1	*4,9*	656,4	*5,1*
Securities available for sale	5 104,0	*45,3*	6 040,7	*49,6*	6 169,0	*48,0*	6 403,8	*49,0*	6 342,3	*48,9*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 781,3	*37,2*	5 061,1	*38,7*	4 938,3	*38,1*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 387,8	*10,8*	1 342,7	*10,3*	1 404,0	*10,8*
Securities held-to-maturity	2 814,9	*25,0*	2 315,4	*19,0*	2 940,3	*22,9*	2 990,9	*22,9*	3 065,6	*23,6*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	1 910,4	*14,9*	1 965,2	*15,0*	2 008,0	*15,5*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	1 029,9	*8,0*	1 025,6	*7,8*	1 057,5	*8,2*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 545,0	*12,0*	1 579,6	*12,1*	1 613,9	*12,4*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 544,3	*12,0*	1 578,9	*12,1*	1 613,2	*12,4*
- 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		-263,6		-259,4	
Provisions for losses on securities available for sale	48,5		300,1		340,0		342,4		312,6	
Provisions for losses on securities held-to-maturity	14,6		7,1		4,2		3,8		5,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		324,5		308,6		296,4	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.10.18		1.12.18		1.01.19	
	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*	11 009,7	*100,0*	10 856,5	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 840,6	*72,4*	8 081,0	*73,4*	7 839,4	*72,2*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	2 995,7	*27,6*	2 928,7	*26,6*	3 017,1	*27,8*
of which: revaluation	63,9	*0,7*	30,8	*0,3*	-187,8	*-1,7*	-222,8	*-2,0*	-209,8	*-1,9*
Debt securities at book value held (without revaluation)	9 301,8	*100,0*	9 916,7	*100,0*	11 024,1	*100,0*	11 232,5	*100,0*	11 066,3	*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*	3 033,2	*27,0*	3 238,8	*29,3*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 262,0	*20,5*	2 529,7	*22,5*	2 732,0	*24,7*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	438,9	*4,0*	503,5	*4,5*	506,8	*4,6*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 440,9	*13,1*	1 581,6	*14,1*	1 343,7	*12,1*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 440,9	*13,1*	1 581,6	*14,1*	1 343,7	*12,1*
- 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*	414,2	*3,7*	372,3	*3,4*
- in rubles	275,7	*3,0*	391,6	*3,9*	407,8	*3,7*	414,2	*3,7*	372,3	*3,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	421,7	*4,5*	427,2	*4,3*	346,6	*3,1*	342,3	*3,0*	327,4	*3,0*
- in rubles	402,1	*4,3*	415,2	*4,2*	333,6	*3,0*	325,4	*2,9*	306,3	*2,8*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	13,1	*0,1*	16,9	*0,2*	21,1	*0,2*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	1 989,2	*18,0*	2 002,5	*17,8*	1 974,0	*17,8*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 973,5	*17,9*	1 989,2	*17,7*	1 960,4	*17,7*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	15,7	*0,1*	13,2	*0,1*	13,6	*0,1*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	62,2	*0,6*	60,3	*0,5*	63,1	*0,6*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	129,9	*1,4*	69,2	*0,7*	62,2	*0,6*	60,3	*0,5*	63,1	*0,6*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	67,8	*0,6*	58,8	*0,5*	60,0	*0,5*
- in rubles	4,7	*0,1*	23,0	*0,2*	12,3	*0,1*	12,1	*0,1*	11,8	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	55,5	*0,5*	46,6	*0,4*	48,1	*0,4*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 750,2	*15,9*	1 741,3	*15,5*	1 701,2	*15,4*
- in rubles	153,4	*1,6*	134,5	*1,4*	145,2	*1,3*	143,7	*1,3*	143,4	*1,3*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 604,9	*14,6*	1 597,6	*14,2*	1 557,8	*14,1*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	2 213,0	*20,1*	1 952,7	*17,4*	1 930,0	*17,4*
- in rubles	934,8	*10,0*	773,3	*7,8*	1 420,6	*12,9*	1 275,4	*11,4*	1 137,2	*10,3*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	792,4	*7,2*	677,3	*6,0*	792,8	*7,2*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	45,6	*0,4*	45,8	*0,4*	55,9	*0,5*
- in rubles	9,0	*0,1*	19,5	*0,2*	32,6	*0,3*	32,5	*0,3*	42,0	*0,4*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	13,1	*0,1*	13,3	*0,1*	13,8	*0,1*
Reference data:										
Provisions for losses on debt securities	45,9		276,3		306,9		308,8		293,0	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.10.18		1.12.18		1.01.19	
	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*	489,8	*100,0*	494,4	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	386,2	*80,1*	391,8	*80,0*	379,7	*76,8*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	96,1	*19,9*	98,1	*20,0*	114,7	*23,2*
of which: revaluation	20,0	*5,6*	-0,2	*0,0*	-30,5	*-6,3*	-40,8	*-8,3*	-49,7	*-10,0*
Shares held at book value (without revaluation)	337,5	*100,0*	479,8	*100,0*	512,8	*100,0*	530,6	*100,0*	544,1	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	54,5	*10,6*	63,9	*12,1*	58,0	*10,7*
- in rubles	2,4	*0,7*	10,3	*2,1*	54,5	*10,6*	63,1	*11,9*	57,4	*10,6*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,8	*0,2*	0,6	*0,1*
other residents	160,1	*47,4*	223,1	*46,5*	185,7	*36,2*	198,8	*37,5*	194,3	*35,7*
- in rubles	160,1	*47,4*	223,1	*46,5*	185,7	*36,2*	198,8	*37,5*	194,3	*35,7*
- 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*	27,4	*5,2*	28,6	*5,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	1,9	*0,6*	14,5	*3,0*	27,1	*5,3*	27,4	*5,2*	28,6	*5,3*
other non-residents	44,9	*13,3*	48,3	*10,1*	49,2	*9,6*	49,7	*9,4*	64,7	*11,9*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	44,9	*13,3*	48,2	*10,1*	49,2	*9,6*	49,7	*9,4*	64,7	*11,9*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	16,0	*3,1*	8,2	*1,6*	19,0	*3,5*
- in rubles	18,5	*5,5*	1,8	*0,4*	15,9	*3,1*	8,1	*1,5*	19,0	*3,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,1	*0,0*	0,0	*0,0*
Shares valued at cost[1]	109,7	*32,5*	181,8	*37,9*	180,2	*35,1*	182,4	*34,4*	179,4	*33,0*
- in rubles	69,5	*20,6*	158,1	*32,9*	160,4	*31,3*	162,5	*30,6*	158,6	*29,1*
- in foreign currency	40,2	*11,9*	23,8	*5,0*	19,8	*3,9*	20,0	*3,8*	20,9	*3,8*
Reference data:										
Provisions for losses on shares	26,9		61,4		82,4		82,7		80,6	

[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	1.12.18	1.01.19
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	94,2	92,1	91,5
of which promissory notes, not paid when due	12,9	13,2	13,2	10,8	11,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	36,7	38,7	41,7
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**	**130,7**	**133,2**

Table 22

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

	1.01.17		1.01.18		1.10.18		1.12.18		1.01.19	
	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***	**130,7**	***100,0***	**133,2**	***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*	78,9	*60,4*	82,4	*61,8*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	53,2	*40,6*	50,0	*38,2*	49,0	*36,8*
- 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		25,1		25,3	

[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	1.12.18	1.01.19
Land temporarily out of use in operating activities	9,5	7,5	4,9	4,4	3,9
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,8	4,2	3,5
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	104,4	103,8	105,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	14,7	14,6	13,7
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,5	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	5,9	5,7	4,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	64,5	63,4	62,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	46,4	48,0	48,3
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	8,2	10,9	11,2
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	23,5

* 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	1.12.18	1.01.19
1.	Funds raised from organisations, total	25 635,1	27 547,2	30 446,7	31 630,5	32 057,3
	- in rubles	15 467,4	18 174,5	20 248,6	21 376,0	21 383,5
	- in foreign currency	10 167,6	9 372,7	10 198,1	10 254,6	10 673,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 440,5	9 574,6	9 772,3
	- in rubles	6 686,4	6 925,2	6 909,7	7 188,6	7 102,4
	- in foreign currency	2 077,2	2 178,4	2 530,8	2 385,9	2 669,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	449,3	464,5	479,5
	- in rubles	255,9	347,1	431,3	444,0	459,1
	- in foreign currency	11,7	13,7	18,0	20,5	20,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	1,0	0,3	0,1
1.3.	Float	436,1	518,8	627,2	645,1	611,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	20 357,5	21 386,9	21 652,0
	- in rubles	8 529,4	10 952,8	12 934,3	13 754,6	13 893,9
	- in foreign currency	7 855,7	6 947,6	7 423,2	7 632,3	7 758,1
	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	4 260,6	3 418,3
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	14,0	13,3
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	20,5	23,7	21,9
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	4 299,8	4 548,3
	- in rubles	2 503,9	3 040,4	3 220,2	3 692,6	3 955,2
	- in foreign currency	903,0	398,3	585,5	607,2	593,2
	with maturity from 31 days to 1 year	4 650,2	6 670,0	8 715,0	9 163,2	9 191,2
	- in rubles	3 584,3	5 629,1	7 574,1	7 915,6	7 712,7
	- in foreign currency	1 065,9	1 040,9	1 140,9	1 247,6	1 478,4
	with maturity in excess of 1 year	8 328,1	7 791,8	7 836,8	7 923,9	7 912,5
	- in rubles	2 441,3	2 283,3	2 139,9	2 146,3	2 226,0
	- in foreign currency	5 886,8	5 508,4	5 696,9	5 777,6	5 686,5
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 915,5	2 847,0	2 788,7
- in rubles		279,7	294,7	316,1	310,5	302,0
- in foreign currency		3 648,0	2 800,0	2 599,4	2 536,5	2 486,8
of which:						
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	595,2	611,5	548,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	164,2	169,4	174,4
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 132,2	2 037,4	2 045,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,7	0,0

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

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

Table 25

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

	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 942,1**	**1 896,5**	**1 918,7**
including:					
bonds:	1 092,9	1 211,4	1 274,1	1 275,4	1 328,7
of which					
with maturities less than one year	1,0	37,0	28,7	14,4	10,1
with maturities in excess of one year	1 066,7	1 149,5	1 205,6	1 239,0	1 305,0
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	174,3	151,3
of which					
with maturities less than one year	223,4	216,1	87,5	53,0	41,2
with maturities in excess of one year	238,2	149,7	123,6	104,0	93,2
promissory notes and banker's acceptances	440,6	428,1	431,5	446,7	438,6
of which					
with maturities less than one year	192,0	165,1	185,9	191,4	178,1
with maturities in excess of one year	222,6	234,9	216,0	225,5	231,1

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

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
1	Individual deposits	24 200,3	25 987,4	26 934,4	27 156,1	28 460,2
	- of which savings certificates	485,5	387,8	236,5	174,3	151,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 153,7	6 041,9	6 718,8
	- in rubles	3 563,6	4 353,3	4 787,4	4 716,5	5 391,8
	- in foreign currency	860,8	1 108,5	1 366,4	1 325,4	1 327,0
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	9 949,9	10 258,0	10 498,9
	- in rubles	7 553,3	8 952,5	8 911,3	8 815,7	8 893,0
	- in foreign currency	958,2	873,1	1 038,6	1 442,2	1 605,9
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 830,8	10 856,2	11 242,5
	- in rubles	7 359,8	7 336,8	7 562,3	7 835,8	8 066,8
	- in foreign currency	3 904,7	3 363,2	3 268,5	3 020,4	3 175,7
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	436,6	435,6	457,6

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	1.12.18	1.01.19
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**7 547,4**	**8 623,6**	**9 190,3**
- in rubles	5 376,5	6 576,5	5 248,0	6 344,1	6 638,2
- in foreign currency	3 182,6	2 688,7	2 299,4	2 279,5	2 552,1
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	6 314,1	7 524,4	8 009,9
- in rubles	5 105,2	6 379,2	4 925,6	6 141,8	6 417,3
- in foreign currency	2 158,1	1 907,7	1 388,5	1 382,5	1 592,6
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	1 099,2	1 180,5
- in rubles	271,3	197,3	322,4	202,3	220,9
- in foreign currency	1 024,5	781,0	910,9	896,9	959,6
of which overdue debt	0,1	0,0	0,1	0,2	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,1	0,2	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.01.19

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%	30	11 395	*100,0*	53 207 759	*56,6*
No budgetary funds	454	0	*0,0*	40 875 928	*43,5*
Data not available	0	0	*0,0*	0	*0,0*
Total	**484**	**11 395**	***100,0***	**94 083 687**	***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		1.12.18		1.01.19	
		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***	**3 359,8**	***3,7***	**3 329,1**	***3,5***
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*	2 819,0	*3,1*	2 767,8	*2,9*
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*	2 207,5	*2,4*	2 219,7	*2,4*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	436,6	*0,5*	435,6	*0,5*	457,6	*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*	270,3	*0,3*	285,1	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	103,4	*0,1*	105,3	*0,1*	103,7	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**301,9**	***0,3***	**338,1**	***0,4***	**346,4**	***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***	**1 099,2**	***1,2***	**1 180,5**	***1,3***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**5 928,1**	***7,4***	**4 860,4**	***5,7***	**4 966,9**	***5,6***	**4 797,1**	***5,2***	**4 855,9**	***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*	265,7	*0,3*	275,7	*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***	**6 446,0**	***7,0***	**6 676,7**	***7,1***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	348,1	*0,4*	342,0	*0,4*	296,1	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	*2,5*	1 734,7	*2,0*	1 419,2	*1,6*	1 629,7	*1,8*	1 722,6	*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*	4 786,3	*5,2*	4 922,9	*5,2*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	26,2	*0,0*	27,6	*0,0*	28,9	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**1 008,3**	***1,1***	**1 206,2**	***1,3***	**1 266,7**	***1,3***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 958,4**	***2,2***	**1 939,3**	***2,1***	**1 919,4**	***2,0***
	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*	1 860,4	*2,0*	1 824,3	*1,9*
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*	77,2	*0,1*	93,3	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*
4.	**Shares in associates and subsidiaries**	**586,4**	***0,7***	**604,6**	***0,7***	**636,0**	***0,7***	**645,7**	***0,7***	**648,7**	***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***	**10 245,0**	***11,1***	**10 519,6**	***11,2***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	14,9	*0,0*	17,9	*0,0*	16,5	*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	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
Total	929 662,4	789 661,2	1 068 176,1	1 279 484,1	1 344 828,9	623	561	501	479	484	343 434,3	305 950,3	255 347,6	298 984,8	323 371,1
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 447 582,8	1 782 999,7	1 919 407,4	445	421	362	356	384	332 167,4	297 328,1	241 412,2	286 693,4	312 423,4
Loss-making CIs	-362 205,4	-771 985,5	-379 406,7	-503 515,6	-574 578,5	178	140	139	123	100	11 266,8	8 622,1	13 935,4	12 291,4	10 947,7
CIs that have not provided their reporting						0	0	7	11	0					
Total						**623**	**561**	**508**	**490**	**484**					

[1] including CIs with zero profit.

Table 31

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

	1.01.17		1.01.18		1.10.18		1.01.19	
	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***	**106 252,4**	***100,0***	**137 990,6**	***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*	2 635,6	*2,5*	3 501,4	*2,5*
1.2. Interest income on loans to individuals	1 759,2	*1,0*	1 536,6	*1,5*	1 446,7	*1,4*	1 986,6	*1,4*
1.3. Income on operations with securities	1 337,3	*0,7*	1 207,2	*1,2*	911,3	*0,9*	1 264,6	*0,9*
1.4. Income on operations with foreign currency	161 782,9	*88,6*	87 885,8	*83,7*	92 772,5	*87,3*	119 992,3	*87,0*
1.5. Commissions	1 132,9	*0,6*	1 181,4	*1,1*	1 067,0	*1,0*	1 495,1	*1,1*
1.6. Recovery of loss provision	10 816,5	*5,9*	7 894,5	*7,5*	6 006,4	*5,7*	7 801,8	*5,7*
1.7. Other income	1 665,0	*0,9*	1 684,8	*1,6*	1 412,8	*1,3*	1 948,8	*1,4*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 208,9	*0,7*	858,1	*0,8*	1 058,2	*1,0*	1 434,6	*1,0*
2. Expenses of credit institutions, total	**181 587,2**	***100,0***	**104 182,1**	***100,0***	**105 184,3**	***100,0***	**136 645,8**	***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*	1 452,0	*1,4*	2 028,1	*1,5*
2.2. Interest expenses on funds raised from individuals	1 636,0	*0,9*	1 173,5	*1,1*	974,2	*0,9*	1 346,8	*1,0*
2.3. Expenses on operations with securities	341,2	*0,2*	360,1	*0,3*	339,7	*0,3*	417,0	*0,3*
2.4. Expenses on operations with foreign currency	161 758,0	*89,1*	87 793,8	*84,3*	92 663,8	*88,1*	119 835,7	*87,7*
2.5. Commissions	280,2	*0,2*	295,8	*0,3*	302,2	*0,3*	417,4	*0,3*
2.6. Expenses on loss provision	11 481,0	*6,3*	9 327,8	*9,0*	6 876,7	*6,5*	9 008,1	*6,6*
2.7. Management expenses (including personnel costs)	1 455,5	*0,8*	1 446,6	*1,4*	1 206,0	*1,1*	1 685,7	*1,2*
2.8. Other expenses	2 113,3	*1,2*	1 513,3	*1,5*	1 369,6	*1,3*	1 907,1	*1,4*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 299,0	*0,7*	831,0	*0,8*	897,5	*0,9*	1 208,5	*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 1.01.19

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	66 735 003 785	20 174 990 430	66 709 117 082	20 200 877 133
Belgorod Region	9 132 680	686 037	9 133 424	685 293
Bryansk Region	0	0	0	0
Vladimir Region	3 493 535	75 838	3 498 673	70 700
Voronezh Region	0	0	0	0
Ivanovo Region	15 916 580	622 541	16 036 497	502 624
Kaluga Region	52 663 204	958 691	52 695 575	926 320
Kostroma Region	859 656 501	380 028 187	999 392 737	240 291 951
Kursk Region	25 447 047	644 814	25 427 938	663 923
Lipetsk Region	20 145 634	477 224	20 156 466	466 392
Moscow Region	34 099 507	1 794 347	34 288 266	1 605 588
Orel Region	0	0	0	0
Ryazan Region	20 145 799	1 189 886	20 150 027	1 185 658
Smolensk Region	0	0	0	0
Tambov Region	2 874 725	26 592	2 878 840	22 477
Tver Region	2 125 041	338 372	2 129 361	334 052
Tula Region	1 816 630	28 810	1 816 905	28 535
Yaroslavl Region	7 058 860	286 638	7 127 729	217 769
City of Moscow	65 680 428 042	19 787 832 453	65 514 384 644	19 953 875 851
North-Western Federal District	2 143 910 961	391 158 652	2 243 610 856	291 458 757
Republic of Karelia	547 320	56 841	550 086	54 075
Komi Republic	7 366 874	661 413	7 436 891	591 396
Akhangelsk Region	0	0	0	0
Vologda Region	52 428 214	7 564 626	55 801 013	4 191 827
Kaliningrad Region	46 605 349	4 059 128	37 307 709	13 356 768
Leningrad Region	371 129	38 133	404 416	4 846
Murmansk Region	1 670 305	476 421	1 671 056	475 670
Novgorod Region	7 485 320	170 146	7 510 484	144 982
Pskov Region	3 598 708	11 841	3 601 851	8 698
St Petersburg	2 023 837 742	378 120 103	2 129 327 350	272 630 495
Southern Federal District	581 175 919	33 089 393	585 107 068	29 158 244
Republic of Adygeya	2 309 274	230 311	2 350 543	189 042
Republic of Kalmykia	0	0	0	0
Republic of Crimea	238 796 998	6 805 263	240 827 063	4 775 198
Krasnodar Territory	190 803 953	8 249 443	191 587 564	7 465 832
Astrakhan Region	8 569 925	10 527 271	8 647 990	10 449 206
Volgograd Region	3 917 506	120 625	3 991 534	46 597
Rostov Region	131 828 298	6 442 548	132 757 522	5 513 324
City of Sevastopol	4 949 965	713 932	4 944 852	719 045
North-Caucasian Federal District	21 538 910	637 316	21 754 150	422 076
Republik of Daghestan	2 192 451	25 226	2 214 282	3 395
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 452 350	145 813	4 485 470	112 693

Karachai-Cherkess Republic	3 822 298	123 863	3 927 924	18 237
Republic of North Ossetia - Alania	1 004 802	134 910	1 036 644	103 068
Chechen Republic	0	0	0	0
Stavropol Territory	10 067 009	207 504	10 089 830	184 683
Volga Federal District	1 691 644 439	262 422 066	1 826 754 518	127 311 987
Republic of Bashkortostan	96 533 190	1 661 056	96 645 078	1 549 168
Republic of Marii El	3 930 648	66 858	3 933 166	64 340
Republic of Mordovia	25 310 726	185 725	25 336 715	159 736
Republic of Tatarstan	764 252 914	133 202 781	795 431 202	102 024 493
Udmurt Republic	50 468 814	846 178	50 138 135	1 176 857
Chuvash Republic	10 595 290	735 561	10 916 598	414 253
Perm Territory	29 638 389	2 009 996	29 714 039	1 934 346
Kirov Region	39 254 959	2 363 912	40 823 482	795 389
Nizhny Novgogrod Region	89 109 734	7 344 131	91 476 223	4 977 642
Orenburg Region	43 588 965	2 060 858	43 654 686	1 995 137
Penza Region	6 182 724	86 597	6 182 375	86 946
Samara Region	480 267 812	109 877 573	579 423 892	10 721 493
Saratov Region	46 244 901	1 922 903	46 798 632	1 369 172
Ulyanovsk Region	6 265 373	57 937	6 280 295	43 015
Ural Federal District	1 039 326 781	137 523 646	1 080 666 718	96 183 709
Kurgan Region	3 810 305	102 845	3 852 106	61 044
Sverdlovsk Region	511 189 005	110 164 921	551 342 294	70 011 632
Tyumen Region	373 446 487	16 787 218	374 056 439	16 177 266
Chelyabinsk Region	150 880 984	10 468 662	151 415 879	9 933 767
Siberian Federal District	207 794 349	31 114 516	210 271 472	28 637 393
Republic of Altai	1 447 691	107 530	1 452 197	103 024
Republic of Tuva	1 064 275	2 912	1 066 604	583
Republic of Khakassia	9 448 945	90 507	9 462 294	77 158
Altai Territory	11 242 431	140 698	11 244 840	138 289
Krasnoyarsk Territory	6 934 361	367 063	6 912 640	388 784
Irkutsk Region	18 839 600	1 824 423	18 543 081	2 120 942
Kemerovo Region	19 020 531	519 222	19 084 474	455 279
Novosibirsk Region	121 053 481	26 131 275	123 328 593	23 856 163
Omsk Region	10 445 723	1 734 768	10 876 757	1 303 734
Tomsk Region	8 297 311	196 118	8 299 992	193 437
Far Eastern Federal District	550 955 047	81 400 376	582 214 955	50 140 468
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	29 822 437	527 503	29 946 535	403 405
Zabaykal Territory	0	0	0	0
Kamchatka Territory	9 374 030	1 148 275	9 390 020	1 132 285
Primorskiy Territory	128 224 582	27 403 622	142 903 480	12 724 724
Khabarovsk Territory	0	0	0	0
Amur Region	375 789 631	50 853 273	392 129 719	34 513 185
Magadan Region	0	0	0	0
Sakhalin Region	7 744 367	1 467 703	7 845 201	1 366 869
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	72 971 350 191	21 112 336 395	73 259 496 819	20 824 189 767

[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 1.01.19

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	9 572 616 171	3 078 587 721	413 589 258	1 564 128 012	68 709 942	41 408 852
Belgorod Region	1 518 508	351 210	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	65 825	70 867	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	590 662	402 772	15 958	0	0	0
Kaluga Region	6 351 577	920 146	123 741	0	0	0
Kostroma Region	411 238 496	6 004 334	535 156	8 954 698	0	0
Kursk Region	2 824 229	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	2 471 673	2 480 263	493 887	0	421 438	0
Orel Region	0	0	0	0	0	0
Ryazan Region	787 179	307 655	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	12 878	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	9 146 768 022	3 068 050 474	412 407 637	1 554 863 557	68 288 504	41 408 852
North-Western Federal District	510 695 386	16 656 099	22 493 315	23 100 646	8 341 417	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	863 198	657 899	175 160	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	6 529 620	2 305 640	69 001	0	0	0
Kaliningrad Region	13 889 704	764 764	8 489	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	808 641	383 951	365 575	0	98 727	0
Pskov Region	43 355	0	0	0	0	0
St Petersburg	488 560 868	12 543 845	21 875 090	23 100 646	8 242 690	0
Southern Federal District	54 416 644	18 581 438	51 317	706 109	8 788 119	335 819
Republic of Adygeya	198 305	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	23 012 074	6 475 019	127	289 750	676 460	0
Krasnodar Territory	29 064 612	10 735 572	25 175	376 189	8 111 659	335 819
Astrakhan Region	1 946 129	1 261 931	3 829	0	0	0
Volgograd Region	73 882	5 596	17 954	0	0	0
Rostov Region	121 642	103 320	4 232	19 971	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	682 603	152 096	0	0	26 048	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	26 048	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	682 603	152 096	0	0	0	0
Volga Federal District	233 079 768	46 840 820	41 356 014	9 907 661	3 177 641	0

Republic of Bashkortostan	16 019 691	2 268 686	313 579	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	301 287	196 464	14 639	0	156 680	0
Republic of Tatarstan	140 465 149	28 580 347	37 307 590	979 473	1 940 737	0
Udmurt Republic	10 990 519	917 729	0	0	14 507	0
Chuvash Republic	112 170	23 089	33 167	0	10 000	0
Perm Territory	4 148 500	3 354 540	564 381	0	3 100	0
Kirov Region	12 045 444	990 050	6 283	0	14 880	0
Nizhny Novgogrod Region	14 498 793	2 049 581	215 447	0	85 940	0
Orenburg Region	11 235 869	1 948 802	39 552	35 246	147 851	0
Penza Region	381 289	382 668	4	0	0	0
Samara Region	15 202 877	2 130 197	2 847 694	8 789 876	592 644	0
Saratov Region	7 678 180	3 998 667	13 678	103 000	211 302	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	358 013 157	27 139 110	7 979 964	12 633 912	31 847	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	131 121 639	16 045 582	7 461 492	12 633 912	0	0
Tyumen Region	176 046 282	3 244 822	491 013	0	0	0
Chelyabinsk Region	50 845 236	7 848 706	27 459	0	31 847	0
Siberian Federal District	19 384 263	5 877 520	60 611	0	19 182	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	119 244	122 484	0	0	0	0
Altai Territory	305 058	153 317	4 286	0	0	0
Krasnoyarsk Territory	38 641	38 283	0	0	0	0
Irkutsk Region	0	0	17 976	0	18 246	0
Kemerovo Region	2 648 690	829 258	36 783	0	936	0
Novosibirsk Region	14 881 402	4 707 456	1	0	0	0
Omsk Region	1 390 004	26 722	125	0	0	0
Tomsk Region	1 224	0	1 440	0	0	0
Far Eastern Federal District	107 641 569	44 924 868	8 886 684	3 428 538	2 386 713	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	159 118	77 821	369 821	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	464 161	285 460	8 732	0	0	0
Primorskiy Territory	23 597 041	4 902 098	1 025 698	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	83 421 249	39 659 489	7 482 433	3 428 538	2 386 713	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	10 856 529 561	3 238 759 672	494 417 163	1 613 904 878	91 480 909	41 744 671

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.01.19

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	46 687 981 274	22 173 594 479	5 427 928 853	13 827 107 123
Belgorod Region	4 868 947	4 041 701	882	270 921
Bryansk Region	0	0	0	0
Vladimir Region	1 962 791	898 984	3 499	1 060 308
Voronezh Region	0	0	0	0
Ivanovo Region	8 584 988	5 600 249	158 352	2 091 156
Kaluga Region	38 369 530	20 347 028	13 705 013	4 197 909
Kostroma Region	577 726 033	120 031 737	207 480 618	202 791 834
Kursk Region	17 551 547	12 773 107	2 200 000	1 932 504
Lipetsk Region	17 297 120	6 031 281	6 700 000	3 118 107
Moscow Region	16 841 906	6 155 235	4 951 311	1 024 832
Orel Region	0	0	0	0
Ryazan Region	10 602 361	7 154 624	1 343 499	1 792 295
Smolensk Region	0	0	0	0
Tambov Region	1 688 290	1 354 571	172 813	159 532
Tver Region	733 838	535 351	150 000	48 487
Tula Region	1 537 289	900 911	490 000	116 953
Yaroslavl Region	4 634 562	3 743 949	6 998	563 262
City of Moscow	45 985 582 072	21 984 025 751	5 190 565 868	13 607 939 023
North-Western Federal District	1 236 320 782	663 251 123	348 119 764	133 321 506
Republic of Karelia	153 509	6 675	50 000	96 834
Komi Republic	2 326 028	1 591 231	41 822	282 975
Akhangelsk Region	0	0	0	0
Vologda Region	22 290 212	4 931 535	113 442	11 108 640
Kaliningrad Region	8 038 875	6 220 357	15 986	1 802 532
Leningrad Region	148 201	138 001	0	10 200
Murmansk Region	689 744	382 491	125 000	182 253
Novgorod Region	1 932 277	816 234	400 113	715 866
Pskov Region	936 127	831 966	0	104 161
St Petersburg	1 199 805 809	648 332 633	347 373 401	119 018 045
Southern Federal District	406 844 443	226 977 272	59 947 755	114 394 537
Republic of Adygeya	1 350 625	1 137 044	528	213 053
Republic of Kalmykia	0	0	0	0
Republic of Crimea	177 921 772	103 585 456	41 798 879	30 084 497
Krasnodar Territory	122 677 299	78 082 292	16 531 993	25 129 120
Astrakhan Region	1 302 826	378 538	128 148	760 080
Volgograd Region	3 095 110	1 604 080	255 668	1 235 362
Rostov Region	98 601 197	40 473 015	1 229 039	56 797 158
City of Sevastopol	1 895 614	1 716 847	3 500	175 267
North-Caucasian Federal District	9 795 276	7 241 813	816 620	1 680 929
Republik of Daghestan	626 019	415 494	1 360	209 165
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 522 878	1 962 879	306 917	246 268
Karachai-Cherkess Republic	1 723 314	1 140 874	250	582 190
Republic of North Ossetia - Alania	720 875	517 501	0	203 374
Chechen Republic	0	0	0	0
Stavropol Territory	4 202 190	3 205 065	508 093	439 932
Volga Federal District	1 144 207 822	372 932 425	198 884 854	292 371 910
Republic of Bashkortostan	35 784 712	22 143 954	5 579 123	6 551 021
Republic of Marii El	1 682 206	585 331	455 882	43 380
Republic of Mordovia	13 264 589	8 543 517	14 446	3 865 239
Republic of Tatarstan	480 955 661	187 642 901	165 310 164	82 895 454
Udmurt Republic	29 666 115	4 398 173	88 201	23 771 799
Chuvash Republic	6 626 508	3 260 523	151 538	3 206 023
Perm Territory	18 461 457	8 768 607	848 812	8 270 891
Kirov Region	21 825 979	12 779 721	907 766	7 244 780
Nizhny Novgogrod Region	53 248 862	36 015 072	2 896 227	6 397 841
Orenburg Region	25 609 027	11 453 161	402 305	12 734 273
Penza Region	3 991 991	2 589 839	90 195	931 209
Samara Region	425 271 865	52 422 986	20 829 580	133 533 038
Saratov Region	23 097 042	18 619 636	1 304 947	1 920 826
Ulyanovsk Region	4 721 808	3 709 004	5 668	1 006 136
Ural Federal District	503 084 672	149 072 516	95 530 477	190 555 580
Kurgan Region	2 099 358	1 930 978	4 186	117 056
Sverdlovsk Region	274 028 000	69 091 207	75 985 151	78 530 930
Tyumen Region	149 792 826	38 557 061	17 172 601	82 452 554
Chelyabinsk Region	77 164 488	39 493 270	2 368 539	29 455 040
Siberian Federal District	104 054 045	51 417 753	4 963 013	40 830 170
Republic of Altai	458 596	308 233	1 749	28 055
Republic of Tuva	96 099	70 035	3 499	22 565
Republic of Khakassia	5 567 667	3 042 520	9 587	2 368 756
Altai Territory	7 189 261	5 118 627	601 749	1 391 512
Krasnoyarsk Territory	1 882 331	324 938	253 499	1 248 349
Irkutsk Region	12 538 528	7 899 802	5 968	4 304 304
Kemerovo Region	7 325 905	3 899 851	359 199	3 033 725
Novosibirsk Region	56 068 989	23 882 332	3 660 251	22 810 056
Omsk Region	6 977 901	3 260 982	65 763	3 402 371
Tomsk Region	5 948 768	3 610 433	1 749	2 220 477
Far Eastern Federal District	345 930 964	121 258 350	18 603 201	190 397 221
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	20 115 159	11 867 767	1 000 000	6 865 121
Zabaykal Territory	0	0	0	0
Kamchatka Territory	5 953 059	3 628 150	1 513 318	733 383
Primorskiy Territory	92 314 301	54 177 819	4 917 364	24 565 694
Khabarovsk Territory	0	0	0	0
Amur Region	226 186 426	50 664 035	11 165 521	157 806 070
Magadan Region	0	0	0	0
Sakhalin Region	1 362 019	920 579	6 998	426 953
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	50 438 219 278	23 765 745 731	6 154 794 537	14 790 658 976

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.01.19

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	14 108 820 927	9 423 150 465	3 078 159 492	103 295 853
Belgorod Region	51 463	51 394	69	0
Bryansk Region	0	0	0	0
Vladimir Region	13 796	0	13 796	0
Voronezh Region	0	0	0	0
Ivanovo Region	9 366	8 741	625	0
Kaluga Region	48 629	0	48 629	0
Kostroma Region	74 015 868	38 521 815	17 881 687	4 030 454
Kursk Region	211 563	211 563	0	0
Lipetsk Region	0	0	0	0
Moscow Region	915 534	127 852	216 568	571 114
Orel Region	0	0	0	0
Ryazan Region	11 975	0	11 975	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 947	0	6 947	0
Yaroslavl Region	110 846	95 435	0	0
City of Moscow	14 033 424 940	9 384 133 665	3 059 979 196	98 694 285
North-Western Federal District	185 622 007	112 838 573	36 242 023	5 022 789
Republic of Karelia	0	0	0	0
Komi Republic	11 076	11 076	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	2 182 933	349 805	1 794 037	2 307
Kaliningrad Region	233 251	75 268	0	157 983
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	24 402	0	24 402	0
Pskov Region	0	0	0	0
St Petersburg	183 170 345	112 402 424	34 423 584	4 862 499
Southern Federal District	4 910 671	2 372 780	2 078 107	459 784
Republic of Adygeya	22 821	0	0	22 821
Republic of Kalmykia	0	0	0	0
Republic of Crimea	413 072	85 328	14 325	313 419
Krasnodar Territory	495 584	0	493 048	2 536
Astrakhan Region	1 394 629	0	1 394 629	0
Volgograd Region	46 563	0	38 209	8 354
Rostov Region	2 493 816	2 246 481	135 890	111 445
City of Sevastopol	44 186	40 971	2 006	1 209
North-Caucasian Federal District	62 938	0	58 768	4 170
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	47 205	0	43 035	4 170
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	155 678 735	22 246 739	44 959 986	462 362
Republic of Bashkortostan	672 305	668 936	1 721	1 648
Republic of Marii El	1 223	0	1 223	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	49 521 933	4 684 270	36 134 743	266 289
Udmurt Republic	357	0	0	357
Chuvash Republic	59 949	25 190	0	34 759
Perm Territory	647 466	588 416	59 050	0
Kirov Region	2 783	0	1 092	1 691
Nizhny Novgogrod Region	2 565 522	395 414	2 128 023	42 085
Orenburg Region	305 513	190 579	74 410	40 524
Penza Region	0	0	0	0
Samara Region	101 687 755	15 693 934	6 346 455	74 349
Saratov Region	213 335	0	213 269	66
Ulyanovsk Region	594	0	0	594
Ural Federal District	55 824 935	34 724 721	13 552 582	85 171
Kurgan Region	0	0	0	0
Sverdlovsk Region	46 174 850	31 582 029	7 052 934	77 426
Tyumen Region	7 907 584	2 734 517	5 165 322	7 745
Chelyabinsk Region	1 742 501	408 175	1 334 326	0
Siberian Federal District	7 879 529	2 670 679	5 143 937	64 910
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 092	1 092	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	286 661	232 889	53 772	0
Kemerovo Region	16 404	14 123	0	2 281
Novosibirsk Region	7 461 068	2 374 641	5 086 424	0
Omsk Region	110 563	47 934	0	62 629
Tomsk Region	3 400	0	3 400	0
Far Eastern Federal District	12 026 059	8 028 123	658 893	1 341 259
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	113 077	41 751	71 326	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	147 229	84 705	62 524	0
Primorskiy Territory	1 873 641	1 358 152	115 920	54 883
Khabarovsk Territory	0	0	0	0
Amur Region	9 884 470	6 543 515	401 481	1 286 376
Magadan Region	0	0	0	0
Sakhalin Region	7 642	0	7 642	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 530 825 801	9 606 032 080	3 180 853 788	110 736 298

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.01.19

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	1 648 759 665	240 263 373	44 994 568	48 400 079	661 619 130	29 169 922
Belgorod Region	146 039	0	0	0	1 283	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	39 920	0	0	0	35 979	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	53 494	0	0	0	60 677	0
Kaluga Region	480 831	0	12 952 092	0	585 083	0
Kostroma Region	5 199 437	104 999	20 286 576	0	14 942 001	171 171
Kursk Region	225 131	0	0	0	11 415	0
Lipetsk Region	1 787 143	0	0	0	172 662	0
Moscow Region	113 522	0	0	0	423 420	229
Orel Region	0	0	0	0	0	0
Ryazan Region	683 386	0	0	0	69 396	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	43 078	0	0	0	21 087	0
Tver Region	72 391	0	0	0	17 138	0
Tula Region	31 996	0	0	0	913	0
Yaroslavl Region	234 882	0	0	0	34 416	0
City of Moscow	1 639 648 415	240 158 374	11 755 900	48 400 079	645 243 660	28 998 522
North-Western Federal District	87 280 233	4 462 831	526 511	51 840	6 252 107	489 528
Republic of Karelia	4 588	0	0	0	29 116	0
Komi Republic	187 030	0	41 822	0	2 363	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	581 974	3 405	45 000	0	582 981	1
Kaliningrad Region	93 957	6 357	9 689	0	111 226	4
Leningrad Region	12 537	0	0	0	0	0
Murmansk Region	29 892	0	0	0	48 887	0
Novgorod Region	47 163	0	0	0	6 007	0
Pskov Region	123 842	0	0	0	7 281	0
St Petersburg	86 199 250	4 453 069	430 000	51 840	5 464 246	489 523
Southern Federal District	20 557 009	117 962	657 891	2 006	4 139 866	261 873
Republic of Adygeya	38 514	0	0	0	55 806	813
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 707 445	85 328	0	0	1 711 554	245 928
Krasnodar Territory	12 037 511	0	657 891	0	835 392	2 536
Astrakhan Region	29 716	0	0	0	41 347	0
Volgograd Region	423 114	0	0	0	16 669	113
Rostov Region	2 734 519	0	0	0	1 475 268	11 393
City of Sevastopol	586 190	32 634	0	2 006	3 830	1 090
North-Caucasian Federal District	404 093	0	507 000	15 733	209 761	4 170

Republik of Daghestan	36 760	0	0	0	53 493	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	175 701	0	0	0	33 909	0
Karachai-Cherkess Republic	92 405	0	0	0	47 262	4 170
Republic of North Ossetia - Alania	13 913	0	0	0	28 465	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	85 314	0	507 000	15 733	46 632	0
Volga Federal District	58 665 737	2 334 428	14 059 819	0	17 869 320	97 474
Republic of Bashkortostan	839 084	0	5 524 788	0	571 627	0
Republic of Marii El	121 239	0	130 000	0	909	0
Republic of Mordovia	250 873	0	0	0	47 263	0
Republic of Tatarstan	19 811 590	0	5 045 031	0	5 124 766	50 612
Udmurt Republic	295 902	0	0	0	1 171 043	0
Chuvash Republic	63 758	0	0	0	70 679	0
Perm Territory	712 592	536 313	0	0	404 049	0
Kirov Region	1 195 393	0	0	0	586 334	0
Nizhny Novgogrod Region	2 744 685	0	60 000	0	375 707	36 096
Orenburg Region	920 082	71 388	0	0	302 628	0
Penza Region	66 889	0	0	0	62 794	0
Samara Region	27 253 575	1 726 727	3 300 000	0	8 663 699	10 700
Saratov Region	4 164 080	0	0	0	398 275	66
Ulyanovsk Region	225 995	0	0	0	89 547	0
Ural Federal District	11 055 503	411 547	3 893 324	1 458	12 248 058	6 010
Kurgan Region	184 651	0	0	0	11 315	0
Sverdlovsk Region	4 681 037	0	3 734 522	0	10 116 523	363
Tyumen Region	1 784 629	411 547	0	0	1 536 197	5 647
Chelyabinsk Region	4 405 186	0	158 802	1 458	584 023	0
Siberian Federal District	2 374 240	0	10 000	341	1 607 060	0
Republic of Altai	37 570	0	0	0	817	0
Republic of Tuva	12 953	0	0	341	8 442	0
Republic of Khakassia	89 742	0	0	0	74 271	0
Altai Territory	211 703	0	0	0	31 844	0
Krasnoyarsk Territory	21 718	0	0	0	62 367	0
Irkutsk Region	206 264	0	0	0	285 419	0
Kemerovo Region	186 857	0	10 000	0	89 820	0
Novosibirsk Region	1 489 126	0	0	0	857 440	0
Omsk Region	84 335	0	0	0	146 889	0
Tomsk Region	33 972	0	0	0	49 751	0
Far Eastern Federal District	16 446 393	186 653	6 201 135	0	25 722 492	663 161
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	648 849	41 751	0	0	197 413	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	123 502	0	0	0	63 808	0
Primorskiy Territory	5 818 015	0	26 135	0	805 710	18 403
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	9 813 757	144 902	6 175 000	0	24 628 682	644 758
Magadan Region	0	0	0	0	0	0
Sakhalin Region	42 270	0	0	0	26 879	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 845 542 873	247 776 794	70 850 248	48 471 457	729 667 794	30 692 138

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.01.19

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	39 538 539 753	985 757	96 143	6 308 102 068	12 436 965 846	20 416 801 524
Belgorod Region	6 629 176	0	0	1 344 071	264 380	4 989 086
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 025 964	0	143	539 604	258 450	1 227 015
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 820 345	0	0	1 983 526	669 635	10 074 265
Kaluga Region	43 556 919	0	0	2 542 385	20 357 326	20 640 598
Kostroma Region	571 890 198	0	0	105 766 141	100 369 322	364 903 612
Kursk Region	17 137 149	0	0	3 148 845	926 078	13 029 972
Lipetsk Region	13 805 358	0	0	1 057 020	359 409	12 382 691
Moscow Region	22 047 717	0	0	5 304 513	1 776 087	14 704 882
Orel Region	0	0	0	0	0	0
Ryazan Region	14 689 742	0	0	3 716 607	237 857	10 671 673
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 133 288	0	0	599 994	22 070	1 498 720
Tver Region	1 176 655	0	0	841 450	14 000	316 438
Tula Region	1 208 543	0	0	282 463	4 836	920 366
Yaroslavl Region	3 056 863	0	0	1 505 589	328 646	1 220 012
City of Moscow	38 826 361 836	985 757	96 000	6 179 469 860	12 311 377 750	19 960 222 194
North-Western Federal District	1 550 121 779	0	554	423 192 543	731 570 593	375 224 519
Republic of Karelia	171 920	0	0	111 130	50 000	10 661
Komi Republic	5 705 835	0	0	1 476 650	1 613 188	2 608 658
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	47 693 678	0	0	13 586 276	15 831 713	18 201 618
Kaliningrad Region	29 660 489	0	0	1 564 653	22 042 733	5 984 936
Leningrad Region	36 675	0	0	36 575	100	0
Murmansk Region	1 156 158	0	0	751 237	2 900	391 104
Novgorod Region	5 360 684	0	554	1 733 634	261 998	3 327 201
Pskov Region	2 029 043	0	0	635 384	460 000	932 844
St Petersburg	1 458 307 297	0	0	403 297 004	691 307 961	343 767 497
Southern Federal District	433 575 387	6 116	167	88 285 062	71 415 548	270 651 084
Republic of Adygeya	1 546 307	0	0	290 141	101 474	1 153 976
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	166 025 585	0	0	50 210 324	26 252 222	88 359 759
Krasnodar Territory	153 202 253	5 724	167	15 530 292	39 457 599	97 736 962
Astrakhan Region	5 340 167	0	0	2 980 515	9 671	938 255
Volgograd Region	788 173	0	0	239 210	9 510	536 968
Rostov Region	102 502 621	392	0	17 416 540	5 115 632	79 844 506
City of Sevastopol	4 170 281	0	0	1 618 040	469 440	2 080 658
North-Caucasian Federal District	11 890 706	0	0	4 504 805	2 439 848	4 831 943
Republik of Daghestan	1 077 401	0	0	834 674	0	231 863
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 243 600	0	0	489 346	413	1 752 709
Karachai-Cherkess Republic	1 697 694	0	0	376 518	964 819	356 346

Republic of North Ossetia - Alania	345 481	0	0	129 085	45 000	171 396
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 526 530	0	0	2 675 182	1 429 616	2 319 629
Volga Federal District	937 188 726	1 553 955	0	138 943 930	334 726 887	459 233 877
Republic of Bashkortostan	40 387 730	5 203	0	1 614 645	9 917 823	28 833 088
Republic of Marii El	1 872 060	0	0	333 807	5 079	1 511 764
Republic of Mordovia	20 587 212	0	0	2 124 891	725 639	17 605 057
Republic of Tatarstan	575 259 322	1 523 914	0	95 758 949	284 008 235	192 643 324
Udmurt Republic	35 180 066	732	0	3 483 516	986 627	30 648 204
Chuvash Republic	8 643 957	0	0	1 916 504	1 155 136	5 559 830
Perm Territory	22 070 332	7 938	0	3 017 831	3 226 461	15 721 284
Kirov Region	30 648 534	1 081	0	5 128 871	2 398 952	23 110 448
Nizhny Novgogrod Region	66 467 411	10 567	0	10 291 902	6 923 527	48 575 691
Orenburg Region	29 682 219	4 520	0	3 580 050	3 103 614	22 982 953
Penza Region	4 707 689	0	0	1 184 353	643 277	2 873 188
Samara Region	59 584 688	0	0	6 784 304	12 141 195	40 411 756
Saratov Region	37 366 212	0	0	3 095 776	8 883 690	25 366 016
Ulyanovsk Region	4 731 294	0	0	628 531	607 632	3 391 274
Ural Federal District	788 412 685	59 631	0	72 306 201	271 969 581	442 072 141
Kurgan Region	2 148 703	0	0	612 008	176 137	1 354 285
Sverdlovsk Region	357 498 722	21 505	0	44 640 399	57 893 219	254 388 174
Tyumen Region	321 229 327	36 492	0	11 160 788	202 808 703	106 258 355
Chelyabinsk Region	107 535 933	1 634	0	15 893 006	11 091 522	80 071 327
Siberian Federal District	131 249 658	10 357	0	24 683 367	20 286 483	83 865 693
Republic of Altai	902 946	0	0	437 456	131 400	324 142
Republic of Tuva	363 094	0	0	262 684	42 000	58 410
Republic of Khakassia	7 255 628	0	0	1 350 689	859 220	5 025 643
Altai Territory	7 919 845	0	0	1 936 715	1 070 002	4 905 548
Krasnoyarsk Territory	5 976 597	0	0	2 024 180	48 054	3 822 000
Irkutsk Region	11 588 435	0	0	2 039 289	2 556 556	6 982 803
Kemerovo Region	13 772 533	0	0	1 367 321	3 355 101	9 035 659
Novosibirsk Region	68 963 335	10 357	0	12 948 350	11 145 220	42 605 104
Omsk Region	7 889 330	0	0	1 217 507	979 347	5 690 616
Tomsk Region	6 617 915	0	0	1 099 176	99 583	5 415 768
Far Eastern Federal District	366 649 562	29 079	1 291	42 352 122	24 490 731	298 916 182
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	22 101 436	18 187	0	3 191 133	2 112 198	16 680 779
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	6 240 881	0	0	1 738 118	250 781	4 219 829
Primorskiy Territory	105 750 886	895	0	22 559 614	12 645 702	70 174 039
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	227 224 593	0	1 291	12 214 775	8 663 117	205 993 376
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 331 766	9 997	0	2 648 482	818 933	1 848 159
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	43 757 628 256	2 644 895	98 155	7 102 370 098	13 893 865 517	22 351 596 963

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.01.19

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	16 447 601 003	8 675 722	19 557	2 579 748 270	7 575 570 287	5 895 839 391
Belgorod Region	685 188	0	0	14 362	0	670 826
Bryansk Region	0	0	0	0	0	0
Vladimir Region	70 630	0	0	16 743	0	53 887
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	501 566	0	0	43 247	0	458 313
Kaluga Region	914 929	0	0	17 321	0	897 558
Kostroma Region	72 462 840	0	0	30 807 814	10 925 520	28 411 348
Kursk Region	663 806	0	0	90 882	0	572 755
Lipetsk Region	227 796	0	0	5 169	0	222 627
Moscow Region	1 601 898	0	0	205 283	0	1 396 615
Orel Region	0	0	0	0	0	0
Ryazan Region	1 183 186	0	0	169 128	0	988 617
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 470	0	0	2 994	0	19 460
Tver Region	333 693	0	0	75 563	223 671	34 445
Tula Region	28 472	0	0	5 463	0	23 009
Yaroslavl Region	216 867	0	0	56 248	0	160 565
City of Moscow	16 368 687 662	8 675 722	19 557	2 548 238 053	7 564 421 096	5 861 929 366
North-Western Federal District	218 421 194	0	0	36 650 792	82 085 841	94 251 156
Republic of Karelia	54 075	0	0	53 676	0	382
Komi Republic	589 433	0	0	54 246	0	535 187
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	4 140 946	0	0	84 875	1 166 972	2 884 296
Kaliningrad Region	13 348 120	0	0	1 946 809	9 564 378	1 705 663
Leningrad Region	4 846	0	0	4 846	0	0
Murmansk Region	475 639	0	0	474 800	0	838
Novgorod Region	144 708	0	0	12 977	1 737	129 994
Pskov Region	8 698	0	0	8 221	0	477
St Petersburg	199 654 729	0	0	34 010 342	71 352 754	88 994 319
Southern Federal District	28 649 730	3 066	0	13 383 092	1 014 657	13 463 717
Republic of Adygeya	188 422	0	0	71	69 471	118 880
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 578 645	3 066	0	87 379	6 947	3 852 912
Krasnodar Territory	7 229 657	0	0	714 324	814 870	5 549 003
Astrakhan Region	10 449 177	0	0	10 303 119	0	140 782
Volgograd Region	46 597	0	0	9 467	0	37 130
Rostov Region	5 438 454	0	0	2 201 586	55 576	3 181 171
City of Sevastopol	718 778	0	0	67 146	67 793	583 839
North-Caucasian Federal District	421 992	0	0	160 311	0	254 920
Republik of Daghestan	3 390	0	0	1 355	0	2 035
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	112 685	0	0	107 267	0	5 418
Karachai-Cherkess Republic	18 195	0	0	9 270	0	8 925
Republic of North Ossetia - Alania	103 064	0	0	0	0	103 064
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	184 658	0	0	42 419	0	135 478
Volga Federal District	124 710 236	7	0	18 515 086	69 113 280	36 246 969

Republic of Bashkortostan	1 261 518	0	0	14 745	278 577	965 904
Republic of Marii El	15 478	0	0	2 329	0	7 480
Republic of Mordovia	159 599	0	0	8 458	0	149 400
Republic of Tatarstan	100 150 590	7	0	9 693 417	66 575 564	23 259 071
Udmurt Republic	1 175 258	0	0	78 411	1 335	1 095 512
Chuvash Republic	413 489	0	0	22 153	152 835	238 487
Perm Territory	1 933 513	0	0	189 836	48 729	1 694 948
Kirov Region	814 069	0	0	195 266	0	618 800
Nizhny Novgogrod Region	4 948 938	0	0	622 007	1 143 834	3 112 608
Orenburg Region	1 991 439	0	0	26 668	297 862	1 666 458
Penza Region	86 946	0	0	10 700	70 992	5 223
Samara Region	10 349 167	0	0	7 438 137	543 552	2 309 396
Saratov Region	1 368 682	0	0	185 551	0	1 109 540
Ulyanovsk Region	41 550	0	0	27 408	0	14 142
Ural Federal District	69 199 029	71 190	0	12 744 860	12 533 014	41 514 738
Kurgan Region	52 659	0	0	1 282	0	51 053
Sverdlovsk Region	43 485 669	0	0	5 026 367	11 600 084	26 014 193
Tyumen Region	15 991 663	71 190	0	5 370 736	374 056	9 025 263
Chelyabinsk Region	9 669 038	0	0	2 346 475	558 874	6 424 229
Siberian Federal District	9 099 756	0	0	2 572 185	1 227 911	4 538 747
Republic of Altai	102 739	0	0	96 525	0	6 214
Republic of Tuva	583	0	0	0	0	583
Republic of Khakassia	77 043	0	0	213	0	71 233
Altai Territory	137 904	0	0	23 309	0	114 595
Krasnoyarsk Territory	384 211	0	0	12 710	0	371 238
Irkutsk Region	1 986 900	0	0	163 739	0	1 500 442
Kemerovo Region	454 307	0	0	215 072	0	239 229
Novosibirsk Region	4 464 120	0	0	1 662 196	524 836	1 844 760
Omsk Region	1 298 791	0	0	317 631	695 892	285 268
Tomsk Region	193 158	0	0	80 790	7 183	105 185
Far Eastern Federal District	46 034 093	0	0	6 172 490	16 559 495	22 522 497
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	402 698	0	0	17 068	0	349 803
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	1 129 654	0	0	475 392	0	654 262
Primorskiy Territory	12 632 891	0	0	4 173 487	1 478 355	6 941 487
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	30 502 851	0	0	681 544	14 753 378	14 363 707
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 365 999	0	0	824 999	327 762	213 238
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 944 137 033	8 749 985	19 557	2 669 947 086	7 758 104 485	6 108 632 135

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.01.19

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	8 511 868 879	6 057 288 801	2 454 580 078
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	362 555 693	214 241 114	148 314 579
Kursk Region	0	0	0
Lipetsk Region	1 115 382	877 000	238 382
Moscow Region	2 200 000	2 200 000	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	8 145 997 804	5 839 970 687	2 306 027 117
North-Western Federal District	388 223 692	321 636 313	66 587 379
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	0	0	0
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	388 223 692	321 636 313	66 587 379
Southern Federal District	13 210 043	13 012 433	197 610
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	10 580 498	10 580 498	0
Krasnodar Territory	923 545	725 935	197 610
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 700 000	1 700 000	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	123 038 827	122 545 558	493 269
Republic of Bashkortostan	12 669 683	12 389 390	280 293
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	18 478 545	18 265 569	212 976
Udmurt Republic	5 500 000	5 500 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	59 493	59 493	0
Kirov Region	100 000	100 000	0
Nizhny Novgogrod Region	2 581 106	2 581 106	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	83 600 000	83 600 000	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
Ural Federal District	126 877 379	100 906 154	25 971 225
Kurgan Region	0	0	0
Sverdlovsk Region	126 661 354	100 690 129	25 971 225
Tyumen Region	38 131	38 131	0
Chelyabinsk Region	177 894	177 894	0
Siberian Federal District	1 846 764	1 264 888	581 876
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	18 515	18 515	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 827 949	1 246 073	581 876
Omsk Region	300	300	0
Tomsk Region	0	0	0
Far Eastern Federal District	25 276 283	21 544 013	3 732 270
Republic of Buryatiya	0	0	0
Republic of Sakha (Yakutia)	0	0	0
Zabaykal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 234 587	1 234 587	0
Khabarovsk Territory	0	0	0
Amur Region	24 041 696	20 309 426	3 732 270
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	9 190 341 867	6 638 198 160	2 552 143 707

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	1.12.18	1.01.19
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,5	12,3	12,2
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	9,5	9,1	8,9
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*29,4*	*34,9*	*35,0*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,7*	*10,4*	*10,1*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,5*	*9,3*	*9,1*
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	201,3	204,7
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*	*5,9*	*6,4*
manufacturing	*15,4*	*15,3*	*15,0*	*14,3*	*14,2*
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*	*3,7*	*3,4*
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,5*	*9,6*	*9,5*
transport and communication	*4,2*	*4,2*	*5,2*	*5,1*	*5,0*
other economic activities	*23,1*	*22,6*	*21,4*	*21,4*	*21,4*
individuals	*29,1*	*30,9*	*32,3*	*33,0*	*33,0*
of which mortgage loans	*12,1*	*13,2*	*14,0*	*14,3*	*14,3*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*61,3*	*62,9*	*63,8*
United Kingdom	*7,5*	*5,5*	*6,5*	*6,6*	*5,2*
USA	*3,2*	*1,7*	*2,1*	*2,4*	*2,7*
Germany	*0,3*	*0,2*	*2,2*	*2,3*	*3,0*
Austria	*1,1*	*0,7*	*1,1*	*1,6*	*1,8*
France	*1,4*	*1,2*	*0,5*	*1,1*	*1,5*
Italy	*2,0*	*2,2*	*2,1*	*3,9*	*2,0*
Cyprus	*5,3*	*5,9*	*7,2*	*6,0*	*5,5*
Netherlands	*0,5*	*0,7*	*2,0*	*1,0*	*0,8*
Other	*9,9*	*9,0*	*14,9*	*12,1*	*13,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*11,3*	*11,5*	*10,6*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*21,0*	*21,5*	*21,1*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	117,8	133,1	128,7
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	168,3	155,7	166,4
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	57,5
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*107,0*	*107,7*	*108,8*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*35,8*	*38,8*	*37,8*
of which					
Interest rate risk	*36,8*	*31,9*	*23,9*	*25,0*	*24,5*
Equity position risk	*3,0*	*3,6*	*3,3*	*3,5*	*3,5*
Foreign exchange risk	*3,2*	*4,6*	*5,2*	*4,1*	*3,8*
Commodity risk	*0,9*	*2,5*	*3,4*	*6,2*	*6,1*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	11,5	12,8	12,7
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	1068,2	1279,5	1344,8
as percent of the banking sector assets [6]	*1,2*	*1,0*	*1,2*	*1,5*	*1,5*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*11,1*	*13,2*	*13,8*
Return on assets [7]	*1,2*	*1,0*	*1,4*	*1,4*	*1,5*
Return on equity [7]	*10,3*	*8,3*	*12,4*	*12,4*	*13,8*

[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: 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	Own funds (capital) of CIs, 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	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
1.01.19	484	10 269,3	34	3,8	158	77,1	188	550,3	42	678,3	17	639,3	6	429,5	5	744,8	6	7 748,4	28	-602,4
Reference data: own funds (capital) adequacy ratio as of 1.01.19, %	12,2		41,7		26,8		21,6		18,4		14,8		16,3		14,5		13,7		16,7	

[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		1.12.18		1.01.19	
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***	**10 172,3**	***100,0***	**10 269,3**	***100,0***
of which:										
1. Tier 1 capital	6 586,7	*70,2*	6 622,7	*70,5*	7 613,5	*76,1*	7 513,0	*73,9*	7 499,7	*73,0*
of which:										
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	7 161,1	*71,6*	7 041,1	*69,2*	7 012,3	*68,3*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	452,5	*4,5*	472,0	*4,6*	487,4	*4,8*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 389,8	*23,9*	2 659,3	*26,1*	2 769,6	*27,0*
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	12,3	2	12,2	1
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,9	4	8,5	4	8,3	3
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	9,5	5	9,1	4	8,9	3

[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		1.12.18		1.01.19	
	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***	**13 158,4**	***129,4***	**13 368,9**	***130,2***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 649,6	*26,5*	2 654,7	*26,1*	2 696,3	*26,3*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 774,6	*17,7*	1 768,6	*17,4*	1 768,6	*17,2*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	5 905,8	*59,0*	6 136,6	*60,3*	6 307,4	*61,4*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 306,9	*23,1*	2 336,5	*23,0*	2 334,6	*22,7*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	167,9	*1,7*	166,7	*1,6*	164,1	*1,6*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	63,4	*0,6*	95,3	*0,9*	97,8	*1,0*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**2 864,9**	***28,6***	**2 986,0**	***29,4***	**3 099,6**	***30,2***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 757,6	*17,6*	1 891,9	*18,6*	1 970,6	*19,2*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	317,5	*3,2*	323,8	*3,2*	350,1	*3,4*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	24,0	*0,2*	23,6	*0,2*	22,2	*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*	246,8	*2,4*	233,4	*2,3*
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*	318,2	*3,1*	342,3	*3,3*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	186,7	*1,9*	181,8	*1,8*	180,9	*1,8*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 003,3**	***100,0***	**10 172,3**	***100,0***	**10 269,3**	***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	1.12.18	1.01.19
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	994,6	1 101,5
3rd group of assets	43,4	35,7	247,3	38,2	62,7
4th group of assets	33 559,6	31 900,9	25 078,7	31 072,1	31 745,3
5th group of assets	332,4	198,3	37,3	37,0	42,6
The value of credit risk on balance sheet assets	35 299,7	33 381,9	26 205,2	32 141,9	32 952,1

Reference data:

	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
1st group of assets without risk weighting	8 586,9	10 337,8	10 974,1	10 941,9	11 012,3

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

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

		1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	10 003,3	10 172,3	10 269,3
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	80 340,6	82 743,1	84 510,1
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	26 205,2	32 141,9	32 952,1
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	2 297,0	3 056,6	2 632,9	2 433,9	2 546,1
	- 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	15 881,3	16 308,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	290,4	291,4	286,1
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 648,8	3 713,5	3 897,7
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	439,6	431,4	478,7
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 246,1	8 225,2	8 137,4
	- market risk	4 012,4	3 916,1	3 457,3	3 806,6	3 737,8
	- credit claims of clearing participants (code 8847)	75,4	137,8	131,1	144,0	150,4
	- higher-risk coefficient transactions	15 127,5	17 234,5	12 560,7	8 620,8	8 465,5
	- 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	-821,6	-875,9
	- effect of applying buffers to risk coefficient according to Bank of Russia Ordinance No. 4892-U (code 8769.0) (included after 8.10.2018)	-	-	-	1 838,1	2 104,9
	- 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	-	0,0
	- 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	4 853,7	5 021,4
	- 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	409,2	505,6
	- other	389,5	589,3	706,4	773,6	794,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,5	12,3	12,2

[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		1.12.18		1.01.19	
	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	*4,2*	15	*3,7*
From 8% to 10%	13	*1,1*	9	*1,5*	7	*0,9*	9	*1,3*	6	*0,9*
From 10% to 12%	44	*19,1*	36	*21,5*	28	*18,8*	28	*19,9*	26	*25,8*
From 12% to 14%	70	*50,3*	64	*18,1*	56	*19,4*	46	*17,3*	45	*13,0*
14% and more	458	*25,1*	420	*52,1*	385	*53,3*	378	*53,4*	380	*52,5*
Banking sector, total	623	*100,0*	561	*100,0*	508	*100,0*	490	*100,0*	484	*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		1.12.18		1.01.19	
		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*	26 519,6	*43,2*	27 680,1	*44,0*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	23 881,7	*40,4*	24 556,0	*40,0*	24 685,4	*39,2*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	3 657,2	*6,2*	3 879,3	*6,3*	4 182,7	*6,6*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 861,0	*3,1*	1 859,9	*3,0*	1 846,8	*2,9*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 458,1	*7,5*	4 548,4	*7,4*	4 522,8	*7,2*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 610,0	*9,5*	5 728,4	*9,3*	5 712,6	*9,1*
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*	26 293,8	*56,9*	27 451,4	*57,7*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 131,4	*25,0*	11 330,4	*24,5*	11 594,2	*24,4*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	2 973,3	*6,7*	3 111,8	*6,7*	3 072,8	*6,5*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 786,3	*4,0*	1 771,9	*3,8*	1 768,0	*3,7*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 592,6	*8,1*	3 684,9	*8,0*	3 718,8	*7,8*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 722,1	*12,8*	5 810,3	*12,6*	5 824,3	*12,2*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	4 923,1	*11,0*	5 025,9	*10,9*	5 039,4	*10,6*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 525,9	*10,2*	4 640,4	*10,0*	4 662,9	*9,8*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*79,1*		*79,9*		*80,1*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*91,9*		*92,3*		*92,5*

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

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

	1.01.17		1.01.18		1.10.18		1.12.18		1.01.19	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 980,4	*100,0*	12 431,5	*100,0*	14 533,7	*100,0*	15 170,5	*100,0*	15 312,5	*100,0*
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	597,2	*4,1*	654,5	*4,3*	658,3	*4,3*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	13 936,5	*95,9*	14 516,1	*95,7*	14 654,2	*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*		*24,7*		*24,3*
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*		*7,2*		*6,9*
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	*100,0*	122,4	*100,0*	132,0	*100,0*	127,8	*100,0*	137,9	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	78,6	*59,5*	78,0	*61,0*	76,8	*55,7*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	53,4	*40,5*	49,8	*39,0*	61,1	*44,3*
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*		*50,5*		*41,6*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.01.19[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	658 306,4	*100,0*	32 737,6	*100,0*	*5,0*
of which by quality categories					
1.1. Quality Category I	206,2	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	626 199,0	*95,1*	6 605,3	*20,2*	*1,1*
1.3. Quality Category III	3 768,1	*0,6*	291,3	*0,9*	*7,7*
1.4. Quality Category IV	2 574,0	*0,4*	809,3	*2,5*	*31,4*
1.5. Quality Category V	25 559,1	*3,9*	25 031,8	*76,5*	*97,9*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,4	*100,0*	0,0	*100,0*	*10,2*
of which by quality categories					
2.1. Quality Category I	0,3	*88,6*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*1,3*	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	*10,2*	0,0	*100,0*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	658 306,8		32 737,6		*5,0*
4. Homogeneous claims grouped into portfolios - total	76 820,9	*100,0*	30 141,4	*100,0*	*39,2*
of which by quality categories					
4.1. Quality Category I	38 067,6	*49,6*	0,0	*0,0*	*0,0*
4.2. Quality Category II	3 613,5	*4,7*	49,7	*0,2*	*1,4*
4.3. Quality Category III	5354,8	*7,0*	666,5	*2,2*	*12,4*
4.4. Quality Category IV	527,7	*0,7*	234,7	*0,8*	*44,5*
4.5. Quality Category V	29257,3	*38,1*	29190,6	*96,8*	*99,8*
5. Claims for interest payments - total	5 411,4	*100,0*	1 778,3	*100,0*	*32,9*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 779,4	*32,9*	1 735,4	*97,6*	*97,5*

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.01.19[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	14 654 217,8	*100,0*	1 016 960,8	*100,0*	*6,9*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 674 362,9	*11,4*	47 417,1	*4,7*	*2,8*
1.1.2. residental real estate (mortgage) loans, total	4 781 874,5	*32,6*	69 300,2	*6,8*	*1,4*
1.1.3. car loans, total	791 068,4	*5,4*	52 903,2	*5,2*	*6,7*
1.1.4. other consumer loans, total	7 385 981,5	*50,4*	845 615,3	*83,2*	*11,4*
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]	313 741,3	*2,1*	6 670,3	*0,7*	*2,1*
1.2.2. a portfolio of loans without overdue payments	13 282 822,1	*90,6*	234 956,6	*23,1*	*1,8*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	163 688,1	*1,1*	12 679,7	*1,2*	*7,7*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	85 931,3	*0,6*	23 860,7	*2,3*	*27,8*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	72 687,0	*0,5*	43 123,1	*4,2*	*59,3*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	118 944,2	*0,8*	99 562,1	*9,8*	*83,7*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	595 473,3	*4,1*	594 383,3	*58,4*	*99,8*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	228 492,4	*1,6*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	12 464 995,7	*85,1*	182 512,3	*17,9*	*1,5*
1.3.3. Quality category III	1 106 100,1	*7,5*	60 619,0	*6,0*	*5,5*
1.3.4. Quality category IV	76 208,1	*0,5*	29 842,0	*2,9*	*39,2*
1.3.5. Quality category V	778 421,5	*5,3*	743 987,5	*73,2*	*95,6*
2. Claims grouped into portfolios of homogeneous claims - total	61 055,5	*100,0*	27 204,4	*100,0*	*44,6*
of which by quality categories					
2.1. Quality category I	27 616,8	*45,2*	0,0	*0,0*	*0,0*
2.2. Quality category II	4 100,2	*6,7*	91,0	*0,3*	*2,2*
2.3. Quality category III	1971,7	*3,2*	132,7	*0,5*	*6,7*
2.4. Quality category IV	301,5	*0,5*	139,2	*0,5*	*46,2*
2.5. Quality category V	27065,3	*44,3*	26841,5	*98,7*	*99,2*
3. Claims for interest payments - total	175 425,9	*100,0*	61 861,5	*100,0*	*35,3*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	62 901,4	*35,9*	58 523,1	*94,6*	*93,0*

[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	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
Substandard	*6,1*	*7,1*	*6,1*	*5,1*	*5,4*	*1,9*	*2,8*	*2,5*	*2,1*	*2,2*
Doubtful	*20,2*	*17,2*	*11,3*	*12,1*	*11,9*	*16,9*	*19,2*	*17,2*	*18,0*	*18,1*
Problem	*18,7*	*17,8*	*18,3*	*17,9*	*17,8*	*42,3*	*44,7*	*46,3*	*46,9*	*47,0*
Loss	*54,8*	*57,8*	*64,3*	*64,8*	*64,8*	*75,7*	*79,8*	*81,0*	*81,6*	*81,3*

[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	1.12.18	1.01.19
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3183,6**	**3197,5**	**3050,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2248,9	2258,3	2136,4
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*5,2*	*5,0*	*4,7*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2849,1	2854,0	2723,2
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*6,1*	*5,8*	*5,4*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	334,4	343,5	327,3
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,4*	*2,5*	*2,3*
- dollar equivalent, billion $	4,8	5,2	5,1	5,2	4,7
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2174,0	2185,5	2093,3
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,6*	*6,6*	*6,3*
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	815,4	815,5	760,4
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*5,8*	*5,5*	*5,1*

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
No overdue claims	55	55	45	44	49	*3,9*	*4,5*	*4,6*	*5,1*	*5,3*
Less than 5%	272	235	217	197	205	*68,0*	*70,6*	*71,3*	*71,0*	*71,5*
From 5 to 10%	131	100	87	101	91	*18,8*	*7,6*	*7,0*	*7,0*	*11,1*
From 10 to 15%	46	50	47	42	41	*2,0*	*10,0*	*5,5*	*5,8*	*3,6*
From 15 to 20%	24	30	23	20	18	*1,4*	*0,9*	*1,6*	*5,1*	*2,8*
From 20 to 60%	48	52	49	42	41	*4,6*	*5,3*	*9,6*	*5,5*	*5,4*
From 60 to 90%	6	4	4	8	6	*1,1*	*1,0*	*0,3*	*0,3*	*0,3*
90% and more	6	4	4	4	3	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	35	31	25	21	30	*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	1.12.18	1.01.19
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 244,5	20 477,0	21 024,0
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*22,7*	*22,3*	*22,3*

Table 55

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

	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
Volume of large loans, billion rubles	12 884,1	12 477,9	13 619,4	13 890,8	13 759,5
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	3 188,0	3 362,2	3 149,6
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 562,1	1 570,4	1 499,8
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	712,4	726,6	700,2
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 057,2	1 087,7	970,8
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	362,6	375,9	378,4
collateral of proprietory rights (claims), billion rubles	541,4	584,1	476,1	486,5	419,1

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

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.17		1.01.18		1.10.18		1.12.18		1.01.19	
	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*	*38,8*	*100,0*	*37,8*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*23,9*	*66,7*	*25,0*	*64,5*	*24,5*	*64,6*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,3*	*9,4*	*3,5*	*9,0*	*3,5*	*9,2*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*5,2*	*14,4*	*4,1*	*10,5*	*3,8*	*10,1*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*3,4*	*9,5*	*6,2*	*16,0*	*6,1*	*16,0*
Reference data:										
Number of credit institutions[1]	452		401		358		329		323	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,1*		*98,4*		*94,7*		*94,1*		*93,8*	

[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	1.12.18	1.01.19
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,7*	*22,0*	*22,4*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*24,2*	*23,2*	*23,7*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*21,9*	*21,5*	*22,1*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*23,8*	*23,2*	*24,0*
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*	*0,3*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*0,4*	*0,0*	*-0,3*

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	1.12.18	1.01.19
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	20 180,7	20 210,3	21 112,3
Liabilities, bln rubles	21 241,0	18 579,1	19 521,5	19 773,9	20 824,2
Net balance sheet position, bln rubles	993,1	420,6	659,2	436,4	288,1
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*6,6*	*4,3*	*2,8*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	21 311,3	23 060,5	23 146,3
Liabilities, bln rubles	14 491,9	17 232,1	20 128,4	21 629,0	21 511,2
Net balance sheet position, bln rubles	1,3	1 066,8	1 182,9	1 431,5	1 635,1
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*11,8*	*14,1*	*15,9*

[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)

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	IV
Number of credit institutions that exceeded the OFXP limits	9	9	7	8	5	6	4	5	2	4	2	1
Of which:												
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	2	0	1	2	1
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*	*1,8*
- 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*	*2,2*

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

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	*-6,4*
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	*-16,6*
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	*-5,9*
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	*-4,2*
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	*-2,6*
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	*-2,9*
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	*-1,8*
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	*-3,4*
1.10.17	132	-118,1	32,6	47,1	-132,6	-85,5	2 069,5	*-4,1*
1.11.17	165	-78,4	-20,5	58,4	-157,4	-99,0	2 340,5	*-4,2*
1.12.17	126	-17,1	-27,3	4,0	-48,4	-44,4	859,3	*-5,2*
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	*-4,2*
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	*-4,9*
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	*-1,8*
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	*-1,8*
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	*-1,3*
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	*-1,0*
1.07.18	149	-526,3	419,0	98,0	-205,3	-107,3	7 221,1	*-1,5*
1.08.18	147	-559,7	474,5	95,2	-180,4	-85,2	6 799,6	*-1,3*
1.09.18	138	-592,5	522,9	125,5	-195,1	-69,6	6 781,3	*-1,0*
1.10.18	143	-366,9	286,3	62,6	-143,3	-80,6	5 267,4	*-1,5*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
1.01.19	119	-25,7	4,2	22,5	-44,0	-21,5	2 187,0	*-1,0*
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*
1.01.19	342	-572,8	898,4	405,7	-80,1	325,6	8 019,0	*4,1*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.01.19

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	132	-22,7	*-0,4*	-474,5	451,8
long	327	241,1	*5,8*	-591,9	833,0
EUR					
short	139	-64,4	*-1,7*	282,2	-346,5
long	317	120,3	*1,9*	222,1	-101,7
GBP					
short	44	-8,7	*-0,1*	25,6	-34,3
long	195	3,1	*0,1*	2,9	0,1

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	1.12.18	1.01.19
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*43,8*	*43,3*	*43,0*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*19,9*	*19,3*	*18,6*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*35,5*	*34,9*	*35,2*

[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.

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	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
Less than 0	224	203	152	153	148	9,6	13,9	*10,0*	*10,0*	*9,8*
From 0 to 20	258	223	216	193	198	23,7	14,1	*14,3*	*12,3*	*11,5*
More than 20	141	135	133	133	138	66,8	72,0	*75,7*	*77,8*	*78,7*
Data not available	0	0	7	11	0	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	623	561	508	490	484	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	1.12.18	1.01.19
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*33,5*	*35,6*	*33,6*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*46,6*	*49,2*	*46,3*
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*	*20,6*	*20,3*

[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	1.12.18	1.01.19	1.01.17	1.01.18	1.10.18	1.12.18	1.01.19
Less than 0	429	409	343	331	314	12,3	25,4	*19,4*	*14,6*	*11,2*
From 0 to 20	98	82	81	73	96	20,8	19,3	*11,0*	*19,0*	*19,6*
More than 20	96	70	77	75	74	66,9	55,3	*69,7*	*66,5*	*69,2*
Data not available	0	0	7	11	0	0	0	*0,0*	*0,0*	*0,0*
Total	623	561	508	490	484	100	100	*100,0*	*100,0*	*100,0*