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)[1]	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 [2] 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	1 425,3
	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*	*10,8*
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	*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) [3]	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2	28 006,0
	as % of GDP	*23,1*	*29,6*	*32,6*	*28,3*	*27,0*	*27,0*
	as % of the banking sector liabilities	*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	13 207,7
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.

In particular cases insignificant differences between total sum and the sum of components are explained by rounding of data.

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] Here and after loans are given unreduced on the amount of created provisions.

[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 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*
1.01.18	*1,5*	*6,4*	*2,7*	*0,1*	*0,0*	*0,2*	*1,4*	*12,7*	*0,7*	*11,0*	*4,0*	*7,4*	*2,3*	*2,1*
1.02.18	*-1,3*	*4,6*	*-1,5*	*-1,5*	*0,3*	*0,8*	*0,7*	*13,9*	*1,0*	*12,3*	*-2,0*	*6,1*	*1,5*	*1,0*
1.03.18	*-1,2*	*4,6*	*0,7*	*-0,9*	*-0,4*	*2,4*	*0,9*	*14,6*	*0,5*	*13,2*	*1,2*	*7,0*	*-2,4*	*0,3*
1.04.18	*0,7*	*5,5*	*4,6*	*2,9*	*1,5*	*4,8*	*1,6*	*15,7*	*1,5*	*13,9*	*1,1*	*8,7*	*1,1*	*3,9*
1.05.18	*3,4*	*9,0*	*0,8*	*2,3*	*2,7*	*6,2*	*1,8*	*16,6*	*1,5*	*14,7*	*2,6*	*10,2*	*1,3*	*6,6*
1.06.18	*-0,4*	*8,4*	*0,8*	*2,8*	*-0,5*	*5,7*	*2,0*	*18,1*	*2,3*	*15,6*	*-0,2*	*10,0*	*0,7*	*5,8*
1.07.18	*0,6*	*7,2*	*-4,1*	*-1,1*	*0,4*	*4,6*	*1,8*	*18,9*	*2,0*	*17,0*	*1,1*	*8,4*	*0,4*	*5,6*
1.08.18	*0,0*	*6,6*	*0,8*	*-2,0*	*0,6*	*4,9*	*2,0*	*19,7*	*2,3*	*18,1*	*0,3*	*8,9*	*-1,8*	*3,2*
1.09.18	*2,4*	*8,2*	*2,0*	*0,0*	*3,5*	*8,9*	*2,5*	*20,7*	*2,7*	*19,3*	*1,1*	*10,4*	*3,6*	*7,7*
1.10.18	*0,4*	*8,3*	*2,2*	*7,2*	*0,6*	*9,4*	*2,0*	*21,5*	*1,9*	*20,5*	*-1,6*	*8,8*	*0,1*	*9,3*
1.11.18	*1,7*	*9,5*	*0,8*	*7,6*	*0,3*	*9,8*	*1,7*	*22,1*	*2,1*	*21,4*	*0,5*	*9,3*	*-0,6*	*8,5*
1.12.18	*1,5*	*9,5*	*0,9*	*11,2*	*0,3*	*9,6*	*2,2*	*22,7*	*2,1*	*22,5*	*0,3*	*8,6*	*3,5*	*9,9*
1.01.19	*2,3*	*10,4*	*1,0*	*9,3*	*0,9*	*10,5*	*1,1*	*22,4*	*0,9*	*22,7*	*4,8*	*9,5*	*4,9*	*12,7*
1.02.19	*-2,2*	*9,5*	*-2,3*	*8,3*	*-0,6*	*9,5*	*1,3*	*23,1*	*1,4*	*23,2*	*-2,5*	*8,9*	*-1,3*	*9,6*
Reference data:														
Increase from the beginning of the current year	*-2,2*		*-2,3*		*-0,6*		*1,3*		*1,4*		*-2,5*		*-1,3*	
Increase over the same period of the previous year	*-1,3*		*-1,5*		*0,3*		*0,7*		*1,0*		*-2,0*		*1,5*	

[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	1.01.19	1.02.19
Credit institutions registered by the Bank of Russia and other authorities	975	923	888	881	878
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	508	484	479
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	397	399
Credit institutions licensed to conduct operations in foreign currency	609	547	499	475	470

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19 *	
	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*	272	*56,2*	268	*55,9*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	260	*51,2*	245	*50,6*	242	*50,5*
North-Western	49	*7,9*	43	*7,7*	42	*8,3*	41	*8,5*	42*	*8,8*
Southern	38	*6,1*	35	*6,2*	29	*5,7*	25	*5,2*	25	*5,2*
North-Caucasian	17	*2,7*	17	*3,0*	12	*2,4*	12	*2,5*	12	*2,5*
Volga	77	*12,4*	71	*12,7*	67	*13,2*	67	*13,8*	66	*13,8*
Ural	29	*4,7*	26	*4,6*	24	*4,7*	23	*4,8*	23	*4,8*
Siberian	37	*5,9*	32	*5,7*	30	*5,9*	28	*5,8*	28	*5,8*
Far Eastern	18	*2,9*	18	*3,2*	16	*3,1*	16	*3,3*	15	*3,1*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**508**	***100,0***	**484**	***100,0***	**479**	***100,0***

* Starting from 01.02.2019 all credit institutions, including Bank VTB (JSC), are reflected in regional statistics in accordance with addresses, indicated on their organization charter (VTB - St. Petersburg).

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		
	1.01.18	1.01.19	1.02.19	1.01.18	1.01.19	1.02.19	1.01.18	1.01.19	1.02.19	1.01.18	1.01.19	1.02.19	1.01.18	1.01.19	1.02.19	1.01.18	1.01.19	1.02.19
Central	319	272	268	25	24	20	146	110	113	*42,4*	*37,2*	*39,2*	*23,7*	*24,8*	*24,5*	*16,4*	*15,5*	*16,2*
of which the City of Moscow and Moscow Region[1]	284	245	242	23	23	19	66	50	53	*21,5*	*18,7*	*20,3*	*21,2*	*22,5*	*22,2*	*7,4*	*7,1*	*7,6*
North-Western	43	41	42	4	4	7	140	97	91	*297,9*	*215,6*	*185,7*	*3,2*	*3,8*	*4,2*	*15,7*	*13,7*	*13,0*
Southern	35	25	25	2	2	2	93	76	75	*251,4*	*281,5*	*277,8*	*2,6*	*2,3*	*2,3*	*10,5*	*10,7*	*10,7*
North-Caucasian	17	12	12	1	1	1	41	37	36	*227,8*	*284,6*	*276,9*	*1,2*	*1,1*	*1,1*	*4,6*	*5,2*	*5,2*
Volga	71	67	66	12	2	2	134	110	108	*161,5*	*159,4*	*158,8*	*5,7*	*5,8*	*5,8*	*15,1*	*15,5*	*15,5*
Ural	26	23	23	44	44	44	78	64	63	*111,4*	*95,5*	*94,0*	*4,8*	*5,6*	*5,7*	*8,8*	*9,0*	*9,0*
Siberian	32	28	28	8	4	4	106	82	81	*265,0*	*256,3*	*253,1*	*2,8*	*2,7*	*2,7*	*11,9*	*11,6*	*11,6*
Far Eastern	18	16	15	1	0	0	55	52	51	*289,5*	*325,0*	*340,0*	*1,3*	*1,3*	*1,3*	*6,2*	*7,3*	*7,3*
Russian Federation	**561**	**484**	**479**	**97**	**81**	**80**	**793**	**628**	**618**	***120,5***	***111,2***	***110,6***	***45,4***	***47,4***	***47,5***	***89,1***	***88,6***	***88,5***

[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		1.01.19		1.02.19	
	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*	56 865 733	*60,4*	56 592 117	*61,5*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	18 630 120	*20,9*	19 924 791	*21,2*	18 861 128	*20,5*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	8 868 477	*10,0*	9 230 511	*9,8*	8 847 880	*9,6*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 257 820	*8,1*	7 152 776	*7,6*	6 843 346	*7,4*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	1 013 363	*1,1*	909 875	*1,0*	848 118	*0,9*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**89 088 955**	***100,0***	**94 083 687**	***100,0***	**91 992 589**	***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	1.01.19	1.02.19
Central	*60,2*	*60,6*	*64,9*	*65,4*	*64,8*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*65,9*	*66,5*	*66,1*
North-Western	*76,2*	*80,0*	*80,3*	*83,5*	*97,1*
Southern	*71,4*	*75,7*	*82,4*	*84,8*	*84,8*
North-Caucasian	*65,7*	*64,1*	*73,3*	*72,2*	*72,2*
Volga	*56,6*	*55,1*	*63,4*	*64,0*	*64,5*
Ural	*74,0*	*74,2*	*73,8*	*73,6*	*74,2*
Siberian	*64,3*	*67,9*	*70,2*	*70,3*	*67,0*
Far Eastern	*83,5*	*86,2*	*88,8*	*89,0*	*89,6*
Russian Federation	***55,2***	***55,8***	***59,8***	***60,4***	***61,5***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.19 - 1.02.19)

Groups of credit institutions ranged by assets as of 1.01.19		Number of credit institutions as of 1.01.18	Groups as of 1.02.19					Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5		
1	First 5	5	5						
2	From 6 to 20	15		14					1
3	From 21 to 50	30		1	29				
4	From 51 to 200	150			1	146	2		1
5	From 201	284				4	266	3	
Became operating after 1.01.19									
Total over the period								3	2
Total as of 1.01.19[1]		**484**							
Total as of 1.02.19[1]		**479**	**5**	**15**	**30**	**150**	**268**		

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

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

Table 10

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

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19[1]
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*9,5*	*12,2*	*11,6*
Own funds (capital)	*16,1*	*11,9*	*13,5*	*15,4*	*15,1*
Correspondent accounts with non-resident banks	*18,5*	*10,4*	*11,6*	*13,6*	*11,3*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*6,5*	*9,0*	*8,6*
Loans and other claims on individuals	*14,5*	*14,2*	*12,9*	*13,8*	*13,5*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*17,7*	*19,3*	*18,3*
Individual deposits	*12,8*	*12,0*	*9,4*	*11,9*	*10,4*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[2]	*12,1*	*11,3*	*9,9*	*12,1*	*11,4*
Profit (loss) of the current year	*15,1*	*29,3*	*13,3*	*12,3*	*15,7*
Reference data:					
Number of credit institutions	92	84	80	80	79
of which 100% foreign-owned credit institutions					
Assets, total	*6,3*	*6,5*	*6,1*	*7,3*	*7,2*
Own funds (capital)	*9,4*	*10,2*	*9,5*	*10,6*	*10,8*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*10,6*	*12,1*	*8,0*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*4,6*	*5,2*	*5,1*
Loans and other claims on individuals	*8,4*	*9,2*	*8,1*	*9,5*	*9,5*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*11,5*	*12,2*	*11,2*
Individual deposits	*5,0*	*5,7*	*5,0*	*6,3*	*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*	*8,3*	*8,0*
Profit (loss) of the current year	*14,9*	*21,2*	*9,4*	*11,5*	*11,8*
Reference data:					
Number of credit institutions	67	65	63	62	62

[1] According to the list of credit institutions with foreign participation as of 1.01.2019.

[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		1.01.19		1.02.19	
	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*	9 953,7	*10,6*	9 053,3	*9,8*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-439,1	*-4,4*	-602,4	*-5,9*	-694,2	*-6,9*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 391,9	*7,3*	2 501,6	*7,5*	2 910,7	*8,8*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 119,3	*51,5*	1 032,5	*49,3*	1 361,6	*52,9*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	643,5	*4,5*	657,7	*4,4*	700,7	*4,6*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	182,1	*22,3*	144,6	*19,0*	169,3	*20,7*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	1 954,1	*7,3*	1 879,4	*6,6*	2 016,9	*7,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1 242,3	*5,1*	2 141,0	*8,6*	1 894,7	*7,3*	2 047,1	*7,3*	2 005,4	*7,3*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	28	*5,5*	28	*5,8*	27	*5,6*

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

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

Activities of Credit Institutions
Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 842,0	1 998,2	1 753,4
1.1.	of which: cash	1 404,3	1 735,1	1 735,0	1 889,9	1 634,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 857,4	4 328,7	4 198,1
3.	Correspondent account, total	1 734,4	1 280,7	1 284,4	1 744,3	1 857,8
	of which:					
3.1.	Correspondent accounts with resident credit institutions	533,6	432,6	276,1	477,6	334,3
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 008,3	1 266,7	1 523,5
4.	Securities portfolio, total	11 450,1	12 310,9	12 994,4	13 098,1	12 481,6
	of which:					
	revaluation of securities	83,8	30,7	-218,3	-259,4	-746,5
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	-	-37,9
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 836,3	10 856,5	10 440,6
4.2.	Equity	357,4	479,7	482,3	494,4	396,1
4.3.	Promissory notes	178,0	136,7	130,8	133,2	99,0
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 545,0	1 613,9	1 545,9
5.	Other equity	877,5	1 180,3	1 250,2	1 351,3	1 061,7
6.	Financial derivatives assets at fair value	704,4	505,0	591,8	728,8	554,2
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	61 193,2	65 123,9	63 724,3
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	-	-732,8
	value adjustment of provided (placed) monetary funds	-	-	-	-	-276,7
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	61 193,2	65 123,9	64 733,7
	of which:					
7.1.1.	Loans, deposits and other claims	55 478,8	58 006,1	61 046,8	64 969,0	64 588,4
	of which overdue claims	2 891,5	2 993,5	3 183,6	3 050,5	3 629,9
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	30 134,7	30 192,5	32 890,7	33 371,8	33 187,2
	of which overdue claims	1 892,0	1 942,4	2 174,0	2 093,3	2 572,1
7.1.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	14 173,4	14 901,4	15 092,3
	of which overdue claims	857,9	848,9	815,4	760,4	819,4
7.1.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	7 361,1	9 335,6	9 562,2
	of which overdue claims	95,2	146,0	115,5	119,3	138,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 570,2	1 625,9	1 602,7
8.1	of which real estate, temporarily not used	197,9	207,5	255,2	255,0	248,0
9.	Allocation of profit	384,8	327,7	261,1	330,0	322,8
9.1.	of which income tax	343,4	306,0	255,3	323,4	316,7
10.	Other assets, total	3 165,7	3 313,0	3 244,2	3 754,6	4 436,1
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 054,8	1 678,1	1 493,3
10.2.	Accounts receivable	325,9	489,1	567,9	534,3	649,8
10.3.	Deferred expenses	41,8	44,7	34,8	32,2	0,0
Banking sector assets, total		80 063,3	85 191,8	89 089,0	94 083,7	91 992,6

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1.	Funds and profit of credit institutions	8 611,4	8 962,9	9 010,7	9 306,1	8 718,1
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 854,4	4 882,5	4 896,7
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	4 164,9	4 447,2	3 834,1
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	1 068,2	1 344,8	264,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	3 128,3	2 607,4	2 606,0
3.	Transferable deposits of credit institutions	828,6	774,8	635,1	879,5	700,9
	of which:					
3.1.	Correspondent accounts of resident credit institutions	503,4	396,2	239,6	430,5	301,5
3.2.	Correspondent accounts of non-resident banks	227,7	253,1	294,9	338,9	282,0
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	7 547,4	9 190,3	9 057,8
5.	Clients' funds[2]	50 003,4	53 703,0	57 583,5	60 701,8	59 836,2
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	43,6	11,4	29,5
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	1,0	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 440,5	9 772,3	10 004,9
5.4.	Clients' float	451,1	536,9	643,5	631,1	656,1
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	20 357,5	21 652,0	21 213,3
5.6.	Individual deposits	24 200,3	25 987,4	26 934,4	28 460,2	27 744,4
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	20,5	21,9	38,8
6.	Bonds	1 092,9	1 211,4	1 274,1	1 328,7	1 344,1
7.	Promissory notes and bank acceptances	440,6	428,1	431,5	438,6	413,9
8.	Financial derivatives liabilities at fair value	483,1	337,1	402,7	503,8	379,3
9.	Other liabilities[1], total	7 318,3	8 492,8	9 075,5	9 127,3	8 936,3
	of which:					
	revaluation of value of borrowed funds	-	-	-	-	-0,2
	value adjustment of borrowed funds	-	-	-	-	-118,2
	of which:					
9.1.	Provision on possible losses including adjustment	5 594,0	6 916,5	7 522,3	7 538,8	7 188,0
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	-716,5
9.1.2	provision on possible losses excluding adjustment	5 594,0	6 916,5	7 522,3	7 538,8	7 904,5
9.2.	Settlement accounts	821,2	666,4	515,6	634,9	735,4
9.3.	Accounts payable	164,8	208,6	266,3	228,1	290,3
9.4.	Deferred income	13,9	15,5	16,6	19,0	0,0
9.5.	Interest payable	616,7	630,2	708,5	658,5	686,4
	of which:					
9.5.1	Overdue interest	0,0	0,1	0,9	1,2	1,3
Banking sector liabilities, total [1]		80 063,3	85 191,8	89 089,0	94 083,7	91 992,6

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

[2] Including certificates of deposit and savings certificates.

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

	Assets	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*2,1*	*1,9*
1.1.	of which: money	*1,8*	*2,0*	*1,9*	*2,0*	*1,8*
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*	*1,9*	*2,0*
	of which:					
3.1.	Correspondent accounts with resident credit institutions	*0,7*	*0,5*	*0,3*	*0,5*	*0,4*
3.2.	Correspondent accounts with non-resident banks	*1,5*	*1,0*	*1,1*	*1,3*	*1,7*
4.	Securities portfolio, total	*14,3*	*14,5*	*14,6*	*13,9*	*13,6*
	of which:					
	revaluation of securities	*0,1*	*0,0*	*-0,2*	*-0,3*	*-0,8*
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	-	*0,0*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*12,2*	*11,5*	*11,4*
4.2.	Equity	*0,4*	*0,6*	*0,5*	*0,5*	*0,4*
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*	*1,4*	*1,2*
6.	Financial derivatives assets at fair value	*0,9*	*0,6*	*0,7*	*0,8*	*0,6*
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	*69,5*	*68,2*	*68,7*	*69,2*	*69,3*
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	-	*-0,8*
	value adjustment of provided (placed) monetary funds	-	-	-	-	*-0,3*
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	*69,5*	*68,2*	*68,7*	*69,2*	*70,4*
	of which:					
7.1.1.	Loans, deposits and other claims	*69,3*	*68,1*	*68,5*	*69,1*	*70,2*
	of which overdue claims	*3,6*	*3,5*	*3,6*	*3,2*	*3,9*
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*36,9*	*35,5*	*36,1*
	of which overdue claims	*2,4*	*2,3*	*2,4*	*2,2*	*2,8*
7.1.1.2.	Loans and other claims on individuals	*13,5*	*14,3*	*15,9*	*15,8*	*16,4*
	of which overdue claims	*1,1*	*1,0*	*0,9*	*0,8*	*0,9*
7.1.1.3.	Loans, deposits and other claims on credit institutions	*11,4*	*11,5*	*8,3*	*9,9*	*10,4*
	of which overdue claims	*0,1*	*0,2*	*0,1*	*0,1*	*0,2*
8.	Fixed assets (tangible and intangible), other real estate and inventories temporarily not used	*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*	*0,4*	*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*	*4,8*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,2*	*1,8*	*1,6*
10.2.	Accounts receivable	*0,4*	*0,6*	*0,6*	*0,6*	*0,7*
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	1.01.19	1.02.19
1.	Funds and profit of credit institutions	*10,8*	*10,5*	*10,1*	*9,9*	*9,5*
	Of which:					
1.1.	Funds of credit institutions	*5,5*	*5,7*	*5,4*	*5,2*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*5,1*	*4,7*	*4,7*	*4,7*	*4,2*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,2*	*0,9*	*1,2*	*1,4*	*0,3*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*3,4*	*2,4*	*3,5*	*2,8*	*2,8*
3.	Transferable deposits of credit institutions	*1,0*	*0,9*	*0,7*	*0,9*	*0,8*
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	*0,6*	*0,5*	*0,3*	*0,5*	*0,3*
3.2.	Correspondent accounts of non-resident banks	*0,3*	*0,3*	*0,3*	*0,4*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*10,7*	*10,9*	*8,5*	*9,8*	*9,8*
5.	Clients' funds[2]	*62,5*	*63,0*	*64,6*	*64,5*	*65,0*
	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*	*10,9*
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*	*23,0*	*23,1*
5.6.	Individual deposits	*30,2*	*30,5*	*30,2*	*30,2*	*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*	*1,5*
7.	Promissory notes and bank acceptances	*0,6*	*0,5*	*0,5*	*0,5*	*0,4*
8.	Financial derivatives liabilities at fair value	*0,6*	*0,4*	*0,5*	*0,5*	*0,4*
9.	Other liabilities[1], total	*9,1*	*10,0*	*10,2*	*9,7*	*9,7*
	Of which:					
	revaluation of value of borrowed funds	-	-	-	*0,0*	*0,0*
	value adjustment of borrowed funds	-	-	-	*-0,1*	*-0,1*
	Of which:					
9.1.	Provision on possible losses including adjustment	*7,0*	*8,1*	*8,4*	*8,0*	*7,8*
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	*-0,8*
9.1.2	provision on possible losses excluding adjustment	*7,0*	*8,1*	*8,4*	*8,0*	*8,6*
9.2.	Settlement accounts	*1,0*	*0,8*	*0,6*	*0,7*	*0,8*
9.3.	Accounts payable	*0,2*	*0,2*	*0,3*	*0,2*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,8*	*0,7*	*0,8*	*0,7*	*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	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**46 917,5**	**50 438,2**	**50 815,7**	**15 786,9**	**13 324,1**	**14 129,3**	**14 530,8**	**13 772,7**	**55 478,8**	**58 006,1**	**61 046,8**	**64 969,0**	**64 588,4**
of which															
- overdue claims	2 600,0	2 694,3	2 849,1	2 723,2	3 168,9	291,5	299,2	334,4	327,3	461,0	2 891,5	2 993,5	3 183,6	3 050,5	3 629,9
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**22 352,2**	**22 926,0**	**23 183,4**	**6 129,7**	**5 548,9**	**5 760,5**	**5 522,9**	**5 230,5**	**25 864,1**	**25 961,9**	**28 112,7**	**28 448,9**	**28 413,9**
of which															
- overdue claims	1 616,7	1 647,2	1 779,2	1 728,5	2 028,3	117,7	75,1	95,2	121,1	171,9	1 734,5	1 722,3	1 874,3	1 849,6	2 200,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	450,6	466,5	465,3	4,9	3,7	3,2	3,1	3,0	433,4	438,6	453,8	469,7	468,3
of which															
- overdue claims	73,5	66,3	58,6	54,8	58,7	0,4	0,4	0,4	0,4	0,4	73,9	66,7	59,0	55,2	59,1
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**732,9**	**839,8**	**978,6**	**3 563,6**	**3 425,2**	**4 045,0**	**4 083,1**	**3 794,7**	**4 270,5**	**4 230,6**	**4 778,0**	**4 922,9**	**4 773,3**
of which															
- overdue claims	51,0	90,8	138,6	117,1	165,1	106,6	129,2	161,1	126,7	206,8	157,6	220,0	299,7	243,7	371,8
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**7 964,5**	**9 763,5**	**9 942,1**	**3 384,6**	**2 249,2**	**2 203,0**	**2 488,7**	**2 300,3**	**9 901,6**	**11 697,3**	**10 167,4**	**12 252,2**	**12 242,4**
of which															
- overdue claims	103,9	141,3	147,6	146,6	191,6	7,5	4,6	0,5	0,4	0,6	111,5	145,9	148,2	147,0	192,3
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 578,9	6 038,0	6 256,4	2 202,6	1 784,1	1 363,0	1 575,0	1 431,3	7 124,3	8 069,9	5 941,9	7 613,0	7 687,8
of which															
- overdue claims	64,8	90,0	69,5	69,5	92,2	0,5	0,1	0,1	0,1	0,4	65,3	90,2	69,6	69,6	92,6
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 385,6	3 725,5	3 685,7	1 182,0	465,1	839,9	913,7	868,9	2 777,3	3 627,4	4 225,5	4 639,2	4 554,6
of which															
- overdue claims	39,2	51,3	78,1	77,1	99,4	7,0	4,5	0,4	0,3	0,3	46,2	55,7	78,5	77,4	99,7
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**125,7**	**116,8**	**133,2**	**1 769,0**	**1 538,0**	**1 293,5**	**1 605,9**	**1 741,2**	**1 967,2**	**1 734,7**	**1 419,2**	**1 722,6**	**1 874,4**
of which															
- overdue claims	17,7	0,6	0,3	1,4	0,2	12,2	55,3	45,5	48,3	45,7	30,0	55,9	45,9	49,7	45,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**610,2**	**885,1**	**747,1**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**610,3**	**885,2**	**747,3**
of which															
- overdue claims	0,0	0,4	0,0	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,3
1.6 Loans and other claims on resident individuals	**10 629,8**	**12 047,5**	**14 055,4**	**14 765,2**	**14 956,0**	**155,0**	**104,4**	**91,8**	**107,2**	**107,0**	**10 784,7**	**12 151,9**	**14 147,2**	**14 872,5**	**15 063,0**
of which															
- overdue claims	810,2	813,5	782,9	729,1	782,8	46,1	33,4	29,9	28,6	33,8	856,3	846,8	812,8	757,7	816,6
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**22,7**	**25,4**	**26,0**	**5,3**	**3,8**	**3,5**	**3,5**	**3,3**	**19,2**	**21,8**	**26,2**	**28,9**	**29,3**
of which															
- overdue claims	0,4	0,5	0,6	0,5	0,7	1,3	1,5	2,0	2,1	2,1	1,6	2,0	2,6	2,7	2,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 926,6
including:															
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-472,4
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 405,9	5 406,9	5 399,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	211,3	211,1	700,1	12,2	10,0	12,0	15,3	46,5	213,0	224,7	223,3	226,4	746,6
Credit institutions' portfolio of residents promissory notes	129,0	98,6	92,3	89,6	79,3	46,7	36,2	36,7	41,7	40,8	175,7	134,8	129,0	131,4	120,0
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	1,8	1,8	1,8	1,8

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

Table 17

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

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	69,3	***68,1***	***68,5***	***69,1***	***70,2***
Of which:					
- overdue claims	*5,2*	*5,2*	*5,2*	*4,7*	*5,6*
	3,6	*3,5*	*3,6*	*3,2*	*3,9*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***46,1***	***43,8***	***44,0***
	32,3	***30,5***	***31,6***	***30,2***	***30,9***
Of which:					
- overdue claims	*3,1*	*3,0*	*3,1*	*2,8*	*3,4*
	2,2	*2,0*	*2,1*	*2,0*	*2,4*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,8*	*0,8*	*0,7*	*0,7*	*0,7*
	0,5	*0,5*	*0,5*	*0,5*	*0,5*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other claims on non-resident legal entities (except banks)	***7,7***	***7,3***	***7,8***	***7,6***	***7,4***
	5,3	***5,0***	***5,4***	***5,2***	***5,2***
Of which:					
- overdue claims	*0,3*	*0,4*	*0,5*	*0,4*	*0,6*
	0,2	*0,3*	*0,3*	*0,3*	*0,4*
1.3 Loans, deposits and other claims on resident financial sector	***17,8***	***20,2***	***16,7***	***18,9***	***19,0***
	12,4	***13,7***	***11,4***	***13,0***	***13,3***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,2*	*0,2*	*0,3*
	0,1	*0,2*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*12,8*	*13,9*	*9,7*	*11,7*	*11,9*
	8,9	*9,5*	*6,7*	*8,1*	*8,4*
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*	*7,1*	*7,1*
	3,5	*4,3*	*4,7*	*4,9*	*5,0*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,2*
	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***	***2,7***	***2,9***
	2,5	***2,0***	***1,6***	***1,8***	***2,0***
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,1*	*0,0*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***1,9***	***1,6***	***1,0***	***1,4***	***1,2***
	1,3	***1,1***	***0,7***	***0,9***	***0,8***
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***	***22,9***	***23,3***
	13,5	***14,3***	***15,9***	***15,8***	***16,4***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,3*	*1,2*	*1,3*
	1,1	*1,0*	*0,9*	*0,8*	*0,9*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision for loans, deposits and other claims	-	-	-	-	*7,6*
	-	-	-	-	*5,4*
including:					
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	*-0,7*
	-	-	-	-	*-0,5*
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	*8,2*	*8,8*	*8,9*	*8,3*	*8,4*
	5,7	*6,0*	*6,1*	*5,7*	*5,9*
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*

The Central Bank of the Russian Federation
Banking Supervision Support Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	**11 272,0**	***100,0***	**12 174,2**	***100,0***	**12 863,6**	***100,0***	**12 964,9**	***100,0***	**12 382,6**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 771,1	*76,0*	9 832,3	*75,8*	9 564,7	*77,2*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 092,5	*24,0*	3 132,5	*24,2*	2 817,9	*22,8*
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*	1 887,2	*14,6*	1 892,4	*15,3*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 502,6	*11,7*	1 230,8	*9,5*	1 198,0	*9,7*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	661,1	*5,1*	656,4	*5,1*	694,4	*5,6*
Securities at fair value through other comprehensive income [2]	5 104,0	*45,3*	6 040,7	*49,6*	6 169,0	*48,0*	6 342,3	*48,9*	5 554,6	*44,9*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 781,3	*37,2*	4 938,3	*38,1*	4 491,1	*36,3*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 387,8	*10,8*	1 404,0	*10,8*	1 063,5	*8,6*
Securities at fair value through depreciate value [3]	2 814,9	*25,0*	2 315,4	*19,0*	2 940,3	*22,9*	3 065,6	*23,6*	3 307,8	*26,7*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	1 910,4	*14,9*	2 008,0	*15,5*	2 261,9	*18,3*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	1 029,9	*8,0*	1 057,5	*8,2*	1 045,9	*8,4*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 545,0	*12,0*	1 613,9	*12,4*	1 545,9	*12,5*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 544,3	*12,0*	1 613,2	*12,4*	1 545,2	*12,5*
- 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		-259,4		-746,5	
Adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-		-		-		-		-15,1	
Provision on possible losses on securities including adjustment of provision	-		-		-		-		329,3	
including:										
adjustment of provision on possible losses before fair value provision under expected credit losses	-		-		-				-55,5	
provision on possible losses on securities excluding adjustment of provision	236,9		557,0		715,7		670,0		384,8	
of which: provision on possible losses on participation portfolio in affiliated and dependent joint-stock companies excluding adjustment of provision	163,2		219,2		324,5		296,4		285,8	

[1] Excluding promissory notes.

[2] Before 1.02.2019 - Securities available for sale

[3] До 1.02.2019 - Held-to-maturity security

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	9 365,6	*100,0*	9 947,5	*100,0*	10 836,3	*100,0*	10 856,5	*100,0*	10 440,6	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 840,6	*72,4*	7 839,4	*72,2*	7 668,0	*73,4*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	2 995,7	*27,6*	3 017,1	*27,8*	2 772,7	*26,6*
of which:										
revaluation	63,9	*0,7*	30,8	*0,3*	-187,8	*-1,7*	-209,8	*-1,9*	-507,9	*-4,9*
adjustment increasing (reducing) the value of debt securities	-		-		-		-		-15,2	*-0,1*
Amount of investments in debt securities balance value (excluding revaluation and adjustment)	9 301,8	*100,0*	9 916,7	*100,0*	11 024,1	*100,0*	11 066,3	*100,0*	10 963,7	*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*	3 238,8	*29,3*	3 174,3	*29,0*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 262,0	*20,5*	2 732,0	*24,7*	2 713,9	*24,8*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	438,9	*4,0*	506,8	*4,6*	460,4	*4,2*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 440,9	*13,1*	1 343,7	*12,1*	1 473,0	*13,4*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 440,9	*13,1*	1 343,7	*12,1*	1 473,0	*13,4*
- 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 federal districts and local government	275,7	*3,0*	391,6	*3,9*	407,8	*3,7*	372,3	*3,4*	381,7	*3,5*
- in rubles	275,7	*3,0*	391,6	*3,9*	407,8	*3,7*	372,3	*3,4*	381,7	*3,5*
- 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*	327,4	*3,0*	322,7	*2,9*
- in rubles	402,1	*4,3*	415,2	*4,2*	333,6	*3,0*	306,3	*2,8*	274,8	*2,5*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	13,1	*0,1*	21,1	*0,2*	47,9	*0,4*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	1 989,2	*18,0*	1 974,0	*17,8*	2 063,8	*18,8*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 973,5	*17,9*	1 960,4	*17,7*	2 050,9	*18,7*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	15,7	*0,1*	13,6	*0,1*	12,9	*0,1*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	62,2	*0,6*	63,1	*0,6*	53,9	*0,5*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	129,9	*1,4*	69,2	*0,7*	62,2	*0,6*	63,1	*0,6*	53,9	*0,5*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	67,8	*0,6*	60,0	*0,5*	46,0	*0,4*
- in rubles	4,7	*0,1*	23,0	*0,2*	12,3	*0,1*	11,8	*0,1*	12,8	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	55,5	*0,5*	48,1	*0,4*	33,2	*0,3*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 750,2	*15,9*	1 701,2	*15,4*	1 671,8	*15,2*
- in rubles	153,4	*1,6*	134,5	*1,4*	145,2	*1,3*	143,4	*1,3*	144,0	*1,3*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 604,9	*14,6*	1 557,8	*14,1*	1 527,8	*13,9*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	2 213,0	*20,1*	1 930,0	*17,4*	1 694,7	*15,5*
- in rubles	934,8	*10,0*	773,3	*7,8*	1 420,6	*12,9*	1 137,2	*10,3*	1 071,5	*9,8*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	792,4	*7,2*	792,8	*7,2*	623,3	*5,7*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	45,6	*0,4*	55,9	*0,5*	81,9	*0,7*
- in rubles	9,0	*0,1*	19,5	*0,2*	32,6	*0,3*	42,0	*0,4*	68,4	*0,6*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	13,1	*0,1*	13,8	*0,1*	13,5	*0,1*
Reference data:										
Provision on possible losses on debt securities including adjustment of provision	-		-		-		-		103,0	
including:										
adjustment of provision on possible losses on debt securities before fair value	-		-		-		-		8,7	
provision under expected losses										
provision on possible losses on debt securities excluding adjustment of provision	45,9		276,3		306,9		293,0		94,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	357,4	*100,0*	479,7	*100,0*	482,3	*100,0*	494,4	*100,0*	396,1	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	386,2	*80,1*	379,7	*76,8*	351,5	*88,7*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	96,1	*19,9*	114,7	*23,2*	44,6	*11,3*
of which:										
revaluation	20,0	*5,6*	-0,2	*0,0*	-30,5	*-6,3*	-49,7	*-10,0*	-143,0	*-36,1*
change of fair value at initial recognition	-	-	-	-	-	-	-	-	0,0	*0,0*
Amount of investments in equity securities balance value (excluding revaluation and change of fair value at initial recognition)	337,5	*100,0*	479,8	*100,0*	512,8	*100,0*	544,1	*100,0*	539,1	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	54,5	*10,6*	58,0	*10,7*	99,8	*18,5*
- in rubles	2,4	*0,7*	10,3	*2,1*	54,5	*10,6*	57,4	*10,6*	99,8	*18,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*
other residents	160,1	*47,4*	223,1	*46,5*	185,7	*36,2*	194,3	*35,7*	305,0	*56,6*
- in rubles	160,1	*47,4*	223,1	*46,5*	185,7	*36,2*	194,3	*35,7*	305,0	*56,6*
- 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*	28,6	*5,3*	28,4	*5,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	27,6	*5,1*
- in foreign currency	1,9	*0,6*	14,5	*3,0*	27,1	*5,3*	28,6	*5,3*	0,8	*0,1*
other non-residents	44,9	*13,3*	48,3	*10,1*	49,2	*9,6*	64,7	*11,9*	93,1	*17,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,0	*0,0*	49,3	*9,2*
- in foreign currency	44,9	*13,3*	48,2	*10,1*	49,2	*9,6*	64,7	*11,9*	43,8	*8,1*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	16,0	*3,1*	19,0	*3,5*	12,8	*2,4*
- in rubles	18,5	*5,5*	1,8	*0,4*	15,9	*3,1*	19,0	*3,5*	12,8	*2,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,0	*0,0*	0,0	*0,0*
Shares valued at cost[1]	109,7	*32,5*	181,8	*37,9*	180,2	*35,1*	179,4	*33,0*	-	-
- in rubles	69,5	*20,6*	158,1	*32,9*	160,4	*31,3*	158,6	*29,1*	-	-
- in foreign currency	40,2	*11,9*	23,8	*5,0*	19,8	*3,9*	20,9	*3,8*	-	-
Reference data:										
Provision on possible losses on equity securities including adjustment of provision	-		-		-		-		2,1	
including:										
adjustment of provision on possible losses on equity securities before fair value provision under expected losses	-		-		-		-		-2,6	
provision on possible losses on equity securities excluding adjustment of provision	26,9		61,4		82,4		80,6		4,6	

[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	1.01.19	1.02.19
Portfolio of promissory notes discounted by a credit institution, total	178,0	136,7	130,8	133,2	99,0
- in rubles	131,3	100,5	94,2	91,5	58,2
- in foreign currency	46,7	36,2	36,7	41,7	40,8
of which:					
Promissory notes at fair value through profit or loss	-	-	-	-	0,0
- in rubles	-	-	-	-	0,0
- in foreign currency	-	-	-	-	0,0
Promissory notes at fair value through other comprehensive income	-	-	-	-	0,3
- in rubles	-	-	-	-	0,3
- in foreign currency	-	-	-	-	0,0
Promissory notes at fair value through depreciate value	-	-	-	-	98,7
- in rubles	-	-	-	-	58,0
- in foreign currency	-	-	-	-	40,8

Table 22

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

	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	**178,0**	***100,0***	**136,7**	***100,0***	**130,8**	***100,0***	**133,2**	***100,0***	**99,0**	***100,0***
of which:										
revaluation	-	-	-	-	-	-	-	-	-0,1	-0,1
adjustment increasing (reducing) the value of discounted promissory notes	-	-	-	-	-	-	-	-	-22,8	-23,0
Discounted promissory notes balance value (excluding revaluation and adjustment)	**178,0**	***100,0***	**136,7**	***100,0***	**130,8**	***100,0***	**133,2**	***100,0***	**121,9**	***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*	82,4	*61,8*	78,3	*64,2*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	53,2	*40,6*	49,0	*36,8*	41,8	*34,3*
- 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	*1,5*
Reference data:										
Provision on possible losses on promissory notes including adjustment of provision	-		-		-		-		21,7	
including:										
adjustment of provision on possible losses on discounted promissory notes before fair value provision under expected losses	-		-		-		-		0,1	
provision on possible losses on promissory notes excluding adjustment of provision	19,7		27,8		27,4		25,3		21,6	

[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	1.01.19	1.02.19
Land temporarily out of use in operating activities	9,5	7,5	4,9	3,9	3,9
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,8	3,5	3,3
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	104,4	105,0	101,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	14,7	13,7	13,2
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,4	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	5,9	4,5	4,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	64,5	62,5	59,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	46,4	48,3	48,2
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	8,2	11,2	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	23,5	23,9

* 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	1.01.19	1.02.19
1.	Funds raised from organisations, total	25 635,1	27 547,2	30 446,7	32 057,3	31 897,0
	- in rubles	15 467,4	18 174,5	20 248,6	21 383,5	21 359,4
	- in foreign currency	10 167,6	9 372,7	10 198,1	10 673,9	10 537,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 440,5	9 772,3	10 004,9
	- in rubles	6 686,4	6 925,2	6 909,7	7 102,4	7 245,6
	- in foreign currency	2 077,2	2 178,4	2 530,8	2 669,9	2 759,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	449,3	479,5	472,0
	- in rubles	255,9	347,1	431,3	459,1	449,3
	- in foreign currency	11,7	13,7	18,0	20,4	22,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	1,0	0,1	0,1
1.3.	Float	436,1	518,8	627,2	611,1	639,8
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	20 357,5	21 652,0	21 213,3
	- in rubles	8 529,4	10 952,8	12 934,3	13 893,9	13 707,2
	- in foreign currency	7 855,7	6 947,6	7 423,2	7 758,1	7 506,2
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	827,2	2 160,8	3 827,4	3 418,3	3 572,4
1.4.2.	Certificates of deposit	0,6	0,5	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	41,3	13,4	13,3	13,3
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	20,5	21,9	38,8
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	4 548,3	4 108,4
	- in rubles	2 503,9	3 040,4	3 220,2	3 955,2	3 565,1
	- in foreign currency	903,0	398,3	585,5	593,2	543,3
	with maturity from 31 days to 1 year	4 650,2	6 670,0	8 715,0	9 191,2	9 332,1
	- in rubles	3 584,3	5 629,1	7 574,1	7 712,7	7 847,1
	- in foreign currency	1 065,9	1 040,9	1 140,9	1 478,4	1 485,0
	with maturity in excess of 1 year	8 328,1	7 791,8	7 836,8	7 912,5	7 772,8
	- in rubles	2 441,3	2 283,3	2 139,9	2 226,0	2 295,0
	- in foreign currency	5 886,8	5 508,4	5 696,9	5 686,5	5 477,8
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 915,5	2 788,7	2 697,7
- in rubles		279,7	294,7	316,1	302,0	295,3
- in foreign currency		3 648,0	2 800,0	2 599,4	2 486,8	2 402,4
of which:						
Funds of non-resident organisations in settlement and other accounts		449,6	608,7	595,2	548,1	578,2
Deposits raised from non-resident legal entities (excluding certificates of deposit)		319,0	204,8	164,2	174,4	157,2
Other funds raised from non-resident legal entities		3 130,8	2 253,0	2 132,2	2 045,3	1 939,4
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities		0,0	0,0	0,0	0,0	0,0

[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	1.01.19	1.02.19
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 942,1**	**1 918,7**	**1 889,7**
including:					
bonds:	1 092,9	1 211,4	1 274,1	1 328,7	1 344,1
of which					
with maturities less than one year	1,0	37,0	28,7	10,1	11,0
with maturities in excess of one year	1 066,7	1 149,5	1 205,6	1 305,0	1 310,0
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	151,3	131,6
of which					
with maturities less than one year	223,4	216,1	87,5	41,2	30,0
with maturities in excess of one year	238,2	149,7	123,6	93,2	83,9
promissory notes and banker's acceptances	440,6	428,1	431,5	438,6	413,9
of which					
with maturities less than one year	192,0	165,1	185,9	178,1	169,0
with maturities in excess of one year	222,6	234,9	216,0	231,1	214,8

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1	Individual deposits	24 200,3	25 987,4	26 934,4	28 460,2	27 744,4
	- of which savings certificates	485,5	387,8	236,5	151,3	131,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 153,7	6 718,8	5 999,3
	- in rubles	3 563,6	4 353,3	4 787,4	5 391,8	4 713,7
	- in foreign currency	860,8	1 108,5	1 366,4	1 327,0	1 285,5
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	9 949,9	10 498,9	10 587,8
	- in rubles	7 553,3	8 952,5	8 911,3	8 893,0	8 960,8
	- in foreign currency	958,2	873,1	1 038,6	1 605,9	1 627,0
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 830,8	11 242,5	11 157,4
	- in rubles	7 359,8	7 336,8	7 562,3	8 066,8	8 091,8
	- in foreign currency	3 904,7	3 363,2	3 268,5	3 175,7	3 065,6
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	436,6	457,6	439,2

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	1.01.19	1.02.19
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**7 547,4**	**9 190,3**	**9 057,8**
- in rubles	5 376,5	6 576,5	5 248,0	6 638,2	6 684,7
- in foreign currency	3 182,6	2 688,7	2 299,4	2 552,1	2 373,1
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	6 314,1	8 009,9	8 037,4
- in rubles	5 105,2	6 379,2	4 925,6	6 417,3	6 542,9
- in foreign currency	2 158,1	1 907,7	1 388,5	1 592,6	1 494,4
of which					
overdue debt	0,4	1,8	0,3	0,3	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 233,3	1 180,5	1 020,4
- in rubles	271,3	197,3	322,4	220,9	141,7
- in foreign currency	1 024,5	781,0	910,9	959,6	878,7
of which					
overdue debt	0,1	0,0	0,1	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,1	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.02.19

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%	33	29 465	*100,0*	60 455 184	*65,7*
No budgetary funds	435	0	*0,0*	31 537 405	*34,3*
Data not available	11	0	*0,0*	0	*0,0*
Total	**479**	**29 465**	***100,0***	**91 992 589**	***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		1.01.19		1.02.19	
		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***	**3 329,1**	***3,5***	**3 209,1**	***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*	2 767,8	*2,9*	2 674,8	*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*	2 219,7	*2,4*	2 096,6	*2,3*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	436,6	*0,5*	457,6	*0,5*	439,2	*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*	285,1	*0,3*	282,4	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	103,4	*0,1*	103,7	*0,1*	95,0	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**301,9**	***0,3***	**346,4**	***0,4***	**286,0**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**1 295,8**	***1,6***	**978,3**	***1,1***	**1 233,3**	***1,4***	**1 180,5**	***1,3***	**1 020,4**	***1,1***
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***	**4 855,9**	***5,2***	**4 519,4**	***4,9***
	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*	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***	**6 676,7**	***7,1***	**6 678,8**	***7,3***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	348,1	*0,4*	296,1	*0,3*	420,5	*0,5*
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	*2,5*	1 734,7	*2,0*	1 419,2	*1,6*	1 722,6	*1,8*	1 874,4	*2,0*
1.2	Loans and other claims on legal entities	4 270,5	*5,3*	4 230,6	*5,0*	4 778,0	*5,4*	4 922,9	*5,2*	4 773,3	*5,2*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	26,2	*0,0*	28,9	*0,0*	29,3	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**1 008,3**	***1,1***	**1 266,7**	***1,3***	**1 523,5**	***1,7***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 958,4**	***2,2***	**1 919,4**	***2,0***	**1 895,1**	***2,1***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 057,7	*2,6*	1 881,7	*2,2*	1 880,2	*2,1*	1 824,3	*1,9*	1 771,7	*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*	93,3	*0,1*	121,5	*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***	**648,7**	***0,7***	**654,0**	***0,7***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**10 162,1**	***12,7***	**9 410,8**	***11,0***	**9 836,1**	***11,0***	**10 519,6**	***11,2***	**10 775,8**	***11,7***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	14,9	*0,0*	16,5	*0,0*	49,0	*0,1*

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

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	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Total	929 662,4	789 661,2	1 068 176,1	1 344 828,9	264 404,0	623	561	501	484	468	343 434,3	305 950,3	255 347,6	323 371,1	19 827,5
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 447 582,8	1 919 407,4	285 535,2	445	421	362	384	359	332 167,4	297 328,1	241 412,2	312 423,4	19 488,4
Loss-making CIs	-362 205,4	-771 985,5	-379 406,7	-574 578,5	-21 131,2	178	140	139	100	109	11 266,8	8 622,1	13 935,4	10 947,7	339,1
CIs that have not provided their reporting	…	…	…	…	…	0	0	7	0	11	…	…	…	…	…
Total CIs	**…**	**…**	**…**	**…**	**…**	**623**	**561**	**508**	**484**	**479**	**…**	**…**	**…**	**…**	**…**

[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 1.02.19

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 *	54 534 820 361	16 481 977 550	54 856 358 401	16 160 439 510
Belgorod Region	9 076 326	656 565	9 076 460	656 431
Bryansk Region	0	0	0	0
Vladimir Region	3 379 284	70 879	3 380 975	69 188
Voronezh Region	0	0	0	0
Ivanovo Region	15 523 011	520 316	15 588 775	454 552
Kaluga Region	52 976 041	877 356	52 983 578	869 819
Kostroma Region	832 051 940	357 448 460	975 299 686	214 200 714
Kursk Region	25 847 655	790 856	25 909 886	728 625
Lipetsk Region	20 241 189	222 313	20 248 345	215 157
Moscow Region	32 332 695	1 848 707	32 525 651	1 655 751
Orel Region	0	0	0	0
Ryazan Region	20 201 528	1 206 957	20 204 022	1 204 463
Smolensk Region	0	0	0	0
Tambov Region	2 801 262	25 165	2 805 002	21 425
Tver Region	2 144 625	310 582	2 144 913	310 294
Tula Region	1 822 356	34 952	1 822 370	34 938
Yaroslavl Region	4 251 446	259 883	4 298 074	213 255
City of Moscow *	53 512 171 003	16 117 704 559	53 690 070 664	15 939 804 898
North-Western Federal District *	12 878 947 741	3 437 456 345	12 270 264 303	4 046 139 783
Republic of Karelia	584 899	58 790	587 255	56 434
Komi Republic	6 928 252	612 619	7 021 193	519 678
Akhangelsk Region	0	0	0	0
Vologda Region	55 334 626	11 549 178	58 308 311	8 575 493
Kaliningrad Region	41 381 598	5 158 905	30 064 122	16 476 381
Leningrad Region	357 503	33 804	391 294	13
Murmansk Region	1 615 546	424 025	1 615 893	423 678
Novgorod Region	5 731 066	1 884 287	7 344 842	270 511
Pskov Region	3 551 330	15 031	3 554 006	12 355
St Petersburg *	12 763 462 921	3 417 719 706	12 161 377 387	4 019 805 240
Southern Federal District	578 109 880	34 099 032	582 691 570	29 517 342
Republic of Adygeya	2 337 887	210 023	2 368 275	179 635
Republic of Kalmykia	0	0	0	0
Republic of Crimea	235 023 397	6 443 740	236 746 048	4 721 089
Krasnodar Territory	191 110 654	9 489 339	193 024 860	7 575 133
Astrakhan Region	8 689 262	10 476 217	8 800 264	10 365 215
Volgograd Region	4 118 473	113 696	4 201 233	30 936
Rostov Region	132 290 500	6 704 199	133 036 752	5 957 947
City of Sevastopol	4 539 707	661 818	4 514 138	687 387
North-Caucasian Federal District	20 747 264	607 336	20 966 959	387 641
Republik of Daghestan	1 929 396	29 106	1 954 343	4 159
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 619 435	112 715	4 650 823	81 327
Karachai-Cherkess Republic	3 682 952	101 221	3 760 636	23 537
Republic of North Ossetia - Alania	918 973	130 069	950 904	98 138
Chechen Republic	0	0	0	0

Stavropol Territory	9 596 508	234 225	9 650 253	180 480
Volga Federal District	1 716 605 187	260 575 713	1 849 491 540	127 689 360
Republic of Bashkortostan	101 148 563	1 567 171	101 186 884	1 528 850
Republic of Marii El	3 292 239	92 022	3 300 224	84 037
Republic of Mordovia	24 594 221	199 989	24 629 840	164 370
Republic of Tatarstan	778 150 142	135 884 065	810 354 296	103 679 911
Udmurt Republic	50 366 584	887 858	50 041 773	1 212 669
Chuvash Republic	10 377 794	487 391	10 472 527	392 658
Perm Territory	28 711 309	2 026 223	28 899 532	1 838 000
Kirov Region	38 988 268	2 051 406	40 209 206	830 468
Nizhny Novgogrod Region	86 043 549	7 046 319	88 403 536	4 686 332
Orenburg Region	43 185 839	1 951 462	43 231 184	1 906 117
Penza Region	6 020 571	83 101	6 020 273	83 399
Samara Region	492 837 908	106 022 541	589 219 227	9 641 222
Saratov Region	47 048 520	2 191 723	47 654 809	1 585 434
Ulyanovsk Region	5 839 680	84 442	5 868 229	55 893
Ural Federal District	1 050 853 131	146 888 283	1 085 462 646	112 278 768
Kurgan Region	3 677 863	61 284	3 702 361	36 786
Sverdlovsk Region	514 869 802	96 567 744	546 169 865	65 267 681
Tyumen Region	383 103 056	35 626 511	383 908 766	34 820 801
Chelyabinsk Region	149 202 410	14 632 744	151 681 654	12 153 500
Siberian Federal District	189 252 389	21 908 965	191 277 111	19 884 243
Republic of Altai	1 454 673	90 460	1 457 041	88 092
Republic of Tuva	911 800	2 755	914 001	554
Republic of Khakassia	9 415 707	78 519	9 428 315	65 911
Altai Territory	11 056 538	146 471	11 056 896	146 113
Krasnoyarsk Territory	6 613 094	352 856	6 613 200	352 750
Irkutsk Region	18 292 554	2 018 644	17 725 956	2 585 242
Kemerovo Region	19 058 898	486 165	19 131 090	413 973
Novosibirsk Region	103 809 433	16 764 868	105 863 463	14 710 838
Omsk Region	10 415 000	1 784 789	10 862 990	1 336 799
Tomsk Region	8 224 692	183 438	8 224 159	183 971
Far Eastern Federal District	567 434 917	72 305 125	590 161 910	49 578 132
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	30 238 756	462 727	30 300 568	400 915
Zabaykal Territory	0	0	0	0
Kamchatka Territory	6 536 743	632 585	6 544 702	624 626
Primorskiy Territory	127 001 741	27 655 531	140 925 325	13 731 947
Khabarovsk Territory	0	0	0	0
Amur Region	395 871 023	42 121 377	404 524 576	33 467 824
Magadan Region	0	0	0	0
Sakhalin Region	7 786 654	1 432 905	7 866 739	1 352 820
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	71 536 770 870	20 455 818 349	71 446 674 440	20 545 914 779

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

* Starting from 01.02.2019 all credit institutions, including Bank VTB (JSC), are reflected in regional statistics in accordance with addresses, indicated on their organization charter (VTB - St. Petersburg).

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.02.19

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	8 554 824 960	2 725 572 723	217 081 052	890 086 504	31 761 679	40 443 997
Belgorod Region	1 493 066	335 375	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	67 138	70 893	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	454 354	265 406	15 958	0	0	0
Kaluga Region	6 377 093	925 403	48 135	0	0	0
Kostroma Region	394 362 775	5 677 651	432 267	11 756 725	0	0
Kursk Region	3 033 982	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	2 482 499	2 493 955	493 625	0	425 685	0
Orel Region	0	0	0	0	0	0
Ryazan Region	780 009	309 321	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	13 640	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 145 774 044	2 715 494 719	216 077 426	878 020 022	31 335 994	40 443 997
North-Western Federal District	1 097 353 222	303 645 246	121 151 001	629 304 897	19 174 550	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	856 971	656 245	187 407	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	4 399 236	2 211 193	79 493	0	0	0
Kaliningrad Region	8 873 547	762 543	55 162	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	812 303	384 709	396 655	0	99 353	0
Pskov Region	43 088	0	0	0	0	0
St Petersburg	1 082 368 077	299 630 556	120 432 284	629 304 897	19 075 197	0
Southern Federal District	59 002 551	18 446 529	46 096	706 038	3 543 706	320 779
Republic of Adygeya	190 645	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	23 567 828	6 510 497	0	289 750	448 519	0
Krasnodar Territory	33 022 772	10 572 179	16 823	376 189	3 095 187	320 779
Astrakhan Region	2 019 837	1 254 321	4 109	0	0	0
Volgograd Region	79 155	5 638	20 932	0	0	0
Rostov Region	122 314	103 894	4 232	19 900	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	835 570	152 982	0	0	10 292	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	10 292	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	835 570	152 982	0	0	0	0
Volga Federal District	234 570 634	45 387 500	42 581 583	9 713 031	1 336 831	0
Republic of Bashkortostan	15 827 235	2 558 181	298 925	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	303 919	197 895	15 623	0	96 199	0
Republic of Tatarstan	138 684 522	27 243 064	38 345 078	979 473	743 755	0

Udmurt Republic	11 055 388	922 822	0	0	0	0
Chuvash Republic	112 888	22 590	34 936	0	10 000	0
Perm Territory	4 137 919	3 372 813	752 036	0	3 100	0
Kirov Region	12 947 375	668 562	3 194	0	-14 880	0
Nizhny Novgogrod Region	14 877 432	2 317 590	70 387	0	0	0
Orenburg Region	11 246 574	1 942 186	39 949	35 246	119 623	0
Penza Region	384 125	385 046	4	0	0	0
Samara Region	17 224 456	1 736 774	3 005 282	8 595 246	149 619	0
Saratov Region	7 768 801	4 019 977	16 169	103 000	229 415	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	366 192 742	29 263 015	7 989 351	12 633 912	11 446	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	134 819 809	18 151 784	7 412 777	12 633 912	0	0
Tyumen Region	180 045 743	3 898 572	524 785	0	0	0
Chelyabinsk Region	51 327 190	7 212 659	51 789	0	11 446	0
Siberian Federal District	20 556 565	5 927 660	61 768	0	19 750	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	120 794	123 179	0	0	0	0
Altai Territory	295 365	152 628	4 330	0	0	0
Krasnoyarsk Territory	38 680	38 301	0	0	0	0
Irkutsk Region	139 811	0	20 376	0	18 807	0
Kemerovo Region	2 439 190	749 137	36 937	0	943	0
Novosibirsk Region	16 126 077	4 837 526	0	0	0	0
Omsk Region	1 395 415	26 889	125	0	0	0
Tomsk Region	1 233	0	0	0	0	0
Far Eastern Federal District	107 280 754	45 865 989	7 187 012	3 426 857	2 382 460	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	154 734	78 305	356 685	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	403 892	272 498	0	0	0	0
Primorskiy Territory	21 559 037	2 861 718	1 551 270	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	85 163 091	42 653 468	5 279 057	3 426 857	2 382 460	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	10 440 616 998	3 174 261 644	396 097 863	1 545 871 239	58 240 714	40 764 776

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.02.19

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	39 025 543 551	18 058 424 435	5 354 542 043	11 404 978 876
Belgorod Region	4 682 018	3 877 734	840	267 776
Bryansk Region	0	0	0	0
Vladimir Region	2 113 724	915 570	157 476	1 040 678
Voronezh Region	0	0	0	0
Ivanovo Region	8 485 325	5 334 847	335 004	2 055 660
Kaluga Region	40 411 428	20 868 626	15 255 701	4 191 816
Kostroma Region	592 270 618	119 240 813	222 235 634	207 982 892
Kursk Region	17 539 230	12 794 623	2 200 000	1 913 004
Lipetsk Region	17 341 119	6 050 434	6 700 000	3 142 940
Moscow Region	17 422 672	5 864 884	6 220 897	1 020 507
Orel Region	0	0	0	0
Ryazan Region	10 931 910	7 363 258	1 343 476	1 770 131
Smolensk Region	0	0	0	0
Tambov Region	1 512 087	1 349 493	2 813	158 472
Tver Region	729 036	531 604	150 000	47 432
Tula Region	1 577 648	884 065	550 000	114 158
Yaroslavl Region	2 527 180	1 843 312	6 952	445 439
City of Moscow	38 307 999 556	17 871 505 172	5 099 383 250	11 180 827 971
North-Western Federal District	9 219 522 777	5 012 511 115	597 602 216	2 735 974 794
Republic of Karelia	152 570	6 622	50 000	95 948
Komi Republic	2 210 227	1 636 809	41 822	281 596
Akhangelsk Region	0	0	0	0
Vologda Region	26 285 488	5 143 734	4 099 442	10 995 179
Kaliningrad Region	7 940 366	6 133 684	29 436	1 777 209
Leningrad Region	156 135	143 185	0	12 950
Murmansk Region	634 119	334 129	125 000	174 990
Novgorod Region	1 844 034	736 847	400 113	706 890
Pskov Region	885 697	782 835	0	102 862
St Petersburg	9 179 414 141	4 997 593 270	592 856 403	2 721 827 170
Southern Federal District	395 812 375	227 734 344	47 756 688	115 281 384
Republic of Adygeya	1 331 220	1 124 413	525	206 282
Republic of Kalmykia	0	0	0	0
Republic of Crimea	165 406 739	102 746 471	29 409 770	31 201 020
Krasnodar Territory	124 069 078	78 917 044	17 218 905	25 072 509
Astrakhan Region	1 287 775	380 746	128 917	742 052
Volgograd Region	3 071 030	1 606 824	180 631	1 283 575
Rostov Region	98 832 478	41 344 621	814 440	56 579 616
City of Sevastopol	1 814 055	1 614 225	3 500	196 330
North-Caucasian Federal District	10 896 715	7 504 088	1 664 984	1 650 327
Republik of Daghestan	665 080	441 844	1 366	221 870
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 627 496	1 984 472	416 875	219 335
Karachai-Cherkess Republic	2 573 273	1 236 308	738 650	576 315
Republic of North Ossetia - Alania	705 210	502 056	0	203 154
Chechen Republic	0	0	0	0

Stavropol Territory	4 325 656	3 339 408	508 093	429 653
Volga Federal District	1 189 644 071	532 397 859	243 274 308	300 555 395
Republic of Bashkortostan	60 161 396	47 475 842	5 536 804	6 550 123
Republic of Marii El	1 516 338	580 937	285 893	41 890
Republic of Mordovia	13 016 763	8 477 947	14 366	3 791 147
Republic of Tatarstan	501 759 246	191 984 795	183 331 846	83 385 901
Udmurt Republic	29 621 728	4 358 140	89 008	24 099 084
Chuvash Republic	6 806 831	3 296 239	351 892	3 151 173
Perm Territory	17 523 143	8 540 795	124 664	8 295 670
Kirov Region	21 789 368	12 722 918	907 704	7 258 637
Nizhny Novgogrod Region	49 161 433	33 079 077	4 052 071	5 860 281
Orenburg Region	25 681 026	11 537 771	791 803	12 502 940
Penza Region	3 836 151	2 548 816	10 173	918 088
Samara Region	430 868 897	185 619 737	46 197 991	141 776 668
Saratov Region	23 373 341	18 674 516	1 574 462	1 902 343
Ulyanovsk Region	4 528 410	3 500 329	5 631	1 021 450
Ural Federal District	528 941 850	150 156 075	123 639 587	190 327 148
Kurgan Region	2 041 081	1 877 404	4 186	114 062
Sverdlovsk Region	280 174 960	69 782 938	82 773 129	78 704 138
Tyumen Region	168 273 525	38 204 040	37 137 717	82 302 620
Chelyabinsk Region	78 452 284	40 291 693	3 724 555	29 206 328
Siberian Federal District	101 605 517	51 763 433	4 332 141	40 886 073
Republic of Altai	415 752	306 857	1 738	25 248
Republic of Tuva	93 754	67 482	3 476	22 796
Republic of Khakassia	6 011 383	3 000 144	509 525	2 352 610
Altai Territory	7 103 859	5 230 586	501 738	1 361 429
Krasnoyarsk Territory	1 973 184	324 719	353 476	1 239 447
Irkutsk Region	12 893 077	8 204 228	5 936	4 366 273
Kemerovo Region	7 504 257	3 856 639	615 251	2 999 949
Novosibirsk Region	52 588 650	23 798 777	2 312 395	22 864 016
Omsk Region	7 007 772	3 288 355	21 512	3 449 336
Tomsk Region	6 013 829	3 685 646	7 094	2 204 969
Far Eastern Federal District	343 741 800	121 448 854	16 830 044	192 283 769
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	20 160 461	11 806 816	1 059 757	6 877 699
Zabaykal Territory	0	0	0	0
Kamchatka Territory	4 500 175	2 402 725	1 714 476	354 213
Primorskiy Territory	90 516 875	54 851 063	3 105 322	24 700 878
Khabarovsk Territory	0	0	0	0
Amur Region	227 129 176	51 538 946	10 793 537	159 928 600
Magadan Region	0	0	0	0
Sakhalin Region	1 435 113	849 304	156 952	422 379
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	50 815 708 656	24 161 940 203	6 389 642 011	14 981 937 766

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.02.19

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	10 790 944 222	7 024 504 522	2 666 948 587	87 448 905
Belgorod Region	48 212	48 144	66	2
Bryansk Region	0	0	0	0
Vladimir Region	6 609	0	6 609	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 907	8 313	594	0
Kaluga Region	46 294	18	46 269	7
Kostroma Region	66 948 978	37 669 356	13 523 975	3 026 445
Kursk Region	226 990	193 941	33 049	0
Lipetsk Region	0	0	0	0
Moscow Region	1 014 752	121 624	350 323	542 805
Orel Region	0	0	0	0
Ryazan Region	11 392	0	11 391	1
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 610	0	6 610	0
Yaroslavl Region	134 257	112 914	567	0
City of Moscow	10 722 491 221	6 986 350 212	2 652 969 134	83 879 645
North-Western Federal District	2 755 426 040	1 882 710 899	437 796 891	18 873 654
Republic of Karelia	0	0	0	0
Komi Republic	9 626	9 626	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	6 106 133	345 886	5 713 981	23 717
Kaliningrad Region	232 517	81 011	1 261	150 245
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	23 207	0	23 207	0
Pskov Region	0	0	0	0
St Petersburg	2 749 054 557	1 882 274 376	432 058 442	18 699 692
Southern Federal District	5 245 165	2 437 037	2 370 574	437 481
Republic of Adygeya	19 811	0	0	19 811
Republic of Kalmykia	0	0	0	0
Republic of Crimea	486 881	175 066	13 616	298 199
Krasnodar Territory	957 762	89 562	865 787	2 413
Astrakhan Region	1 326 938	0	1 326 938	0
Volgograd Region	43 575	0	33 049	10 526
Rostov Region	2 370 807	2 136 072	129 275	105 387
City of Sevastopol	39 391	36 337	1 909	1 145
North-Caucasian Federal District	58 624	0	53 466	5 158
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	42 891	0	37 733	5 158

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	135 471 427	74 196 544	31 826 655	1 491 546
Republic of Bashkortostan	637 666	634 671	1 479	1 516
Republic of Marii El	1 163	0	1 163	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	37 319 441	3 976 647	25 061 603	256 456
Udmurt Republic	137	0	0	137
Chuvash Republic	55 397	23 967	0	31 430
Perm Territory	609 430	559 856	49 574	0
Kirov Region	1 703	0	1 039	664
Nizhny Novgogrod Region	2 435 714	368 453	2 027 234	40 027
Orenburg Region	292 617	181 312	72 764	38 541
Penza Region	0	0	0	0
Samara Region	93 917 167	68 451 638	4 410 872	1 122 710
Saratov Region	200 992	0	200 927	65
Ulyanovsk Region	0	0	0	0
Ural Federal District	65 732 373	31 793 032	26 829 594	82 031
Kurgan Region	0	0	0	0
Sverdlovsk Region	40 257 743	28 851 164	4 304 156	74 707
Tyumen Region	22 674 080	2 604 683	20 062 073	7 324
Chelyabinsk Region	2 800 550	337 185	2 463 365	0
Siberian Federal District	7 359 701	2 626 081	4 670 524	63 096
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 000	1 000	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	347 744	300 507	47 233	4
Kemerovo Region	15 387	13 219	0	2 168
Novosibirsk Region	6 880 385	2 259 993	4 618 394	1 998
Omsk Region	110 284	51 358	0	58 926
Tomsk Region	4 560	4	4 556	0
Far Eastern Federal District	12 470 848	6 975 113	2 069 690	1 926 125
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	107 592	39 728	67 864	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	132 595	73 057	59 489	49
Primorskiy Territory	3 299 403	1 362 940	1 553 940	55 238
Khabarovsk Territory	0	0	0	0
Amur Region	8 923 964	5 499 388	381 126	1 870 815
Magadan Region	0	0	0	0
Sakhalin Region	7 294	0	7 271	23
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 772 708 400	9 025 243 228	3 172 565 981	110 327 996

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.02.19

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	1 696 601 924	289 526 697	44 088 818	41 229 481	586 637 389	27 591 100
Belgorod Region	146 855	0	0	0	1 287	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	39 308	0	0	0	36 158	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	66 774	38	0	0	65 638	0
Kaluga Region	494 222	18	12 952 092	0	592 737	7
Kostroma Region	7 881 775	99 882	20 286 578	0	18 734 298	542 211
Kursk Region	334 132	0	0	0	12 038	0
Lipetsk Region	1 880 536	0	0	0	173 299	0
Moscow Region	119 634	0	0	0	441 482	484
Orel Region	0	0	0	0	0	0
Ryazan Region	704 155	0	0	0	69 155	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	50 597	0	0	0	21 034	0
Tver Region	72 792	0	0	0	17 125	0
Tula Region	31 996	0	0	0	951	0
Yaroslavl Region	108 482	0	0	0	33 583	0
City of Moscow	1 684 670 666	289 426 759	10 850 148	41 229 481	566 438 604	27 048 395
North-Western Federal District	224 364 654	30 836 977	671 801	4 838 911	122 856 184	5 576 249
Republic of Karelia	4 756	0	0	0	31 856	0
Komi Republic	184 281	0	41 822	0	2 393	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	584 663	15 672	45 000	0	592 717	120
Kaliningrad Region	101 313	6 079	23 179	1 261	114 748	0
Leningrad Region	12 730	0	0	0	2 500	0
Murmansk Region	30 807	0	0	0	48 869	0
Novgorod Region	47 195	0	0	0	5 967	0
Pskov Region	122 834	0	0	0	7 305	0
St Petersburg	223 276 075	30 815 226	561 800	4 837 650	122 049 829	5 576 129
Southern Federal District	22 037 266	294 356	673 227	1 909	4 248 613	253 843
Republic of Adygeya	67 371	0	0	0	56 000	889
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 943 880	175 066	2 574	0	1 787 614	238 391
Krasnodar Territory	13 308 987	89 562	669 840	0	837 882	2 413
Astrakhan Region	39 887	0	813	0	41 792	0
Volgograd Region	459 034	0	0	0	16 708	172
Rostov Region	2 636 472	0	0	0	1 503 389	10 944
City of Sevastopol	581 635	29 728	0	1 909	5 228	1 034
North-Caucasian Federal District	497 639	0	507 000	15 733	201 392	3 968
Republik of Daghestan	36 827	0	0	0	53 268	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	151 945	0	0	0	24 062	0
Karachai-Cherkess Republic	111 376	0	0	0	47 649	3 968

Republic of North Ossetia - Alania	13 913	0	0	0	28 407	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	183 578	0	507 000	15 733	48 006	0
Volga Federal District	217 527 400	57 454 317	36 330 696	261	26 144 253	1 155 863
Republic of Bashkortostan	25 520 982	35 537	5 524 788	0	591 959	1
Republic of Marii El	148 646	0	130 000	0	928	0
Republic of Mordovia	259 241	0	0	0	47 257	0
Republic of Tatarstan	20 677 360	3	5 047 513	261	5 492 022	51 418
Udmurt Republic	300 231	0	53	0	1 246 834	0
Chuvash Republic	69 824	0	0	0	73 801	0
Perm Territory	700 686	510 282	0	0	403 467	0
Kirov Region	1 196 344	0	0	0	558 588	134
Nizhny Novgogrod Region	2 670 607	0	0	0	367 024	34 355
Orenburg Region	1 108 764	67 956	24 981	0	304 875	0
Penza Region	107 482	0	0	0	65 188	0
Samara Region	160 333 299	56 840 539	25 603 361	0	16 504 424	1 069 890
Saratov Region	4 205 769	0	0	0	397 747	65
Ulyanovsk Region	228 165	0	0	0	90 139	0
Ural Federal District	11 448 163	392 342	3 965 330	1 458	13 057 896	6 902
Kurgan Region	188 897	0	0	0	8 884	0
Sverdlovsk Region	4 986 219	540	3 755 891	0	10 890 499	1 460
Tyumen Region	1 842 610	391 572	15	0	1 562 798	5 442
Chelyabinsk Region	4 430 437	230	209 424	1 458	595 715	0
Siberian Federal District	2 707 847	23	18 010	3 336	1 701 575	2 002
Republic of Altai	75 931	0	0	0	955	0
Republic of Tuva	12 969	0	0	341	8 444	0
Republic of Khakassia	95 321	0	0	0	76 354	0
Altai Territory	280 712	0	0	0	31 743	0
Krasnoyarsk Territory	27 027	0	0	0	62 765	0
Irkutsk Region	196 330	0	0	0	296 702	4
Kemerovo Region	212 809	0	10 000	0	103 316	0
Novosibirsk Region	1 678 274	19	2 654	1 673	927 375	1 998
Omsk Region	90 059	0	0	0	144 166	0
Tomsk Region	38 415	4	5 356	1 322	49 755	0
Far Eastern Federal District	18 195 251	177 997	6 210 949	0	28 650 403	1 299 036
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	682 630	39 728	9 757	0	198 643	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	71 632	0	0	0	74 875	49
Primorskiy Territory	6 432 455	169	26 135	0	834 864	17 580
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	10 965 816	138 100	6 175 057	0	27 514 884	1 281 384
Magadan Region	0	0	0	0	0	0
Sakhalin Region	42 718	0	0	0	27 137	23
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	2 193 380 144	378 682 709	92 465 831	46 091 089	783 497 705	35 888 963

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.02.19

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	32 568 571 083	2 372 890	108 722	5 402 749 745	9 472 537 832	17 365 372 349
Belgorod Region	6 522 366	0	0	1 475 439	184 380	4 842 005
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 869 843	0	214	519 701	139 800	1 204 948
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 418 706	0	0	1 911 374	622 470	9 796 907
Kaluga Region	43 394 925	0	0	2 394 735	20 341 464	20 646 031
Kostroma Region	565 365 887	0	0	97 830 535	107 852 663	358 124 024
Kursk Region	17 468 745	0	0	3 217 270	609 491	12 670 355
Lipetsk Region	13 672 784	0	0	1 047 430	353 469	12 262 806
Moscow Region	20 449 023	0	0	4 283 199	1 855 324	13 976 764
Orel Region	0	0	0	0	0	0
Ryazan Region	14 455 550	0	0	3 613 480	172 067	10 561 927
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 042 337	0	0	554 106	20 100	1 451 792
Tver Region	1 172 238	0	0	764 936	86 500	314 689
Tula Region	1 249 057	0	0	308 941	6 247	933 188
Yaroslavl Region	2 963 558	0	0	1 369 609	228 434	1 331 275
City of Moscow	31 865 526 064	2 372 890	108 508	5 283 458 990	9 340 065 423	16 917 255 638
North-Western Federal District	7 955 032 285	37 568	254	1 493 881 679	3 507 001 859	2 869 518 603
Republic of Karelia	194 058	0	0	127 690	50 000	10 668
Komi Republic	5 274 331	0	0	1 307 025	1 426 518	2 494 540
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	49 689 909	0	0	15 316 093	16 489 626	17 799 693
Kaliningrad Region	22 058 325	0	0	1 547 454	14 617 709	5 811 180
Leningrad Region	22 517	0	0	22 417	100	0
Murmansk Region	1 098 943	0	0	699 860	2 800	383 480
Novgorod Region	5 124 101	0	254	1 612 886	132 749	3 321 214
Pskov Region	1 968 134	0	0	567 784	460 000	938 839
St Petersburg	7 869 601 967	37 568	0	1 472 680 470	3 473 822 357	2 838 758 989
Southern Federal District	420 491 712	82 954	166	81 517 687	73 138 701	262 512 519
Republic of Adygeya	1 486 713	0	0	257 481	101 474	1 127 630
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	156 868 748	3 921	0	44 784 411	28 458 144	82 494 292
Krasnodar Territory	150 813 478	3 688	166	15 304 947	38 329 060	96 796 760
Astrakhan Region	5 380 038	0	0	2 099 102	807 371	932 721
Volgograd Region	791 276	0	0	174 166	9 510	542 613
Rostov Region	101 416 495	75 345	0	17 364 299	5 099 292	78 763 833
City of Sevastopol	3 734 964	0	0	1 533 281	333 850	1 854 670
North-Caucasian Federal District	11 087 147	0	0	4 287 706	1 914 341	4 790 415
Republik of Daghestan	795 470	0	0	549 860	0	229 114
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 387 071	0	0	612 693	413	1 763 696
Karachai-Cherkess Republic	1 669 147	0	0	342 750	953 104	373 098
Republic of North Ossetia - Alania	249 795	0	0	34 775	45 000	170 020
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 985 664	0	0	2 747 628	915 824	2 254 487
Volga Federal District	920 145 892	2 109 875	0	123 264 819	348 929 364	443 341 441
Republic of Bashkortostan	40 675 395	5 693	0	2 298 040	9 576 618	28 783 152
Republic of Marii El	1 834 517	0	0	370 283	5 079	1 439 440

Republic of Mordovia	19 966 287	0	0	1 962 443	575 917	17 383 102
Republic of Tatarstan	565 312 662	2 060 423	0	78 467 418	301 714 263	181 591 615
Udmurt Republic	34 464 600	14 817	0	3 292 306	836 875	30 250 962
Chuvash Republic	8 318 976	0	0	1 928 004	1 086 677	5 286 060
Perm Territory	21 040 908	6 886	0	3 022 465	2 813 419	15 152 152
Kirov Region	29 762 368	1 097	0	5 298 656	1 943 102	22 290 945
Nizhny Novgogrod Region	64 510 149	9 850	0	11 433 697	6 008 649	46 764 456
Orenburg Region	28 970 384	11 109	0	3 169 520	3 222 544	22 559 655
Penza Region	4 556 897	0	0	1 122 028	520 572	2 905 704
Samara Region	59 233 233	0	0	7 233 706	11 531 683	40 280 212
Saratov Region	37 294 839	0	0	3 245 367	8 776 466	25 241 033
Ulyanovsk Region	4 204 677	0	0	420 886	317 500	3 412 953
Ural Federal District	790 949 338	65 005	0	77 609 500	265 039 488	444 674 921
Kurgan Region	2 053 620	0	0	559 376	135 182	1 350 520
Sverdlovsk Region	351 472 220	13 506	0	47 026 991	49 745 532	253 658 690
Tyumen Region	329 424 389	49 518	0	12 164 768	205 556 323	110 224 758
Chelyabinsk Region	107 999 109	1 981	0	17 858 365	9 602 451	79 440 953
Siberian Federal District	123 716 047	50 416	0	21 938 299	16 918 144	82 628 709
Republic of Altai	908 193	0	0	433 985	141 000	313 557
Republic of Tuva	201 550	0	0	100 598	42 000	58 952
Republic of Khakassia	7 175 141	0	0	1 407 551	840 720	4 874 667
Altai Territory	7 705 363	0	0	2 191 328	679 052	4 828 304
Krasnoyarsk Territory	5 722 482	0	0	2 115 071	47 275	3 443 414
Irkutsk Region	10 797 783	0	0	2 163 264	1 496 295	7 071 736
Kemerovo Region	13 992 117	0	0	1 694 016	3 197 735	9 065 201
Novosibirsk Region	62 855 643	50 416	0	9 702 026	9 414 458	41 812 451
Omsk Region	7 848 089	0	0	1 062 298	1 030 807	5 752 656
Tomsk Region	6 509 686	0	0	1 068 162	28 802	5 407 771
Far Eastern Federal District	356 667 287	26 553	6 566	40 353 214	21 677 821	293 483 340
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	21 895 452	22 112	0	3 282 734	2 001 844	16 486 678
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	4 091 129	0	0	1 109 981	75 000	2 885 005
Primorskiy Territory	102 972 859	688	0	21 761 816	11 550 238	68 999 623
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	222 288 501	0	6 566	11 861 884	6 828 919	203 364 190
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 419 346	3 753	0	2 336 799	1 221 820	1 747 844
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	43 146 660 791	4 745 261	115 708	7 245 602 649	13 707 157 550	21 766 322 297

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.02.19

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	12 835 170 160	1 737 240	12 606	2 142 415 070	5 891 375 379	4 465 322 507
Belgorod Region	656 320	0	0	16 532	0	639 788
Bryansk Region	0	0	0	0	0	0
Vladimir Region	69 115	0	0	19 897	0	49 218
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	453 870	0	0	28 821	0	425 044
Kaluga Region	862 850	0	0	21 380	0	841 470
Kostroma Region	68 851 616	0	0	33 294 320	4 824 130	26 729 090
Kursk Region	728 529	0	0	195 742	0	531 650
Lipetsk Region	214 847	0	0	5 450	0	209 397
Moscow Region	1 652 522	0	0	152 235	0	1 500 287
Orel Region	0	0	0	0	0	0
Ryazan Region	1 202 084	0	0	176 117	0	1 025 823
Smolensk Region	0	0	0	0	0	0
Tambov Region	21 405	0	0	2 959	0	18 431
Tver Region	309 952	0	0	87 069	194 426	28 444
Tula Region	34 895	0	0	13 442	0	21 453
Yaroslavl Region	212 246	0	0	53 759	0	150 539
City of Moscow	12 759 899 909	1 737 240	12 606	2 108 347 347	5 886 356 823	4 433 151 873
North-Western Federal District	3 556 053 390	22 912 200	0	535 636 448	1 520 568 229	1 396 046 071
Republic of Karelia	56 434	0	0	56 054	0	363
Komi Republic	518 738	0	0	28 372	0	490 366
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 526 336	0	0	4 665 924	1 110 275	2 745 439
Kaliningrad Region	16 450 858	0	0	5 665 703	8 971 722	1 691 230
Leningrad Region	13	0	0	13	0	0
Murmansk Region	423 676	0	0	422 879	0	796
Novgorod Region	270 207	0	0	24 592	1 652	177 463
Pskov Region	10 796	0	0	10 342	0	454
St Petersburg	3 529 796 332	22 912 200	0	524 762 569	1 510 484 580	1 390 939 960
Southern Federal District	29 038 300	2 924	0	13 803 973	958 546	13 464 701
Republic of Adygeya	179 432	0	0	394	66 099	112 939
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 533 977	2 924	0	86 412	0	3 846 695
Krasnodar Territory	7 357 243	0	0	772 499	775 153	5 634 008
Astrakhan Region	10 365 186	0	0	10 226 412	0	133 620
Volgograd Region	30 936	0	0	4 612	0	26 324
Rostov Region	5 884 399	0	0	2 649 823	52 879	3 154 743
City of Sevastopol	687 127	0	0	63 821	64 415	556 372
North-Caucasian Federal District	384 433	0	0	137 735	0	240 790
Republik of Daghestan	4 155	0	0	2 219	0	1 936
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	81 320	0	0	76 798	0	4 508
Karachai-Cherkess Republic	20 859	0	0	9 756	0	11 103
Republic of North Ossetia - Alania	98 058	0	0	0	0	98 058
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	180 041	0	0	48 962	0	125 185
Volga Federal District	125 254 019	7	0	21 646 208	65 993 120	36 920 140
Republic of Bashkortostan	1 182 627	0	0	46 347	265 056	870 588
Republic of Marii El	12 554	0	0	198	0	7 010
Republic of Mordovia	163 955	0	0	21 209	0	141 024

Republic of Tatarstan	102 306 503	7	0	14 113 639	63 491 135	24 191 273
Udmurt Republic	1 211 074	0	0	123 419	766	1 086 887
Chuvash Republic	391 653	0	0	20 972	145 417	225 250
Perm Territory	1 830 450	0	0	181 255	46 364	1 602 831
Kirov Region	830 362	0	0	224 587	0	605 772
Nizhny Novgogrod Region	4 666 311	0	0	641 751	1 118 730	2 838 314
Orenburg Region	1 903 249	0	0	46 318	283 340	1 573 145
Penza Region	85 702	0	0	13 173	67 529	4 970
Samara Region	9 045 492	0	0	5 730 109	574 783	2 713 611
Saratov Region	1 583 155	0	0	462 051	0	1 045 707
Ulyanovsk Region	40 932	0	0	21 180	0	13 758
Ural Federal District	87 703 557	67 793	0	34 237 850	11 661 733	39 451 448
Kurgan Region	36 777	0	0	1 219	0	35 552
Sverdlovsk Region	41 063 890	0	0	5 153 902	10 035 330	24 990 803
Tyumen Region	34 734 431	67 793	0	25 138 968	283 806	8 166 051
Chelyabinsk Region	11 868 459	0	0	3 943 761	1 342 597	6 259 042
Siberian Federal District	9 945 377	0	0	3 178 959	1 157 712	4 240 918
Republic of Altai	88 001	0	0	85 906	0	2 095
Republic of Tuva	554	0	0	0	0	554
Republic of Khakassia	65 835	0	0	3 808	0	56 969
Altai Territory	145 675	0	0	33 675	0	112 000
Krasnoyarsk Territory	348 933	0	0	12 839	0	335 649
Irkutsk Region	2 456 700	0	0	295 116	0	1 391 868
Kemerovo Region	421 751	0	0	200 735	0	221 016
Novosibirsk Region	4 902 527	0	0	2 077 975	488 837	1 744 012
Omsk Region	1 331 728	0	0	390 790	662 040	278 637
Tomsk Region	183 673	0	0	78 115	6 835	98 118
Far Eastern Federal District	45 983 735	0	0	8 254 666	14 436 451	22 429 847
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	374 907	0	0	9 405	0	330 678
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	622 437	0	0	79 835	0	542 602
Primorskiy Territory	13 235 708	0	0	5 300 041	1 140 133	6 649 630
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	30 398 722	0	0	1 724 827	13 296 318	14 698 839
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 351 961	0	0	1 140 558	0	208 098
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 689 532 971	24 720 164	12 606	2 759 310 909	7 506 151 170	5 978 116 422

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.02.19

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 051 017 422	5 049 413 268	2 001 604 154
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	230 000	230 000	0
Kostroma Region	345 947 626	219 057 581	126 890 045
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 000 000	2 000 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
City of Moscow	6 701 962 796	4 827 248 687	1 874 714 109
North-Western Federal District	1 704 949 054	1 361 225 534	343 723 520
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	1 704 949 054	1 361 225 534	343 723 520
Southern Federal District	16 203 760	16 016 051	187 709
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	13 372 094	13 372 094	0
Krasnodar Territory	1 125 666	937 957	187 709
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	144 394 962	143 081 539	1 313 423
Republic of Bashkortostan	12 380 119	12 042 851	337 268

Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	38 196 306	37 220 151	976 155
Udmurt Republic	5 550 000	5 550 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	47 405	47 405	0
Kirov Region	181 334	181 334	0
Nizhny Novgogrod Region	2 339 798	2 339 798	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	85 650 000	85 650 000	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
Ural Federal District	122 319 246	98 695 931	23 623 315
Kurgan Region	0	0	0
Sverdlovsk Region	122 112 404	98 489 089	23 623 315
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	170 346	170 346	0
Siberian Federal District	1 564 032	1 517 510	46 522
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	17 817	17 817	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 546 215	1 499 693	46 522
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	17 337 794	14 742 694	2 595 100
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	630 711	630 711	0
Khabarovsk Territory	0	0	0
Amur Region	16 707 083	14 111 983	2 595 100
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	9 057 786 270	6 684 692 527	2 373 093 743

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	1.01.19	1.02.19
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,5	12,2	12,2
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	9,5	8,9	8,8
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*29,4*	*35,0*	*36,1*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,7*	*10,1*	*10,2*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,5*	*9,1*	*9,2*
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	204,7	201,5
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,0*	*4,1*	*4,0*	*4,1*	-
mining	*5,6*	*6,2*	*5,8*	*6,4*	-
manufacturing	*15,4*	*15,3*	*15,0*	*14,2*	-
production and distribution of energy, gas and water	*3,1*	*3,2*	*2,9*	*2,9*	-
constructing	*4,5*	*3,9*	*3,9*	*3,4*	-
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,5*	*9,5*	-
transport and communication	*4,2*	*4,2*	*5,2*	*5,0*	-
other economic activities	*23,1*	*22,6*	*21,4*	*21,4*	-
individuals	*29,1*	*30,9*	*32,3*	*33,0*	-
of which					-
mortgage loans	*12,1*	*13,2*	*14,0*	*14,3*	-
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*61,3*	*63,8*	*60,1*
United Kingdom	*7,5*	*5,5*	*6,5*	*5,2*	*9,0*
USA	*3,2*	*1,7*	*2,1*	*2,7*	*1,9*
Germany	*0,3*	*0,2*	*2,2*	*3,0*	*3,5*
Austria	*1,1*	*0,7*	*1,1*	*1,8*	*3,5*
France	*1,4*	*1,2*	*0,5*	*1,5*	*2,0*
Italy	*2,0*	*2,2*	*2,1*	*2,0*	*2,3*
Cyprus	*5,3*	*5,9*	*7,2*	*5,5*	*5,3*
Netherlands	*0,5*	*0,7*	*2,0*	*0,8*	*0,3*
Other	*9,9*	*9,0*	*14,9*	*13,7*	*12,1*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*11,3*	*10,6*	*11,6*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*21,0*	*21,1*	*21,3*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	117,8	128,7	138,1
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	168,3	166,4	175,5
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	57,5	57,3
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*107,0*	*108,8*	*110,5*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*35,8*	*37,8*	*36,0*
of which					
Interest rate risk	*36,8*	*31,9*	*23,9*	*24,5*	*23,4*
Equity position risk	*3,0*	*3,6*	*3,3*	*3,5*	*4,2*
Foreign exchange risk	*3,2*	*4,6*	*5,2*	*3,8*	*3,7*
Commodity risk	*0,9*	*2,5*	*3,4*	*6,1*	*4,7*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	11,5	12,7	12,7
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	1068,2	1344,8	264,4
as percent of the banking sector assets [6]	*1,2*	*1,0*	*1,2*	*1,5*	*0,3*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*11,1*	*13,8*	*2,6*
Return on assets [7]	*1,2*	*1,0*	*1,4*	*1,5*	*1,7*
Return on equity [7]	*10,3*	*8,3*	*12,4*	*13,8*	*15,7*

[1] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
1.03.18	551	9 328,3	44	1,5	198	96,3	205	596,8	39	606,0	19	671,9	7	482,8	4	585,2	6	6 904,1	29	-616,2
1.04.18	542	9 755,2	40	0,4	195	95,0	203	600,1	37	598,0	20	701,6	7	497,2	4	597,4	6	7 054,7	30	-389,2
1.05.18	534	9 833,4	37	3,6	193	94,5	198	565,9	39	615,3	21	744,7	6	431,8	4	596,2	6	7 205,3	30	-423,9
1.06.18	530	9 915,7	40	4,2	189	92,6	195	562,2	40	631,2	20	719,2	6	430,6	4	599,9	6	7 293,1	30	-417,3
1.07.18	524	9 512,5	38	4,0	187	91,3	193	556,5	40	630,1	20	723,5	6	428,5	4	602,6	6	6 991,3	30	-515,4
1.08.18	518	9 587,3	41	4,9	181	88,7	192	561,1	41	652,3	19	697,4	6	434,3	4	605,2	6	7 071,2	28	-527,9
1.09.18	512	9 783,8	36	3,8	172	81,8	199	562,9	42	661,8	19	702,7	6	443,2	4	614,3	6	7 207,4	28	-494,1
1.10.18	508	10 003,3	37	0,9	169	81,0	198	567,4	41	660,2	18	659,8	7	505,9	4	615,8	6	7 351,5	28	-439,1
1.11.18	499	10 086,5	36	4,2	163	78,0	196	568,9	41	664,3	18	661,5	7	507,1	4	622,9	6	7 449,7	28	-470,0
1.12.18	490	10 172,3	35	4,0	161	76,9	190	543,1	42	671,8	16	590,2	7	485,4	5	733,8	6	7 631,7	28	-564,5
1.01.19	484	10 269,3	34	3,8	158	77,1	188	550,3	42	678,3	17	639,3	6	429,5	5	744,8	6	7 748,4	28	-602,4
1.02.19	479	10 030,0	35	4,1	157	77,4	186	557,6	41	671,7	16	612,3	6	431,0	5	740,1	6	7 630,0	27	-694,2
Reference data: own funds (capital) adequacy ratio as of 1.02.19, %	12,2		46,6		26,9		22,2		18,5		15,7		16,3		14,7		13,7		17,3	

[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		1.01.19		1.02.19	
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***	**10 269,3**	***100,0***	**10 030,0**	***100,0***
of which:										
1. Tier 1 capital	6 586,7	*70,2*	6 622,7	*70,5*	7 613,5	*76,1*	7 499,7	*73,0*	7 242,0	*72,2*
of which:										
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	7 161,1	*71,6*	7 012,3	*68,3*	6 753,6	*67,3*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	452,5	*4,5*	487,4	*4,8*	488,5	*4,9*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 389,8	*23,9*	2 769,6	*27,0*	2 788,0	*27,8*
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	12,2	1	12,2	2
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,9	4	8,3	3	8,2	4
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	9,5	5	8,9	3	8,8	4

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

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

Table 43

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

Indicators	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19	
	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***	**13 368,9**	***130,2***	**13 168,1**	***131,3***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 649,6	*26,5*	2 696,3	*26,3*	2 645,8	*26,4*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 774,6	*17,7*	1 768,6	*17,2*	1 768,8	*17,6*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	5 905,8	*59,0*	6 307,4	*61,4*	6 258,5	*62,4*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 306,9	*23,1*	2 334,6	*22,7*	2 245,8	*22,4*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	167,9	*1,7*	164,1	*1,6*	149,1	*1,5*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	63,4	*0,6*	97,8	*1,0*	100,1	*1,0*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**2 864,9**	***28,6***	**3 099,6**	***30,2***	**3 138,0**	***31,3***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 757,6	*17,6*	1 970,6	*19,2*	1 943,0	*19,4*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	317,5	*3,2*	350,1	*3,4*	342,2	*3,4*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	24,0	*0,2*	22,2	*0,2*	76,8	*0,8*
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*	233,4	*2,3*	227,2	*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*	342,3	*3,3*	360,1	*3,6*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	186,7	*1,9*	180,9	*1,8*	188,7	*1,9*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 003,3**	***100,0***	**10 269,3**	***100,0***	**10 030,0**	***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	1.01.19	1.02.19
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	1 101,5	1 068,4
3rd group of assets	43,4	35,7	247,3	62,7	115,7
4th group of assets	33 559,6	31 900,9	25 078,7	31 745,3	31 962,5
5th group of assets	332,4	198,3	37,3	42,6	43,5
The value of credit risk on balance sheet assets	35 299,7	33 381,9	26 205,2	32 952,1	33 190,0

Reference data:

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1st group of assets without risk weighting	8 586,9	10 337,8	10 974,1	11 012,3	10 530,3

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

Table 45

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

		1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	10 003,3	10 269,3	10 030,0
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	80 340,6	84 510,1	82 261,7
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	26 205,2	32 952,1	33 190,0
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	2 297,0	3 056,6	2 632,9	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	16 308,2	16 686,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	290,4	286,1	291,9
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 648,8	3 897,7	3 600,2
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	439,6	478,7	421,3
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 246,1	8 137,4	8 119,9
	- market risk	4 012,4	3 916,1	3 457,3	3 737,8	3 461,7
	- credit claims of clearing participants (code 8847)	75,4	137,8	131,1	150,4	162,1
	- higher-risk coefficient transactions	15 127,5	17 234,5	12 560,7	8 465,5	8 369,1
	- 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	-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)	-	-	-	2 104,9	2 204,2
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[4] (after 8.10.2018 excluded from calculation)	576,2	1 483,5	2 388,7	-	-
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	1 667,5	5 139,8	4 952,6	5 021,4	4 505,1
	- 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	505,6	466,1
	- other	389,5	589,3	706,4	794,0	784,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,5	12,2	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		1.01.19		1.02.19	
	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*	15	*3,7*	16	*3,1*
From 8% to 10%	13	*1,1*	9	*1,5*	7	*0,9*	6	*0,9*	6	*0,6*
From 10% to 12%	44	*19,1*	36	*21,5*	28	*18,8*	26	*25,8*	22	*26,5*
From 12% to 14%	70	*50,3*	64	*18,1*	56	*19,4*	45	*13,0*	40	*10,8*
14% and more	458	*25,1*	420	*52,1*	385	*53,3*	380	*52,5*	383	*54,5*
Banking sector, total	623	*100,0*	561	*100,0*	508	*100,0*	484	*100,0*	479	*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		1.01.19		1.02.19	
		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*	27 680,1	*44,0*	27 193,8	*43,7*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	23 881,7	*40,4*	24 685,4	*39,2*	24 438,6	*39,3*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	3 657,2	*6,2*	4 182,7	*6,6*	4 232,3	*6,8*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 861,0	*3,1*	1 846,8	*2,9*	1 827,0	*2,9*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 458,1	*7,5*	4 522,8	*7,2*	4 530,7	*7,3*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 610,0	*9,5*	5 712,6	*9,1*	5 734,7	*9,2*
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*	27 451,4	*57,7*	26 950,3	*57,7*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 131,4	*25,0*	11 594,2	*24,4*	11 299,0	*24,2*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	2 973,3	*6,7*	3 072,8	*6,5*	3 034,1	*6,5*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 786,3	*4,0*	1 768,0	*3,7*	1 738,5	*3,7*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 592,6	*8,1*	3 718,8	*7,8*	3 724,3	*8,0*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 722,1	*12,8*	5 824,3	*12,2*	5 825,1	*12,5*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	4 923,1	*11,0*	5 039,4	*10,6*	5 060,0	*10,8*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 525,9	*10,2*	4 662,9	*9,8*	4 678,5	*10,0*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*79,1*		*80,1*		*80,3*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*91,9*		*92,5*		*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		1.01.19		1.02.19	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 980,4	*100,0*	12 431,5	*100,0*	14 533,7	*100,0*	15 312,5	*100,0*	15 476,3	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	597,2	*4,1*	658,3	*4,3*	648,8	*4,2*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	13 936,5	*95,9*	14 654,2	*95,7*	14 827,4	*95,8*
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*		*24,3*		*24,9*
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*		*6,9*		*6,8*
4. Claims grouped into portfolios of homogeneous claims - total	105,5	*100,0*	122,4	*100,0*	132,0	*100,0*	137,9	*100,0*	120,4	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	78,6	*59,5*	76,8	*55,7*	77,9	*64,8*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	53,4	*40,5*	61,1	*44,3*	42,4	*35,2*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*47,4*		*49,6*		*48,9*		*41,6*		*50,1*

[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 1.02.19[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	648 833,5	*100,0*	33 038,7	*100,0*	*5,1*
of which by quality categories					
1.1. Quality Category I	223,3	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	615 592,8	*94,9*	6 520,3	*19,7*	*1,1*
1.3. Quality Category III	3 862,3	*0,6*	300,4	*0,9*	*7,8*
1.4. Quality Category IV	3 185,7	*0,5*	880,6	*2,7*	*27,6*
1.5. Quality Category V	25 969,5	*4,0*	25 337,4	*76,7*	*97,6*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,5	*100,0*	0,5	*100,0*	*95,9*
of which by quality categories					
2.1. Quality Category I	0,0	*4,1*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,5	*95,9*	0,5	*100,0*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	648 834,0		33 039,1		*5,1*
4. Homogeneous claims grouped into portfolios - total	77 946,3	*100,0*	31 870,5	*100,0*	*40,9*
of which by quality categories					
4.1. Quality Category I	35 689,8	*45,8*	0,0	*0,0*	*0,0*
4.2. Quality Category II	7 293,8	*9,4*	73,8	*0,2*	*1,0*
4.3. Quality Category III	3 219,6	*4,1*	442,6	*1,4*	*13,7*
4.4. Quality Category IV	537,1	*0,7*	233,8	*0,7*	*43,5*
4.5. Quality Category V	31 206,0	*40,0*	31 120,3	*97,6*	*99,7*
5. Claims for interest payments - total	7 640,6	*100,0*	4 430,2	*100,0*	*58,0*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	4 407,7	*57,7*	4 322,1	*97,6*	*98,1*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.02.19[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 of which	14 827 433,9	*100,0*	1 023 179,7	*100,0*	*6,9*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 654 885,7	*11,2*	47 429,1	*4,6*	*2,9*
1.1.2. residental real estate (mortgage) loans, total	4 880 790,6	*32,9*	70 781,6	*6,9*	*1,5*
1.1.3. car loans, total	787 095,9	*5,3*	53 015,2	*5,2*	*6,7*
1.1.4. other consumer loans, total	7 487 547,5	*50,5*	851 590,4	*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]	312 964,2	*2,1*	6 696,6	*0,7*	*2,1*
1.2.2. a portfolio of loans without overdue payments	13 334 450,1	*89,9*	228 930,5	*22,4*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	279 350,9	*1,9*	20 067,2	*2,0*	*7,2*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	91 426,6	*0,6*	25 412,6	*2,5*	*27,8*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	75 116,4	*0,5*	44 516,8	*4,4*	*59,3*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	116 066,1	*0,8*	97 422,8	*9,5*	*83,9*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	600 945,4	*4,1*	599 769,8	*58,6*	*99,8*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	243 294	*1,6*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	12 524 064,4	*84,5*	179 133,3	*17,5*	*1,4*
1.3.3. Quality category III	1 194 339,1	*8,1*	64 856,3	*6,3*	*5,4*
1.3.4. Quality category IV	85 352,4	*0,6*	32 560,2	*3,2*	*38,1*
1.3.5. Quality category V	780 384,5	*5,3*	746 629,8	*73,0*	*95,7*
2. Claims grouped into portfolios of homogeneous claims - total	42 407,2	*100,0*	28 394,0	*100,0*	*67,0*
of which by quality categories					
2.1. Quality category I	7 000,3	*16,5*	0,0	*0,0*	*0,0*
2.2. Quality category II	5 343,0	*12,6*	110,3	*0,4*	*2,1*
2.3. Quality category III	1 524,8	*3,6*	138,6	*0,5*	*9,1*
2.4. Quality category IV	321,5	*0,8*	148,7	*0,5*	*46,3*
2.5. Quality category V	28 217,6	*66,5*	27 996,3	*98,6*	*99,2*
3. Claims for interest payments - total of which	410 261,6	*100,0*	292 708,8	*100,0*	*71,3*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	297 320,8	*72,5*	287 185,2	*98,1*	*96,6*

[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	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Substandard	*6,1*	*7,1*	*6,1*	*5,4*	*5,1*	*1,9*	*2,8*	*2,5*	*2,2*	*2,1*
Doubtful	*20,2*	*17,2*	*11,3*	*11,9*	*12,1*	*16,9*	*19,2*	*17,2*	*18,1*	*18,6*
Problem	*18,7*	*17,8*	*18,3*	*17,8*	*17,8*	*42,3*	*44,7*	*46,3*	*47,0*	*47,8*
Loss	*54,8*	*57,8*	*64,3*	*64,8*	*65,0*	*75,7*	*79,8*	*81,0*	*81,3*	*81,7*

[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	1.01.19	1.02.19
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3183,6**	**3050,5**	**3629,9**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2248,9	2136,4	2442,7
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*5,2*	*4,7*	*5,6*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2849,1	2723,2	3168,9
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*6,1*	*5,4*	*6,2*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	334,4	327,3	461,0
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,4*	*2,3*	*3,3*
- dollar equivalent, billion $	4,8	5,2	5,1	4,7	7,0
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2174,0	2093,3	2572,1
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,6*	*6,3*	*7,8*
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	815,4	760,4	819,4
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*5,8*	*5,1*	*5,4*

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	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
No overdue claims	55	55	45	49	26	*3,9*	*4,5*	*4,6*	*5,3*	*0,6*
Less than 5%	272	235	217	205	210	*68,0*	*70,6*	*71,3*	*71,5*	*76,8*
From 5 to 10%	131	100	87	91	88	*18,8*	*7,6*	*7,0*	*11,1*	*6,6*
From 10 to 15%	46	50	47	41	40	*2,0*	*10,0*	*5,5*	*3,6*	*5,3*
From 15 to 20%	24	30	23	18	27	*1,4*	*0,9*	*1,6*	*2,8*	*5,5*
From 20 to 60%	48	52	49	41	43	*4,6*	*5,3*	*9,6*	*5,4*	*4,3*
From 60 to 90%	6	4	4	6	9	*1,1*	*1,0*	*0,3*	*0,3*	*0,8*
90% and more	6	4	4	3	7	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	35	31	25	30	18	*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	1.01.19	1.02.19
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 244,5	21 024,0	20 208,0
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*22,7*	*22,3*	*22,0*

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

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Volume of large loans, billion rubles	12 884,1	12 477,9	13 619,4	13 759,5	-
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	3 188,0	3 149,6	-
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 562,1	1 499,8	-
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	712,4	700,2	-
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 057,2	970,8	-
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	362,6	378,4	-
collateral of proprietory rights (claims), billion rubles	541,4	584,1	476,1	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).

Taking into account cancellation of reporting this form by credit institution, since 01.02.2019 data are not available.

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.17		1.01.18		1.10.18		1.01.19		1.02.19	
	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*	*37,8*	*100,0*	*36,0*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*23,9*	*66,7*	*24,5*	*64,6*	*23,4*	*64,9*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,3*	*9,4*	*3,5*	*9,2*	*4,2*	*11,5*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*5,2*	*14,4*	*3,8*	*10,1*	*3,7*	*10,4*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*3,4*	*9,5*	*6,1*	*16,0*	*4,7*	*13,2*
Reference data:										
Number of credit institutions[1]	452		401		358		323		313	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,1*		*98,4*		*94,7*		*93,8*		*93,2*	

[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	1.01.19	1.02.19
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,7*	*22,4*	*22,2*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*24,2*	*23,7*	*23,6*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*21,9*	*22,1*	*22,3*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*23,8*	*24,0*	*24,2*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,2*	*0,5*	*0,7*	*0,3*	*-0,1*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*0,4*	*-0,3*	*-0,6*

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	1.01.19	1.02.19
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	20 180,7	21 112,3	20 455,8
Liabilities, bln rubles	21 241,0	18 579,1	19 521,5	20 824,2	20 545,9
Net balance sheet position, bln rubles	993,1	420,6	659,2	288,1	-90,1
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*6,6*	*2,8*	*-0,9*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	21 311,3	23 146,3	24 748,1
Liabilities, bln rubles	14 491,9	17 232,1	20 128,4	21 511,2	22 584,9
Net balance sheet position, bln rubles	1,3	1 066,8	1 182,9	1 635,1	2 163,2
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*11,8*	*15,9*	*21,6*

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

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

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2016 y.				2017 y.				2018 y.			
	I	II	III	IV	I	II	III	IV	I	II	III	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*
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	*-4,2*
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	*-4,9*
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	*-1,8*
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	*-1,8*
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	*-1,3*
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	*-1,0*
1.07.18	149	-526,3	419,0	98,0	-205,3	-107,3	7 221,1	*-1,5*
1.08.18	147	-559,7	474,5	95,2	-180,4	-85,2	6 799,6	*-1,3*
1.09.18	138	-592,5	522,9	125,5	-195,1	-69,6	6 781,3	*-1,0*
1.10.18	143	-366,9	286,3	62,6	-143,3	-80,6	5 267,4	*-1,5*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
1.01.19	119	-25,7	4,2	22,5	-44,0	-21,5	2 187,0	*-1,0*
1.02.19	113	184,8	-199,9	24,0	-39,0	-15,0	1 623,8	*-0,9*
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*
1.03.18	361	-263,3	453,0	215,7	-26,0	189,7	6 841,0	*2,8*
1.04.18	370	-246,4	422,2	216,1	-40,3	175,9	6 764,4	*2,6*
1.05.18	339	-157,0	394,7	259,1	-21,3	237,7	6 183,0	*3,8*
1.06.18	349	-158,2	373,0	262,1	-47,4	214,8	6 432,2	*3,3*
1.07.18	350	45,2	170,8	234,8	-18,8	216,0	2 562,4	*8,4*
1.08.18	347	167,6	70,4	250,6	-12,6	238,0	2 676,1	*8,9*
1.09.18	352	162,2	79,8	251,4	-9,4	242,0	2 925,9	*8,3*
1.10.18	343	150,9	109,5	326,1	-65,7	260,4	4 579,2	*5,7*
1.11.18	336	-403,0	677,8	338,0	-63,3	274,8	4 209,1	*6,5*
1.12.18	343	-189,6	519,2	369,8	-40,2	329,6	6 592,9	*5,0*
1.01.19	342	-572,8	898,4	405,7	-80,1	325,6	8 019,0	*4,1*
1.02.19	343	-950,6	1 286,7	410,5	-74,4	336,1	8 440,3	*4,0*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.02.19

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	127	-8,4	*-0,9*	148,2	-156,7
long	327	271,1	*3,0*	-1 720,4	1 991,5
EUR					
short	147	-63,5	*-1,9*	629,4	-692,9
long	303	105,2	*1,6*	232,1	-126,9
GBP					
short	39	-8,2	*-0,4*	-2,1	-6,0
long	195	2,3	*0,0*	34,5	-32,2

Liquidity of Credit Institutions

Table 62

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

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*43,8*	*43,0*	*43,9*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*19,9*	*18,6*	*19,0*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*35,5*	*35,2*	*36,0*

[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.

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Less than 0	224	203	152	148	148	*9,6*	*13,9*	*10,0*	*9,8*	*9,0*
From 0 to 20	258	223	216	198	189	*23,7*	*14,1*	*14,3*	*11,5*	*12,2*
More than 20	141	135	133	138	131	*66,8*	*72,0*	*75,7*	*78,7*	*78,8*
Data not available	0	0	7	0	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	623	561	508	484	479	*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	1.01.19	1.02.19
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*33,5*	*33,6*	*33,7*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*46,6*	*46,3*	*47,3*
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*	*20,3*	*21,9*

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

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	1.01.19	1.02.19	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Less than 0	429	409	343	314	326	*12,3*	*25,4*	*19,4*	*11,2*	*18,4*
From 0 to 20	98	82	81	96	75	*20,8*	*19,3*	*11,0*	*19,6*	*12,0*
More than 20	96	70	77	74	67	*66,9*	*55,3*	*69,7*	*69,2*	*69,6*
Data not available	0	0	7	0	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	623	561	508	484	479	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*