THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 198 April 2019

Table of Contents

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: Total		Loans and other claims on individuals: Unsecured consumer loans[2]		Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[3]	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.11	*3,5*	*14,9*	*1,5*	*2,4*	*1,1*	*12,1*	*2,2*	*14,3*	*2,8*	*20,4*	*6,1*	*31,2*	*7,3*	*15,0*
1.01.12	*4,4*	*23,1*	*4,5*	*10,8*	*1,5*	*26,0*	*4,0*	*35,9*	*5,1*	*50,1*	*7,3*	*20,9*	*9,2*	*22,7*
1.01.13	*3,9*	*18,9*	*1,2*	*16,6*	*0,8*	*12,7*	*2,3*	*39,4*	*2,6*	*53,0*	*6,1*	*20,0*	*7,5*	*14,0*
1.01.14	*2,1*	*16,0*	*1,3*	*15,6*	*-0,7*	*12,7*	*1,9*	*28,7*	*1,6*	*31,3*	*4,3*	*19,0*	*6,8*	*16,0*
1.01.15	*9,1*	*35,2*	*0,8*	*12,2*	*5,3*	*31,3*	*0,1*	*13,8*	*-1,1*	*8,9*	*2,6*	*9,4*	*15,4*	*38,6*
1.01.16	*5,0*	*6,9*	*1,3*	*13,6*	*3,0*	*12,7*	*0,1*	*-5,7*	*-1,2*	*-12,4*	*8,0*	*25,2*	*8,8*	*15,6*
1.01.17	*-0,4*	*-3,5*	*1,6*	*4,2*	*-4,1*	*-9,5*	*0,1*	*1,1*	*-0,5*	*-3,1*	*2,2*	*4,2*	*-0,4*	*-10,1*
1.01.18	*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*
1.03.19	*0,0*	*10,9*	*0,8*	*8,4*	*0,4*	*10,4*	*1,2*	*23,5*	*0,8*	*23,6*	*1,5*	*9,3*	*1,0*	*13,5*
Reference data:														
Increase from the beginning of the current year	*-2,2*		*-1,5*		*-0,2*		*2,5*		*2,2*		*-1,0*		*-0,3*	
Increase over the same period of the previous year	*-2,6*		*-0,7*		*0,0*		*1,6*		*1,5*		*-0,9*		*-0,9*	

[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	1.01.19	1.02.19	1.03.19
Credit institutions registered by the Bank of Russia and other authorities	975	923	881	878	876
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	484	479	478
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	397	399	398
Credit institutions licensed to conduct operations in foreign currency	609	547	475	470	470

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.01.19		1.02.19*		1.03.19	
	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*	272	*56,2*	268	*55,9*	268	*56,0*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	245	*50,6*	242	*50,5*	242	*50,6*
North-Western	49	*7,9*	43	*7,7*	41	*8,5*	42*	*8,8*	42	*8,8*
Southern	38	*6,1*	35	*6,2*	25	*5,2*	25	*5,2*	24	*5,0*
North-Caucasian	17	*2,7*	17	*3,0*	12	*2,5*	12	*2,5*	12	*2,5*
Volga	77	*12,4*	71	*12,7*	67	*13,8*	66	*13,8*	66	*13,8*
Ural	29	*4,7*	26	*4,6*	23	*4,8*	23	*4,8*	23	*4,8*
Siberian	37	*5,9*	32	*5,7*	28	*5,8*	28	*5,8*	28	*5,9*
Far Eastern	18	*2,9*	18	*3,2*	16	*3,3*	15	*3,1*	15	*3,1*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**484**	***100,0***	**479**	***100,0***	**478**	***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	1.03.19	1.01.18	1.01.19	1.03.19	1.01.18	1.01.19	1.03.19	1.01.18	1.01.19	1.03.19	1.01.18	1.01.19	1.03.19	1.01.18	1.01.19	1.03.19
Central	319	272	268	25	24	21	146	110	112	*42,4*	*37,2*	*38,8*	*23,7*	*24,8*	*24,6*	*16,4*	*15,5*	*16,1*
of which the City of Moscow and Moscow Region[1]	284	245	242	23	23	20	66	50	52	*21,5*	*18,7*	*19,9*	*21,2*	*22,5*	*22,3*	*7,4*	*7,1*	*7,5*
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	24	2	2	2	93	76	74	*251,4*	*281,5*	*284,6*	*2,6*	*2,3*	*2,2*	*10,5*	*10,7*	*10,6*
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	5	106	82	81	*265,0*	*256,3*	*245,5*	*2,8*	*2,7*	*2,8*	*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**	**478**	**97**	**81**	**82**	**793**	**628**	**616**	***120,5***	***111,2***	***110,0***	***45,4***	***47,4***	***47,6***	***89,1***	***88,6***	***88,3***

[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		1.01.19		1.02.19		1.03.19	
	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*	56 865 733	*60,4*	56 592 117	*61,5*	56 430 872	*61,3*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	19 924 791	*21,2*	18 861 128	*20,5*	18 977 701	*20,6*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	9 230 511	*9,8*	8 847 880	*9,6*	8 852 949	*9,6*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 152 776	*7,6*	6 843 346	*7,4*	6 926 083	*7,5*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	909 875	*1,0*	848 118	*0,9*	828 555	*0,9*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**91 992 589**	***100,0***	**92 016 159**	***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	1.01.19	1.02.19	1.03.19
Central	*60,2*	*60,6*	*65,4*	*64,8*	*64,5*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*66,5*	*66,1*	*65,7*
North-Western	*76,2*	*80,0*	*83,5*	*97,1*	*97,1*
Southern	*71,4*	*75,7*	*84,8*	*84,8*	*84,8*
North-Caucasian	*65,7*	*64,1*	*72,2*	*72,2*	*72,9*
Volga	*56,6*	*55,1*	*64,0*	*64,5*	*64,5*
Ural	*74,0*	*74,2*	*73,6*	*74,2*	*73,9*
Siberian	*64,3*	*67,9*	*70,3*	*67,0*	*68,1*
Far Eastern	*83,5*	*86,2*	*89,0*	*89,6*	*89,8*
Russian Federation	***55,2***	***55,8***	***60,4***	***61,5***	***61,3***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.19 - 1.03.19)

Groups of credit institutions ranged by assets as of 1.01.19		Number of credit institutions as of 1.01.19	Groups as of 1.03.19					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	148			1
5	From 201	284				2	266	4	
Became operating after 1.01.19									
Total over the period								4	2
Total as of 1.01.19[1]		**484**							
Total as of 1.03.19[1]		**478**	**5**	**15**	**30**	**150**	**266**		

- 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	1.01.19	1.02.19[1]	1.03.19[1]
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*12,2*	*11,6*	*11,9*
Own funds (capital)	*16,1*	*11,9*	*15,4*	*15,1*	*15,2*
Correspondent accounts with non-resident banks	*18,5*	*10,4*	*13,6*	*11,3*	*11,8*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*9,0*	*8,6*	*8,5*
Loans and other claims on individuals	*14,5*	*14,2*	*13,8*	*13,5*	*13,6*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*19,3*	*18,3*	*19,9*
Individual deposits	*12,8*	*12,0*	*11,9*	*10,4*	*10,3*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[2]	*12,1*	*11,3*	*12,1*	*11,4*	*11,9*
Profit (loss) of the current year	*15,1*	*29,3*	*12,3*	*15,7*	*14,7*
Reference data:					
Number of credit institutions	92	84	80	79	79
of which 100% foreign-owned credit institutions					
Assets, total	*6,3*	*6,5*	*7,3*	*7,2*	*7,4*
Own funds (capital)	*9,4*	*10,2*	*10,6*	*10,8*	*10,8*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*12,1*	*8,0*	*10,1*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*5,2*	*5,1*	*5,1*
Loans and other claims on individuals	*8,4*	*9,2*	*9,5*	*9,5*	*9,5*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*12,2*	*11,2*	*13,3*
Individual deposits	*5,0*	*5,7*	*6,3*	*6,3*	*6,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles)[2]	*6,7*	*7,2*	*8,3*	*8,0*	*8,4*
Profit (loss) of the current year	*14,9*	*21,2*	*11,5*	*11,8*	*12,1*
Reference data:					
Number of credit institutions	67	65	62	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		1.01.19		1.02.19		1.03.19	
	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*	9 953,7	*10,6*	9 053,3	*9,8*	9 075,7	*9,9*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-602,4	*-5,9*	-694,2	*-6,9*	-727,3	*-7,2*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 501,6	*7,5*	2 910,7	*8,8*	2 966,5	*8,9*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 032,5	*49,3*	1 361,6	*52,9*	1 415,0	*53,6*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	657,7	*4,4*	700,7	*4,6*	701,5	*4,6*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	144,6	*19,0*	169,3	*20,7*	154,5	*19,1*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	1 879,4	*6,6*	2 016,9	*7,3*	2 000,5	*7,1*
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*	2 047,1	*7,3*	2 005,4	*7,3*	2 065,4	*7,4*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	28	*5,8*	27	*5,6*	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	1.01.19	1.02.19	1.03.19
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 998,2	1 753,4	1 700,6
1.1.	of which: cash	1 404,3	1 735,1	1 889,9	1 634,3	1 622,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 328,7	4 198,1	4 529,7
3.	Correspondent account, total	1 734,4	1 280,7	1 744,3	1 857,8	1 811,0
	of which:					
3.1.	Correspondent accounts with resident credit institutions	533,6	432,6	477,6	334,3	337,2
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 266,7	1 523,5	1 473,8
4.	Securities portfolio, total	11 450,1	12 310,9	13 098,1	12 481,6	12 426,8
	of which:					
	revaluation of securities	83,8	30,7	-259,4	-746,5	-767,0
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	-38,0	-36,9
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 856,5	10 440,6	10 355,8
4.2.	Equity	357,4	479,7	494,4	396,1	393,1
4.3.	Promissory notes	178,0	136,7	133,2	99,0	98,0
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 613,9	1 545,9	1 579,9
5.	Other equity	877,5	1 180,3	1 351,3	1 061,7	1 062,2
6.	Financial derivatives assets at fair value	704,4	505,0	728,8	554,2	518,3
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	65 123,9	63 724,3	63 836,6
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	-732,8	-826,8
	value adjustment of provided (placed) monetary funds	-	-	-	-276,7	-286,6
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	65 123,9	64 733,7	64 950,0
	of which:					
7.1.1.	Loans, deposits and other claims	55 478,8	58 006,1	64 969,0	64 588,4	64 809,7
	of which overdue claims	2 891,5	2 993,5	3 050,5	3 629,9	3 691,9
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	30 134,7	30 192,5	33 371,8	33 187,2	33 314,6
	of which overdue claims	1 892,0	1 942,4	2 093,3	2 572,1	2 641,0
7.1.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	14 901,4	15 092,3	15 277,8
	of which overdue claims	857,9	848,9	760,4	819,4	809,7
7.1.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	9 335,6	9 562,2	9 541,7
	of which overdue claims	95,2	146,0	119,3	138,6	134,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 625,9	1 602,7	1 599,4
8.1	of which real estate, temporarily not used	197,9	207,5	255,0	248,0	247,8
9.	Allocation of profit	384,8	327,7	330,0	322,8	98,8
9.1.	of which income tax	343,4	306,0	323,4	316,7	92,6
10.	Other assets, total	3 165,7	3 313,0	3 754,6	4 436,1	4 432,6
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 678,1	1 493,3	1 451,6
10.2.	Accounts receivable	325,9	489,1	534,3	649,8	673,7
10.3.	Deferred expenses	41,8	44,7	32,2	0,0	0,0
Banking sector assets, total		80 063,3	85 191,8	94 083,7	91 992,6	92 016,2

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1.	Funds and profit of credit institutions	8 611,4	8 962,9	9 306,1	8 718,1	8 530,1
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 882,5	4 896,7	4 862,5
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	4 447,2	3 834,1	3 649,6
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	1 344,8	264,4	444,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 607,4	2 606,0	2 619,8
3.	Transferable deposits of credit institutions	828,6	774,8	879,5	700,9	735,5
	of which:					
3.1.	Correspondent accounts of resident credit institutions	503,4	396,2	430,5	301,5	307,6
3.2.	Correspondent accounts of non-resident banks	227,7	253,1	338,9	282,0	308,0
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	9 190,3	9 057,8	8 609,0
5.	Clients' funds[2]	50 003,4	53 703,0	60 701,8	59 836,2	60 531,0
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	11,4	29,5	21,9
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 772,3	10 004,9	10 159,2
5.4.	Clients' float	451,1	536,9	631,1	656,1	697,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	21 652,0	21 213,3	21 293,5
5.6.	Individual deposits	24 200,3	25 987,4	28 460,2	27 744,4	28 168,3
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	21,9	38,8	41,6
6.	Bonds	1 092,9	1 211,4	1 328,7	1 344,1	1 368,1
7.	Promissory notes and bank acceptances	440,6	428,1	438,6	413,9	398,8
8.	Financial derivatives liabilities at fair value	483,1	337,1	503,8	379,3	356,2
9.	Other liabilities[1], total	7 318,3	8 492,8	9 127,3	8 936,3	8 867,6
	of which:					
	revaluation of value of borrowed funds	-	-	-	-0,2	0,1
	value adjustment of borrowed funds	-	-	-	-118,2	-118,2
	of which:					
9.1.	Provision on possible losses including adjustment	5 594,0	6 916,5	7 538,8	7 188,0	7 139,8
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-716,5	-767,2
9.1.2	provision on possible losses excluding adjustment	5 594,0	6 916,5	7 538,8	7 904,5	7 906,9
9.2.	Settlement accounts	821,2	666,4	634,9	735,4	690,0
9.3.	Accounts payable	164,8	208,6	228,1	290,3	298,1
9.4.	Deferred income	13,9	15,5	19,0	0,0	0,0
9.5.	Interest payable	616,7	630,2	658,5	686,4	696,6
	of which:					
9.5.1	Overdue interest	0,0	0,1	1,2	1,3	1,4
Banking sector liabilities, total [1]		80 063,3	85 191,8	94 083,7	91 992,6	92 016,2

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*1,9*	*1,8*
1.1.	of which: money	*1,8*	*2,0*	*2,0*	*1,8*	*1,8*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,8*	*5,6*	*4,6*	*4,6*	*4,9*
3.	Correspondent accounts, total	*2,2*	*1,5*	*1,9*	*2,0*	*2,0*
	of which:					
3.1.	Correspondent accounts with resident credit institutions	*0,7*	*0,5*	*0,5*	*0,4*	*0,4*
3.2.	Correspondent accounts with non-resident banks	*1,5*	*1,0*	*1,3*	*1,7*	*1,6*
4.	Securities portfolio, total	*14,3*	*14,5*	*13,9*	*13,6*	*13,5*
	of which:					
	revaluation of securities	*0,0*	*0,0*	*-0,3*	*-0,8*	*-0,8*
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	*0,0*	*0,0*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*11,5*	*11,4*	*11,3*
4.2.	Equity	*0,4*	*0,6*	*0,5*	*0,4*	*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*	*1,2*	*1,2*
6.	Financial derivatives assets at fair value	*0,9*	*0,6*	*0,8*	*0,6*	*0,6*
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	*69,5*	*68,2*	*69,2*	*69,3*	*69,4*
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	*-0,8*	*-0,9*
	value adjustment of provided (placed) monetary funds	-	-	-	*-0,3*	*-0,3*
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	*69,5*	*68,2*	*69,2*	*70,4*	*70,6*
	of which:					
7.1.1.	Loans, deposits and other claims	*69,3*	*68,1*	*69,1*	*70,2*	*70,4*
	of which overdue claims	*3,6*	*3,5*	*3,2*	*3,9*	*4,0*
	of which:					*0,0*
7.1.1.1	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*35,5*	*36,1*	*36,2*
	of which overdue claims	*2,4*	*2,3*	*2,2*	*2,8*	*2,9*
7.1.1.2.	Loans and other claims on individuals	*13,5*	*14,3*	*15,8*	*16,4*	*16,6*
	of which overdue claims	*1,1*	*1,0*	*0,8*	*0,9*	*0,9*
7.1.1.3.	Loans, deposits and other claims on credit institutions	*11,4*	*11,5*	*9,9*	*10,4*	*10,4*
	of which overdue claims	*0,1*	*0,2*	*0,1*	*0,2*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories temporarily not used	*1,9*	*1,8*	*1,7*	*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*	*0,4*	*0,4*	*0,1*
9.1.	of which income tax	*0,4*	*0,4*	*0,3*	*0,3*	*0,1*
10.	Other assets, total	*4,0*	*3,9*	*4,0*	*4,8*	*4,8*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,8*	*1,6*	*1,6*
10.2.	Accounts receivable	*0,4*	*0,6*	*0,6*	*0,7*	*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	1.01.19	1.02.19	1.03.19
1.	Funds and profit of credit institutions	10,8	10,5	9,9	9,5	9,3
	Of which:					
1.1.	Funds of credit institutions	5,5	5,7	5,2	5,3	5,3
1.2.	Profit (loss), including financial result of the previous year	5,1	4,7	4,7	4,2	4,0
	Of which:					
1.2.1.	Profit (loss) of the current year	1,2	0,9	1,4	0,3	0,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,4	2,4	2,8	2,8	2,8
3.	Transferable deposits of credit institutions	1,0	0,9	0,9	0,8	0,8
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	0,6	0,5	0,5	0,3	0,3
3.2.	Correspondent accounts of non-resident banks	0,3	0,3	0,4	0,3	0,3
4.	Loans, deposits and other funds received from other credit institutions	10,7	10,9	9,8	9,8	9,4
5.	Clients' funds[2]	62,5	63,0	64,5	65,0	65,8
	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	10,4	10,9	11,0
5.4.	Clients' float	0,6	0,6	0,7	0,7	0,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	20,5	21,0	23,0	23,1	23,1
5.6.	Individual deposits	30,2	30,5	30,2	30,2	30,6
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,4	1,4	1,5	1,5
7.	Promissory notes and bank acceptances	0,6	0,5	0,5	0,4	0,4
8.	Financial derivatives liabilities at fair value	0,6	0,4	0,5	0,4	0,4
9.	Other liabilities[1], total	9,1	10,0	9,7	9,7	9,6
	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	8,0	7,8	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	-0,8
9.1.2	provision on possible losses excluding adjustment	7,0	8,1	8,0	8,6	8,6
9.2.	Settlement accounts	1,0	0,8	0,7	0,8	0,7
9.3.	Accounts payable	0,2	0,2	0,2	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,8	0,7	0,7	0,7	0,8
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total[1]		100,0	100,0	100,0	100,0	100,0

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**50 438,2**	**50 815,7**	**50 630,0**	**15 786,9**	**13 324,1**	**14 530,8**	**13 772,7**	**14 179,6**	**55 478,8**	**58 006,1**	**64 969,0**	**64 588,4**	**64 809,7**
of which															
- overdue claims	2 600,0	2 694,3	2 723,2	3 168,9	3 230,6	291,5	299,2	327,3	461,0	461,4	2 891,5	2 993,5	3 050,5	3 629,9	3 691,9
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**22 926,0**	**23 183,4**	**23 350,1**	**6 129,7**	**5 548,9**	**5 522,9**	**5 230,5**	**5 162,7**	**25 864,1**	**25 961,9**	**28 448,9**	**28 413,9**	**28 512,8**
of which															
- overdue claims	1 616,7	1 647,2	1 728,5	2 028,3	2 092,4	117,7	75,1	121,1	171,9	168,0	1 734,5	1 722,3	1 849,6	2 200,2	2 260,4
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	466,5	465,3	467,2	4,9	3,7	3,1	3,0	2,9	433,4	438,6	469,7	468,3	470,2
of which															
- overdue claims	73,5	66,3	54,8	58,7	58,9	0,4	0,4	0,4	0,4	0,4	73,9	66,7	55,2	59,1	59,3
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**839,8**	**978,6**	**988,9**	**3 563,6**	**3 425,2**	**4 083,1**	**3 794,7**	**3 812,9**	**4 270,5**	**4 230,6**	**4 922,9**	**4 773,3**	**4 801,8**
of which															
- overdue claims	51,0	90,8	117,1	165,1	164,3	106,6	129,2	126,7	206,8	216,4	157,6	220,0	243,7	371,8	380,7
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**9 763,5**	**9 942,1**	**9 416,1**	**3 384,6**	**2 249,2**	**2 488,7**	**2 300,3**	**2 382,9**	**9 901,6**	**11 697,3**	**12 252,2**	**12 242,4**	**11 798,9**
of which															
- overdue claims	103,9	141,3	146,6	191,6	199,4	7,5	4,6	0,4	0,6	2,0	111,5	145,9	147,0	192,3	201,4
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	6 038,0	6 256,4	5 848,8	2 202,6	1 784,1	1 575,0	1 431,3	1 481,0	7 124,3	8 069,9	7 613,0	7 687,8	7 329,8
of which															
- overdue claims	64,8	90,0	69,5	92,2	92,6	0,5	0,1	0,1	0,4	1,8	65,3	90,2	69,6	92,6	94,4
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 725,5	3 685,7	3 567,3	1 182,0	465,1	913,7	868,9	901,9	2 777,3	3 627,4	4 639,2	4 554,6	4 469,1
of which															
- overdue claims	39,2	51,3	77,1	99,4	106,8	7,0	4,5	0,3	0,3	0,3	46,2	55,7	77,4	99,7	107,0
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**116,8**	**133,2**	**164,0**	**1 769,0**	**1 538,0**	**1 605,9**	**1 741,2**	**2 047,9**	**1 967,2**	**1 734,7**	**1 722,6**	**1 874,4**	**2 211,9**
of which															
- overdue claims	17,7	0,6	1,4	0,2	0,2	12,2	55,3	48,3	45,7	39,4	30,0	55,9	49,7	45,9	39,7
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**885,1**	**747,1**	**702,7**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**885,2**	**747,3**	**702,8**
of which															
- overdue claims	0,0	0,4	0,0	0,1	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,3	0,1
1.6 Loans and other claims on resident individuals	**10 629,8**	**12 047,5**	**14 765,2**	**14 956,0**	**15 140,6**	**155,0**	**104,4**	**107,2**	**107,0**	**107,2**	**10 784,7**	**12 151,9**	**14 872,5**	**15 063,0**	**15 247,8**
of which															
- overdue claims	810,2	813,5	729,1	782,8	773,6	46,1	33,4	28,6	33,8	33,3	856,3	846,8	757,7	816,6	807,0
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**25,4**	**26,0**	**26,7**	**5,3**	**3,8**	**3,5**	**3,3**	**3,3**	**19,2**	**21,8**	**28,9**	**29,3**	**30,0**
of which															
- overdue claims	0,4	0,5	0,5	0,7	0,7	1,3	1,5	2,1	2,1	2,0	1,6	2,0	2,7	2,7	2,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	-	-	-	4 926,6	4 875,5
including:															
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-472,4	-516,7
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 406,9	5 399,0	5 392,2
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	211,1	700,1	690,5	12,2	10,0	15,3	46,5	46,4	213,0	224,7	226,4	746,6	736,9
Credit institutions' portfolio of residents promissory notes	129,0	98,6	89,6	79,3	77,4	46,7	36,2	41,7	40,8	40,7	175,7	134,8	131,4	120,0	118,1
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	0,8	2,3	1,8	1,8	1,8	2,6

[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	1.01.19	1.02.19	1.03.19
1. Loans, deposits and other claims, total	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*
	69,3	*68,1*	*69,1*	*70,2*	*70,4*
Of which:					
- overdue claims	*5,2*	*5,2*	*4,7*	*5,6*	*5,7*
	3,6	*3,5*	*3,2*	*3,9*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***43,8***	***44,0***	***44,0***
	32,3	***30,5***	***30,2***	***30,9***	***31,0***
Of which:					
- overdue claims	*3,1*	*3,0*	*2,8*	*3,4*	*3,5*
	2,2	*2,0*	*2,0*	*2,4*	*2,5*
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***	***7,6***	***7,4***	***7,4***
	5,3	***5,0***	***5,2***	***5,2***	***5,2***
Of which:					
- overdue claims	*0,3*	*0,4*	*0,4*	*0,6*	*0,6*
	0,2	*0,3*	*0,3*	*0,4*	*0,4*
1.3 Loans, deposits and other claims on resident financial sector	***17,8***	***20,2***	***18,9***	***19,0***	***18,2***
	12,4	***13,7***	***13,0***	***13,3***	***12,8***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,2*	*0,3*	*0,3*
	0,1	*0,2*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*12,8*	*13,9*	*11,7*	*11,9*	*11,3*
	8,9	*9,5*	*8,1*	*8,4*	*8,0*
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*	*7,1*	*7,1*	*6,9*
	3,5	*4,3*	*4,9*	*5,0*	*4,9*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,2*	*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***	***2,7***	***2,9***	***3,4***
	2,5	***2,0***	***1,8***	***2,0***	***2,4***
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,0*	*0,0*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***1,9***	***1,6***	***1,4***	***1,2***	***1,1***
	1,3	***1,1***	***0,9***	***0,8***	***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***	***22,9***	***23,3***	***23,5***
	13,5	***14,3***	***15,8***	***16,4***	***16,6***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,2*	*1,3*	*1,2*
	1,1	*1,0*	*0,8*	*0,9*	*0,9*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision for loans, deposits and other claims	-	-	-	*7,6*	*7,5*
	-	-	-	*5,4*	*5,3*
including:					
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	*-0,7*	*-0,8*
	-	-	-	*-0,5*	*-0,6*
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	*8,2*	*8,8*	*8,3*	*8,4*	*8,3*
	5,7	*6,0*	*5,7*	*5,9*	*5,9*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,4*	*0,4*	*0,3*	*1,2*	*1,1*
	0,3	*0,3*	*0,2*	*0,8*	*0,8*
Credit institutions' portfolio of residents promissory notes	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
	0,2	*0,2*	*0,1*	*0,1*	*0,1*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.17		1.01.18		1.01.19		1.02.19		1.03.19	
	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***	**12 964,9**	***100,0***	**12 382,6**	***100,0***	**12 328,8**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 832,3	*75,8*	9 564,7	*77,2*	9 586,6	*77,8*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 132,5	*24,2*	2 817,9	*22,8*	2 742,2	*22,2*
Of which:										
Securities at fair value through profit or loss	1 789,6	*15,9*	2 040,2	*16,8*	1 887,2	*14,6*	1 892,4	*15,3*	1 890,9	*15,3*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 230,8	*9,5*	1 198,0	*9,7*	1 220,4	*9,9*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	656,4	*5,1*	694,4	*5,6*	670,5	*5,4*
Securities at fair value through other comprehensive income [2]	5 104,0	*45,3*	6 040,7	*49,6*	6 342,3	*48,9*	5 554,6	*44,9*	5 494,3	*44,6*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 938,3	*38,1*	4 491,1	*36,3*	4 473,9	*36,3*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 404,0	*10,8*	1 063,5	*8,6*	1 020,4	*8,3*
Securities at fair value through depreciate value [3]	2 814,9	*25,0*	2 315,4	*19,0*	3 065,6	*23,6*	3 307,8	*26,7*	3 281,4	*26,6*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	2 008,0	*15,5*	2 261,9	*18,3*	2 244,3	*18,2*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	1 057,5	*8,2*	1 045,9	*8,4*	1 037,1	*8,4*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 613,9	*12,4*	1 545,9	*12,5*	1 579,9	*12,8*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 613,2	*12,4*	1 545,2	*12,5*	1 579,2	*12,8*
- 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		-259,4		-746,5		-767,0	
Adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-		-		-		-15,1		-14,2	
Provision on possible losses on securities including adjustment of provision	-		-		-		329,3		331,9	
including:										
adjustment of provision on possible losses before fair value provision under expected credit losses	-		-		-		-55,5		-60,1	
provision on possible losses on securities excluding adjustment of provision	236,9		549,8		670,0		384,8		392,0	
of which: provision on possible losses on participation portfolio in affiliated and dependent joint-stock companies excluding adjustment of provision	163,2		219,2		296,4		285,8		292,5	

[1] Excluding promissory notes.

[2] Before 1.02.2019 - Securities available for sale

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

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.01.19		1.02.19		1.03.19	
	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*	10 856,5	*100,0*	10 440,6	*100,0*	10 355,8	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 839,4	*72,2*	7 668,0	*73,4*	7 659,1	*74,0*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	3 017,1	*27,8*	2 772,7	*26,6*	2 696,7	*26,0*
of which:										
revaluation	63,9	*0,7*	30,8	*0,3*	-209,8	*-1,9*	-507,9	*-4,9*	-525,3	*-5,1*
adjustment increasing (reducing) the value of debt securities	-		-		-		-15,2	*-0,1*	-14,2	*-0,1*
Amount of investments in debt securities balance value (excluding revaluation and adjustment)	9 301,8	*100,0*	9 916,7	*100,0*	11 066,3	*100,0*	10 963,7	*100,0*	10 895,4	*100,0*
of which:										
debt securities of the Russian Federation	3 360,7	*36,1*	3 554,3	*35,8*	3 238,8	*29,3*	3 174,3	*29,0*	2 915,9	*26,8*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 732,0	*24,7*	2 713,9	*24,8*	2 474,0	*22,7*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	506,8	*4,6*	460,4	*4,2*	441,9	*4,1*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 343,7	*12,1*	1 473,0	*13,4*	1 497,7	*13,7*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 343,7	*12,1*	1 473,0	*13,4*	1 497,7	*13,7*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of federal districts and local government	275,7	*3,0*	391,6	*3,9*	372,3	*3,4*	381,7	*3,5*	387,4	*3,6*
- in rubles	275,7	*3,0*	391,6	*3,9*	372,3	*3,4*	381,7	*3,5*	387,4	*3,6*
- 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*	327,4	*3,0*	322,7	*2,9*	326,9	*3,0*
- in rubles	402,1	*4,3*	415,2	*4,2*	306,3	*2,8*	274,8	*2,5*	280,2	*2,6*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	21,1	*0,2*	47,9	*0,4*	46,7	*0,4*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	1 974,0	*17,8*	2 063,8	*18,8*	2 099,8	*19,3*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 960,4	*17,7*	2 050,9	*18,7*	2 085,0	*19,1*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	13,6	*0,1*	12,9	*0,1*	14,8	*0,1*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	63,1	*0,6*	53,9	*0,5*	54,8	*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*	63,1	*0,6*	53,9	*0,5*	54,8	*0,5*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	60,0	*0,5*	46,0	*0,4*	28,0	*0,3*
- in rubles	4,7	*0,1*	23,0	*0,2*	11,8	*0,1*	12,8	*0,1*	11,9	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	48,1	*0,4*	33,2	*0,3*	16,1	*0,1*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 701,2	*15,4*	1 671,8	*15,2*	1 666,2	*15,3*
- in rubles	153,4	*1,6*	134,5	*1,4*	143,4	*1,3*	144,0	*1,3*	151,1	*1,4*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 557,8	*14,1*	1 527,8	*13,9*	1 515,1	*13,9*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	1 930,0	*17,4*	1 694,7	*15,5*	1 836,4	*16,9*
- in rubles	934,8	*10,0*	773,3	*7,8*	1 137,2	*10,3*	1 071,5	*9,8*	1 242,4	*11,4*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	792,8	*7,2*	623,3	*5,7*	594,0	*5,5*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	55,9	*0,5*	81,9	*0,7*	82,3	*0,8*
- in rubles	9,0	*0,1*	19,5	*0,2*	42,0	*0,4*	68,4	*0,6*	68,9	*0,6*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	13,8	*0,1*	13,5	*0,1*	13,4	*0,1*
Reference data:										
Provision on possible losses on debt securities including adjustment of provision	-		-		-		103,0		104,2	
including:										
adjustment of provision on possible losses on debt securities before fair value provision under expected losses	-		-		-		8,7		9,2	
provision on possible losses on debt securities excluding adjustment of provision	45,9		276,3		293,0		94,3		94,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.01.19		1.02.19		1.03.19	
	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*	494,4	*100,0*	396,1	*100,0*	393,1	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	379,7	*76,8*	351,5	*88,7*	348,4	*88,6*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	114,7	*23,2*	44,6	*11,3*	44,8	*11,4*
of which:										
revaluation	20,0	*5,6*	-0,2	*0,0*	-49,7	*-10,0*	-143,0	*-36,1*	-145,8	*-37,1*
change of fair value at initial recognition	-	-	-	-	-	-	*0,0*	*0,0*	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*	544,1	*100,0*	539,1	*100,0*	538,9	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	58,0	*10,7*	99,8	*18,5*	105,8	*19,6*
- in rubles	2,4	*0,7*	10,3	*2,1*	57,4	*10,6*	99,8	*18,5*	105,8	*19,6*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*	0,0	*0,0*
other residents	160,1	*47,4*	223,1	*46,5*	194,3	*35,7*	305,0	*56,6*	306,1	*56,8*
- in rubles	160,1	*47,4*	223,1	*46,5*	194,3	*35,7*	305,0	*56,6*	306,1	*56,8*
- 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*	28,6	*5,3*	28,4	*5,3*	28,6	*5,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	27,6	*5,1*	27,6	*5,1*
- in foreign currency	1,9	*0,6*	14,5	*3,0*	28,6	*5,3*	0,8	*0,1*	1,0	*0,2*
other non-residents	44,9	*13,3*	48,3	*10,1*	64,7	*11,9*	93,1	*17,3*	93,1	*17,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	49,3	*9,2*	49,3	*9,2*
- in foreign currency	44,9	*13,3*	48,2	*10,1*	64,7	*11,9*	43,8	*8,1*	43,8	*8,1*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	19,0	*3,5*	12,8	*2,4*	5,3	*1,0*
- in rubles	18,5	*5,5*	1,8	*0,4*	19,0	*3,5*	12,8	*2,4*	5,3	*1,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
Shares valued at cost[1]	109,7	32,5	181,8	37,9	179,4	33,0	-	-	-	-
- in rubles	69,5	20,6	158,1	32,9	158,6	29,1	-	-	-	-
- in foreign currency	40,2	11,9	23,8	5,0	20,9	3,8	-	-	-	-
Reference data:										
Provision on possible losses on equity securities including adjustment of provision	-		-		-		2,1		2,1	
including:										
adjustment of provision on possible losses on equity securities before fair value provision under expected losses	-		-		-		-2,6		-2,5	
provision on possible losses on equity securities excluding adjustment of provision	26,9		61,4		80,6		4,6		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	1.01.19	1.02.19	1.03.19
Portfolio of promissory notes discounted by a credit institution, total	178,0	136,7	133,2	99,0	98,0
- in rubles	131,3	100,5	91,5	58,2	56,6
- in foreign currency	46,7	36,2	41,7	40,8	41,5
of which:					
Promissory notes at fair value through profit or loss	-	-	-	-0,01	0,0
- in rubles	-	-	-	-0,01	0,0
- in foreign currency	-	-	-	0,00	0,0
Promissory notes at fair value through other comprehensive income	-	-	-	0,3	0,0
- in rubles	-	-	-	0,3	0,0
- in foreign currency	-	-	-	0,0	0,0
Promissory notes at fair value through depreciate value	-	-	-	98,7	98,0
- in rubles	-	-	-	58,0	56,5
- in foreign currency	-	-	-	40,8	41,5

Table 22

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

	1.01.17		1.01.18		1.01.19		1.02.19		1.03.19	
	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***	**133,2**	***100,0***	**99,0**	***100,0***	**98,0**	***100,0***
of which:										
revaluation	-	-	-	-	-	-	-0,1	-0,1	-0,1	-0,1
adjustment increasing (reducing) the value of discounted promissory notes	-	-	-	-	-	-	-22,8	-23,0	-22,6	-23,1
Discounted promissory notes balance value (excluding revaluation and adjustment)	**178,0**	***100,0***	**136,7**	***100,0***	**133,2**	***100,0***	**121,9**	***100,0***	120,7	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,1	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	87,8	*49,3*	78,9	*57,7*	82,4	*61,8*	78,3	*64,2*	78,5	*65,0*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	49,0	*36,8*	41,8	*34,3*	39,6	*32,8*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,8	*0,7*
- other promissory notes of non-residents	2,3	*1,3*	1,8	*1,3*	1,8	*1,4*	1,8	*1,5*	1,8	*1,5*
Reference data:										
Provision on possible losses on promissory notes including adjustment of provision	-		-		-		21,7		21,5	
including: adjustment of provision on possible losses on discounted promissory notes before fair value provision under expected losses	-		-		-		0,1		0,4	
provision on possible losses on promissory notes excluding adjustment of provision	19,7		27,8		25,3		21,6		21,0	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Land temporarily out of use in operating activities	9,5	7,5	3,9	3,9	3,9
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,5	3,3	3,3
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	105,0	101,7	101,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	13,7	13,2	13,1
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	4,5	4,5	4,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	62,5	59,6	60,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	48,3	48,2	49,0
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	11,2	11,2	9,8
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	23,5	23,9	24,4

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1.	Funds raised from organisations, total	25 635,1	27 547,2	32 057,3	31 897,0	32 174,3
	- in rubles	15 467,4	18 174,5	21 383,5	21 359,4	21 468,8
	- in foreign currency	10 167,6	9 372,7	10 673,9	10 537,6	10 705,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 772,3	10 004,9	10 159,2
	- in rubles	6 686,4	6 925,2	7 102,4	7 245,6	7 225,4
	- in foreign currency	2 077,2	2 178,4	2 669,9	2 759,3	2 933,8
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	479,5	472,0	462,9
	- in rubles	255,9	347,1	459,1	449,3	441,2
	- in foreign currency	11,7	13,7	20,4	22,7	21,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,1	0,1	0,1
1.3.	Float	436,1	518,8	611,1	639,8	679,9
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	21 652,0	21 213,3	21 293,5
	- in rubles	8 529,4	10 952,8	13 893,9	13 707,2	13 789,0
	- in foreign currency	7 855,7	6 947,6	7 758,1	7 506,2	7 504,4
	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	3 418,3	3 572,4	3 523,1
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	13,3	13,3	13,3
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	21,9	38,8	41,6
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	4 548,3	4 108,4	3 864,1
	- in rubles	2 503,9	3 040,4	3 955,2	3 565,1	3 347,8
	- in foreign currency	903,0	398,3	593,2	543,3	516,3
	with maturity from 31 days to 1 year	4 650,2	6 670,0	9 191,2	9 332,1	9 727,6
	- in rubles	3 584,3	5 629,1	7 712,7	7 847,1	8 137,8
	- in foreign currency	1 065,9	1 040,9	1 478,4	1 485,0	1 589,8
	with maturity in excess of 1 year	8 328,1	7 791,8	7 912,5	7 772,8	7 701,8
	- in rubles	2 441,3	2 283,3	2 226,0	2 295,0	2 303,4
	- in foreign currency	5 886,8	5 508,4	5 686,5	5 477,8	5 398,3
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 788,7	2 697,7	2 767,0
- in rubles		279,7	294,7	302,0	295,3	312,9
- in foreign currency		3 648,0	2 800,0	2 486,8	2 402,4	2 454,1
of which:						
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	548,1	578,2	628,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	174,4	157,2	191,4
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 045,3	1 939,4	1 922,5
	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	1.01.19	1.02.19	1.03.19
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 918,7**	**1 889,7**	**1 876,0**
including:					
bonds:	1 092,9	1 211,4	1 328,7	1 344,1	1 368,1
of which					
with maturities less than one year	1,0	37,0	10,1	11,0	11,9
with maturities in excess of one year	1 066,7	1 149,5	1 305,0	1 310,0	1 331,6
deposit certificates [1]	0,6	0,5	0,1	0,1	0,1
of which					
with maturities less than one year	0,2	0,4	0,0	0,0	0,0
with maturities in excess of one year	0,3	0,1	0,0	0,0	0,0
savings certificates [2]	485,5	387,8	151,3	131,6	109,0
of which					
with maturities less than one year	223,4	216,1	41,2	30,0	19,4
with maturities in excess of one year	238,2	149,7	93,2	83,9	71,9
promissory notes and banker's acceptances	440,6	428,1	438,6	413,9	398,8
of which					
with maturities less than one year	192,0	165,1	178,1	169,0	158,0
with maturities in excess of one year	222,6	234,9	231,1	214,8	212,1

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

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1	Individual deposits	24 200,3	25 987,4	28 460,2	27 744,4	28 168,3
	- of which savings certificates	485,5	387,8	151,3	131,6	109,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 718,8	5 999,3	6 220,8
	- in rubles	3 563,6	4 353,3	5 391,8	4 713,7	4 933,3
	- in foreign currency	860,8	1 108,5	1 327,0	1 285,5	1 287,5
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 498,9	10 587,8	10 559,4
	- in rubles	7 553,3	8 952,5	8 893,0	8 960,8	8 907,2
	- in foreign currency	958,2	873,1	1 605,9	1 627,0	1 652,2
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	11 242,5	11 157,4	11 388,1
	- in rubles	7 359,8	7 336,8	8 066,8	8 091,8	8 267,0
	- in foreign currency	3 904,7	3 363,2	3 175,7	3 065,6	3 121,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	457,6	439,2	442,6

Table 27

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

(billion rubles)

	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**9 190,3**	**9 057,8**	**8 609,0**
- in rubles	5 376,5	6 576,5	6 638,2	6 684,7	6 224,3
- in foreign currency	3 182,6	2 688,7	2 552,1	2 373,1	2 384,7
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	8 009,9	8 037,4	7 658,2
- in rubles	5 105,2	6 379,2	6 417,3	6 542,9	6 123,0
- in foreign currency	2 158,1	1 907,7	1 592,6	1 494,4	1 535,3
of which					
overdue debt	0,4	1,8	0,3	0,3	0,4
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,1
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 180,5	1 020,4	950,8
- in rubles	271,3	197,3	220,9	141,7	101,3
- in foreign currency	1 024,5	781,0	959,6	878,7	849,5
of which					
overdue debt	0,1	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,0	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.03.19

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%	34	21 899	*100,0*	62 158 344	*67,6*
No budgetary funds	432	0	*0,0*	29 857 815	*32,5*
Data not available	12	0	*0,0*	0	*0,0*
Total	**478**	**21 899**	***100,0***	**92 016 159**	***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		1.01.19		1.02.19		1.03.19	
		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***	**3 329,1**	***3,5***	**3 209,1**	***3,5***	**3 282,7**	***3,6***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	*4,9*	3 066,5	*3,6*	2 767,8	*2,9*	2 674,8	*2,9*	2 742,4	*3,0*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	3 449,8	*4,3*	2 457,8	*2,9*	2 219,7	*2,4*	2 096,6	*2,3*	2 114,0	*2,3*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	457,6	*0,5*	439,2	*0,5*	442,6	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	*0,3*	299,8	*0,4*	285,1	*0,3*	282,4	*0,3*	284,6	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	103,7	*0,1*	95,0	*0,1*	97,7	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**346,4**	***0,4***	**286,0**	***0,3***	**313,3**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**1 295,8**	***1,6***	**978,3**	***1,1***	**1 180,5**	***1,3***	**1 020,4**	***1,1***	**950,8**	***1,0***
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***	**4 855,9**	***5,2***	**4 519,4**	***4,9***	**4 550,9**	***4,9***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	*0,3*	236,2	*0,3*	271,1	*0,3*	259,7	*0,3*	258,5	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**6 259,0**	***7,8***	**5 989,2**	***7,0***	**6 676,7**	***7,1***	**6 678,8**	***7,3***	**7 045,3**	***7,7***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	296,1	*0,3*	420,5	*0,5*	423,1	*0,5*
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	*2,5*	1 734,7	*2,0*	1 722,6	*1,8*	1 874,4	*2,0*	2 211,9	*2,4*
1.2	Loans and other claims on legal entities	4 270,5	*5,3*	4 230,6	*5,0*	4 922,9	*5,2*	4 773,3	*5,2*	4 801,8	*5,2*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	28,9	*0,0*	29,3	*0,0*	30,0	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 523,5**	***1,7***	**1 473,8**	***1,6***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**1 895,1**	***2,1***	**1 873,4**	***2,0***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 057,7	*2,6*	1 881,7	*2,2*	1 824,3	*1,9*	1 771,7	*1,9*	1 749,0	*1,9*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	46,8	*0,1*	62,8	*0,1*	93,3	*0,1*	121,5	*0,1*	121,8	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	2,6	*0,0*
4.	**Shares in associates and subsidiaries**	**586,4**	***0,7***	**604,6**	***0,7***	**648,7**	***0,7***	**654,0**	***0,7***	**657,5**	***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***	**10 519,6**	***11,2***	**10 775,8**	***11,7***	**11 073,0**	***12,0***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	16,5	*0,0*	49,0	*0,1*	49,5	*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	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Total	929 662,4	789 661,2	1 344 828,9	264 404,0	444 865,7	623	561	484	468	466	343 434,3	305 950,3	323 371,1	19 827,5	47 311,9
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 919 407,4	285 535,2	480 887,5	445	421	384	359	350	332 167,4	297 328,1	312 423,4	19 488,4	45 311,0
Loss-making CIs	-362 205,4	-771 985,5	-574 578,5	-21 131,2	-36 021,8	178	140	100	109	116	11 266,8	8 622,1	10 947,7	339,1	2 000,9
CIs that have not provided their reporting	…	…	…	…	…	0	0	0	11	12	…	…	…	…	…
Total CIs	…	…	…	…	…	**623**	**561**	**484**	**479**	**478**	…	…	…	…	…

[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 1.03.19

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 *	54 161 483 561	16 705 437 668	54 728 454 514	16 138 466 715
Belgorod Region	8 839 672	647 263	8 840 517	646 418
Bryansk Region	0	0	0	0
Vladimir Region	3 396 906	71 373	3 404 028	64 251
Voronezh Region	0	0	0	0
Ivanovo Region	15 520 574	543 813	15 566 502	497 885
Kaluga Region	52 548 436	873 729	52 561 749	860 416
Kostroma Region	861 034 913	340 379 827	995 915 656	205 499 084
Kursk Region	25 181 580	813 551	25 215 776	779 355
Lipetsk Region	19 990 466	217 365	19 993 825	214 006
Moscow Region	31 308 919	1 710 677	31 527 144	1 492 452
Orel Region	0	0	0	0
Ryazan Region	19 994 751	980 631	19 997 444	977 938
Smolensk Region	0	0	0	0
Tambov Region	2 719 074	26 274	2 723 323	22 025
Tver Region	2 006 209	309 675	2 006 925	308 959
Tula Region	1 762 952	21 339	1 762 917	21 374
Yaroslavl Region	4 307 006	233 362	4 329 424	210 944
City of Moscow *	53 112 872 103	16 358 608 789	53 544 609 284	15 926 871 608
North-Western Federal District *	13 062 165 176	3 435 497 586	12 192 316 350	4 305 346 412
Republic of Karelia	578 816	49 385	579 278	48 923
Komi Republic	6 303 202	620 637	6 401 686	522 153
Akhangelsk Region	0	0	0	0
Vologda Region	57 576 414	11 436 612	60 993 621	8 019 405
Kaliningrad Region	37 179 748	6 293 528	33 610 229	9 863 047
Leningrad Region	377 188	33 495	410 668	15
Murmansk Region	1 708 104	338 152	1 708 284	337 972
Novgorod Region	5 426 499	1 721 224	7 004 713	143 010
Pskov Region	3 515 156	16 556	3 517 449	14 263
St Petersburg *	12 949 500 049	3 414 987 997	12 078 090 422	4 286 397 624
Southern Federal District	579 270 542	32 763 868	583 538 044	28 496 366
Republic of Adygeya	1 796 121	7 896	1 803 940	77
Republic of Kalmykia	0	0	0	0
Republic of Crimea	239 671 073	6 365 566	241 326 059	4 710 580
Krasnodar Territory	191 774 518	8 838 273	193 372 736	7 240 055
Astrakhan Region	8 711 603	10 685 543	8 798 190	10 598 956
Volgograd Region	3 993 231	132 765	4 077 193	48 803
Rostov Region	128 894 390	6 040 403	129 736 560	5 198 233
City of Sevastopol	4 429 606	693 422	4 423 366	699 662
North-Caucasian Federal District	20 027 493	516 368	20 203 007	340 854
Republik of Daghestan	1 879 831	30 901	1 898 657	12 075
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 413 390	74 800	4 446 499	41 691
Karachai-Cherkess Republic	3 652 471	88 293	3 729 923	10 841
Republic of North Ossetia - Alania	912 489	129 207	944 033	97 663
Chechen Republic	0	0	0	0

Stavropol Territory	9 169 312	193 167	9 183 895	178 584
Volga Federal District	1 711 884 319	256 621 888	1 844 292 953	124 213 254
Republic of Bashkortostan	100 875 575	1 538 750	100 917 442	1 496 883
Republic of Marii El	3 231 854	75 673	3 238 301	69 226
Republic of Mordovia	24 361 976	195 705	24 409 689	147 992
Republic of Tatarstan	776 074 780	131 332 347	806 744 571	100 662 556
Udmurt Republic	50 271 741	832 318	50 010 957	1 093 102
Chuvash Republic	9 872 428	536 721	10 048 268	360 881
Perm Territory	28 299 327	2 038 147	28 485 846	1 851 628
Kirov Region	37 492 025	3 383 767	40 015 160	860 632
Nizhny Novgogrod Region	84 712 210	7 026 822	87 066 502	4 672 530
Orenburg Region	43 390 281	1 839 226	43 434 519	1 794 988
Penza Region	6 104 322	98 403	6 104 717	98 008
Samara Region	494 274 389	105 362 446	590 122 317	9 514 518
Saratov Region	46 803 366	2 268 519	47 543 710	1 528 175
Ulyanovsk Region	6 120 045	93 044	6 150 954	62 135
Ural Federal District	1 057 391 160	149 492 583	1 093 576 391	113 307 352
Kurgan Region	3 652 264	65 447	3 671 820	45 891
Sverdlovsk Region	524 584 199	94 185 192	557 479 027	61 290 364
Tyumen Region	378 441 008	43 106 409	381 014 541	40 532 876
Chelyabinsk Region	150 713 689	12 135 535	151 411 003	11 438 221
Siberian Federal District	186 565 344	21 690 134	188 829 278	19 426 200
Republic of Altai	1 441 488	81 968	1 446 332	77 124
Republic of Tuva	835 604	2 840	838 015	429
Republic of Khakassia	9 210 068	74 444	9 221 110	63 402
Altai Territory	10 856 094	143 638	10 859 192	140 540
Krasnoyarsk Territory	6 272 318	297 876	6 228 788	341 406
Irkutsk Region	19 153 529	1 586 839	18 273 579	2 466 789
Kemerovo Region	17 084 419	476 952	17 159 353	402 018
Novosibirsk Region	103 249 836	17 066 662	105 822 982	14 493 516
Omsk Region	10 263 686	1 778 659	10 781 385	1 260 960
Tomsk Region	8 198 302	180 256	8 198 542	180 016
Far Eastern Federal District	564 201 837	71 149 654	584 796 114	50 555 377
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	30 262 091	464 479	30 322 161	404 409
Zabaykal Territory	0	0	0	0
Kamchatka Territory	6 419 035	704 860	6 425 807	698 088
Primorskiy Territory	127 090 209	26 482 131	139 934 852	13 637 488
Khabarovsk Territory	0	0	0	0
Amur Region	393 500 303	42 636 263	401 153 800	34 982 766
Magadan Region	0	0	0	0
Sakhalin Region	6 930 199	861 921	6 959 494	832 626
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	71 342 989 432	20 673 169 749	71 236 006 651	20 780 152 530

[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 1.03.19

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	8 532 026 916	2 430 883 584	211 570 973	898 354 167	29 486 801	41 151 362
Belgorod Region	1 499 259	334 767	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	70 261	71 083	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	445 065	257 976	15 958	0	0	0
Kaluga Region	7 321 710	930 144	48 816	0	0	0
Kostroma Region	389 543 671	3 530 771	427 528	12 054 836	0	0
Kursk Region	2 611 676	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	2 093 855	2 102 616	493 626	0	429 521	0
Orel Region	0	0	0	0	0	0
Ryazan Region	822 778	351 045	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	14 496	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 127 618 641	2 423 305 182	210 570 548	885 989 574	29 057 280	41 151 362
North-Western Federal District	1 066 619 603	347 141 025	124 733 210	655 055 460	18 685 563	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	905 225	705 810	180 197	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	4 399 281	2 202 908	77 512	0	0	0
Kaliningrad Region	8 721 741	754 422	55 157	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	756 331	330 302	385 512	0	99 919	0
Pskov Region	43 030	0	0	0	0	0
St Petersburg	1 051 793 995	343 147 583	124 034 832	655 055 460	18 585 644	0
Southern Federal District	56 467 598	17 391 390	58 769	706 140	4 969 329	320 253
Republic of Adygeya	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	22 289 073	6 262 070	13 770	289 750	451 639	0
Krasnodar Territory	32 000 257	9 741 487	16 891	376 189	4 517 690	320 253
Astrakhan Region	1 994 659	1 280 667	3 967	0	0	0
Volgograd Region	60 934	2 863	19 909	0	0	0
Rostov Region	122 675	104 303	4 232	20 002	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	718 065	153 782	0	0	10 306	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	10 306	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	718 065	153 782	0	0	0	0
Volga Federal District	228 203 819	40 719 454	42 202 998	9 713 031	1 329 609	0
Republic of Bashkortostan	15 631 320	2 200 060	384 629	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	313 895	196 379	15 074	0	95 979	0
Republic of Tatarstan	136 834 107	23 553 233	37 899 727	979 473	731 323	0

Udmurt Republic	10 603 582	927 497	0	0	3 242	0
Chuvash Republic	111 474	22 493	33 770	0	10 000	0
Perm Territory	4 156 353	3 324 079	720 952	0	3 100	0
Kirov Region	12 079 995	348 208	3 065	0	-14 880	0
Nizhny Novgogrod Region	14 013 483	2 022 290	70 785	0	0	0
Orenburg Region	11 288 180	1 943 431	40 674	35 246	120 328	0
Penza Region	436 535	437 034	4	0	0	0
Samara Region	14 869 244	1 713 112	3 018 692	8 595 246	150 488	0
Saratov Region	7 865 651	4 031 638	15 626	103 000	230 029	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	342 648 379	22 640 619	7 441 876	12 633 912	44 515	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	131 927 248	11 645 838	7 349 813	12 633 912	0	0
Tyumen Region	163 686 692	3 909 637	17 651	0	0	0
Chelyabinsk Region	47 034 439	7 085 144	74 412	0	44 515	0
Siberian Federal District	20 542 235	6 327 882	55 420	0	70 525	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	118 509	121 046	0	0	0	0
Altai Territory	293 705	147 752	6 701	0	0	0
Krasnoyarsk Territory	38 614	38 227	0	0	0	0
Irkutsk Region	0	0	13 681	0	18 807	0
Kemerovo Region	2 425 331	744 518	34 913	0	950	0
Novosibirsk Region	16 274 086	5 254 116	0	0	0	0
Omsk Region	1 390 749	22 223	125	0	50 768	0
Tomsk Region	1 241	0	0	0	0	0
Far Eastern Federal District	108 541 838	50 645 392	7 075 134	3 428 991	1 958 923	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	151 965	76 011	350 173	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	401 227	271 925	0	0	0	0
Primorskiy Territory	22 446 072	3 371 492	1 623 180	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	85 542 574	46 925 964	5 101 781	3 428 991	1 958 923	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	10 355 768 453	2 915 903 128	393 138 380	1 579 891 701	56 555 571	41 471 615

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.03.19

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	38 697 192 668	18 147 217 080	4 912 716 773	11 530 751 969
Belgorod Region	4 739 593	3 941 277	860	263 189
Bryansk Region	0	0	0	0
Vladimir Region	2 120 600	900 000	191 476	1 029 124
Voronezh Region	0	0	0	0
Ivanovo Region	8 266 122	5 341 366	69 236	2 092 650
Kaluga Region	40 271 958	22 188 498	13 795 701	4 235 873
Kostroma Region	607 023 804	124 353 905	226 986 295	212 469 041
Kursk Region	17 888 035	13 091 572	2 200 000	1 934 674
Lipetsk Region	17 129 208	5 927 015	6 600 000	3 158 917
Moscow Region	18 117 312	5 848 591	7 031 590	995 436
Orel Region	0	0	0	0
Ryazan Region	11 097 457	7 499 559	1 333 476	1 792 277
Smolensk Region	0	0	0	0
Tambov Region	1 495 898	1 335 914	2 813	155 927
Tver Region	643 371	525 065	70 000	48 306
Tula Region	1 531 663	860 921	520 000	121 317
Yaroslavl Region	2 668 340	1 955 518	6 952	481 019
City of Moscow	37 964 199 307	17 953 447 879	4 653 908 374	11 301 974 219
North-Western Federal District	9 373 168 623	5 052 961 354	693 173 430	2 790 783 406
Republic of Karelia	143 793	6 395	43 000	94 398
Komi Republic	2 198 407	1 690 701	41 822	277 684
Akhangelsk Region	0	0	0	0
Vologda Region	25 938 970	5 252 917	3 623 372	10 952 843
Kaliningrad Region	8 076 003	6 297 849	29 436	1 748 710
Leningrad Region	152 403	140 793	0	11 610
Murmansk Region	600 482	329 987	100 000	170 495
Novgorod Region	1 936 796	823 032	400 113	713 622
Pskov Region	875 435	773 234	0	102 201
St Petersburg	9 333 246 334	5 037 646 446	688 935 687	2 776 711 843
Southern Federal District	395 855 072	242 844 593	31 161 502	116 672 003
Republic of Adygeya	1 042 227	903 644	525	138 058
Republic of Kalmykia	0	0	0	0
Republic of Crimea	165 188 045	116 632 197	14 474 706	31 839 933
Krasnodar Territory	123 647 923	79 471 602	15 923 905	25 437 537
Astrakhan Region	1 297 051	386 694	128 917	745 980
Volgograd Region	2 970 843	1 555 845	150 631	1 264 367
Rostov Region	99 963 657	42 386 848	479 318	57 012 065
City of Sevastopol	1 745 326	1 507 763	3 500	234 063
North-Caucasian Federal District	11 275 161	8 064 075	1 538 294	1 597 996
Republik of Daghestan	682 469	453 654	1 366	227 449
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 586 910	2 054 336	316 875	208 885
Karachai-Cherkess Republic	2 688 211	1 413 372	711 960	542 804
Republic of North Ossetia - Alania	712 934	521 790	0	191 144
Chechen Republic	0	0	0	0

Stavropol Territory	4 604 637	3 620 923	508 093	427 714
Volga Federal District	1 166 481 717	560 690 430	222 192 732	301 983 269
Republic of Bashkortostan	59 768 586	47 297 728	5 539 553	6 335 427
Republic of Marii El	1 615 621	609 689	366 102	42 412
Republic of Mordovia	13 266 328	8 562 545	14 366	3 814 670
Republic of Tatarstan	476 148 389	186 315 725	162 813 720	84 339 792
Udmurt Republic	29 775 413	4 357 664	41 553	24 337 175
Chuvash Republic	6 586 743	3 272 787	201 892	3 105 245
Perm Territory	17 553 317	8 414 435	184 664	8 370 339
Kirov Region	21 270 847	12 995 989	137 704	7 428 129
Nizhny Novgogrod Region	52 902 584	34 704 983	6 557 166	5 873 413
Orenburg Region	25 475 449	11 573 419	641 487	12 430 801
Penza Region	4 004 299	2 653 532	90 173	903 802
Samara Region	430 235 361	217 640 126	44 114 265	142 109 407
Saratov Region	23 456 898	18 892 433	1 484 456	1 876 781
Ulyanovsk Region	4 421 882	3 399 375	5 631	1 015 876
Ural Federal District	542 740 470	152 484 115	134 723 751	191 419 216
Kurgan Region	2 087 088	1 915 626	4 186	116 039
Sverdlovsk Region	290 801 237	72 281 596	91 054 294	78 993 465
Tyumen Region	170 227 093	37 583 205	39 482 845	82 751 306
Chelyabinsk Region	79 625 052	40 703 688	4 182 426	29 558 406
Siberian Federal District	100 057 685	52 427 048	2 168 583	41 083 561
Republic of Altai	392 324	338 928	1 738	21 075
Republic of Tuva	92 833	66 985	3 476	22 372
Republic of Khakassia	5 584 984	3 013 432	109 525	2 315 733
Altai Territory	7 104 724	5 389 716	351 738	1 355 770
Krasnoyarsk Territory	1 688 167	306 273	103 476	1 222 865
Irkutsk Region	13 156 926	8 468 484	5 936	4 365 951
Kemerovo Region	7 439 760	3 915 635	356 851	3 134 668
Novosibirsk Region	51 719 827	24 172 202	1 207 237	22 913 316
Omsk Region	7 015 609	3 211 353	21 512	3 536 532
Tomsk Region	5 862 531	3 544 040	7 094	2 195 279
Far Eastern Federal District	343 273 748	122 309 833	15 133 814	193 007 143
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	20 093 177	11 767 041	1 059 757	6 865 558
Zabaykal Territory	0	0	0	0
Kamchatka Territory	4 374 131	2 334 899	1 668 776	342 816
Primorskiy Territory	90 803 567	55 159 114	3 277 815	24 753 358
Khabarovsk Territory	0	0	0	0
Amur Region	226 675 098	52 161 931	9 120 514	160 617 191
Magadan Region	0	0	0	0
Sakhalin Region	1 327 775	886 848	6 952	428 220
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	50 630 045 144	24 338 998 528	6 012 808 879	15 167 298 563

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.03.19

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	11 184 947 262	7 005 008 877	3 060 445 935	87 567 652
Belgorod Region	46 988	46 924	62	2
Bryansk Region	0	0	0	0
Vladimir Region	11 579	0	11 579	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 781	8 193	588	0
Kaluga Region	19 754	20	19 727	7
Kostroma Region	69 054 454	41 310 805	11 039 845	4 185 076
Kursk Region	356 608	192 215	164 393	0
Lipetsk Region	0	0	0	0
Moscow Region	944 648	120 947	286 043	537 658
Orel Region	0	0	0	0
Ryazan Region	11 297	0	11 296	1
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	130 233	110 257	0	0
City of Moscow	11 114 362 920	6 963 219 516	3 048 912 402	82 844 908
North-Western Federal District	2 758 780 947	1 847 994 090	391 133 235	18 353 067
Republic of Karelia	0	0	0	0
Komi Republic	8 634	8 634	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	6 056 871	344 370	5 682 834	7 341
Kaliningrad Region	230 270	80 256	1 251	148 763
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	24 513	0	24 513	0
Pskov Region	0	0	0	0
St Petersburg	2 752 460 659	1 847 560 830	385 424 637	18 196 963
Southern Federal District	5 592 839	2 424 861	2 753 437	414 541
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	486 614	176 193	13 761	296 660
Krasnodar Territory	1 347 714	89 099	1 256 214	2 401
Astrakhan Region	1 320 078	0	1 320 078	0
Volgograd Region	42 446	0	32 879	9 567
Rostov Region	2 358 494	2 125 031	128 606	104 857
City of Sevastopol	37 493	34 538	1 899	1 056
North-Caucasian Federal District	60 690	2 619	52 948	5 123
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	44 957	2 619	37 215	5 123

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	134 699 714	78 512 044	31 723 137	1 491 064
Republic of Bashkortostan	631 002	628 106	1 441	1 455
Republic of Marii El	1 157	0	1 157	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	36 956 254	4 595 968	24 725 631	254 914
Udmurt Republic	23	0	0	23
Chuvash Republic	51 704	22 068	0	29 636
Perm Territory	606 280	556 962	49 318	0
Kirov Region	2 376	0	1 032	1 344
Nizhny Novgogrod Region	2 251 437	366 425	1 845 947	39 065
Orenburg Region	290 312	179 842	72 309	38 161
Penza Region	0	0	0	0
Samara Region	93 718 538	72 162 673	4 836 293	1 125 844
Saratov Region	190 074	0	190 009	65
Ulyanovsk Region	557	0	0	557
Ural Federal District	76 553 880	31 984 761	36 802 804	708 925
Kurgan Region	0	0	0	0
Sverdlovsk Region	40 212 914	29 055 650	3 397 631	702 243
Tyumen Region	33 293 744	2 593 638	30 693 424	6 682
Chelyabinsk Region	3 047 222	335 473	2 711 749	0
Siberian Federal District	8 162 968	2 711 363	5 390 254	61 351
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	951	951	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	416 377	395 905	20 468	4
Kemerovo Region	15 306	13 151	0	2 155
Novosibirsk Region	7 617 154	2 250 260	5 364 905	1 989
Omsk Region	108 296	51 093	0	57 203
Tomsk Region	4 543	3	4 540	0
Far Eastern Federal District	10 848 404	6 929 822	571 553	1 886 932
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	39 523	39 523	0	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	188 610	66 911	121 650	49
Primorskiy Territory	1 743 328	1 292 573	67 459	57 702
Khabarovsk Territory	0	0	0	0
Amur Region	8 869 688	5 530 815	375 211	1 829 159
Magadan Region	0	0	0	0
Sakhalin Region	7 255	0	7 233	22
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 179 646 704	8 975 568 437	3 528 873 303	110 488 655

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.03.19

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	1 733 201 925	286 197 715	44 463 507	36 341 081	574 637 920	26 942 718
Belgorod Region	146 031	0	0	0	1 286	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	39 495	0	0	0	36 798	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	70 383	8 193	0	0	66 509	0
Kaluga Region	510 906	20	12 952 092	0	644 978	7
Kostroma Region	8 739 050	98 900	20 286 578	0	18 875 438	538 534
Kursk Region	395 165	0	0	0	11 925	0
Lipetsk Region	1 870 808	0	0	0	165 500	0
Moscow Region	118 001	0	0	0	437 607	392
Orel Region	0	0	0	0	0	0
Ryazan Region	674 644	0	0	0	66 839	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	51 399	0	0	0	20 980	0
Tver Region	72 913	0	0	0	17 135	0
Tula Region	21 986	0	0	0	991	0
Yaroslavl Region	110 502	0	0	0	33 559	0
City of Moscow	1 720 380 642	286 090 602	11 224 837	36 341 081	554 258 375	26 403 782
North-Western Federal District	217 756 931	30 795 310	671 801	4 834 579	125 051 475	5 513 721
Republic of Karelia	4 754	0	0	0	31 946	0
Komi Republic	187 953	0	41 822	0	2 388	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	601 727	15 517	45 000	0	589 388	1
Kaliningrad Region	98 286	6 019	23 179	1 251	116 819	21 252
Leningrad Region	12 677	0	0	0	1 410	0
Murmansk Region	411	0	0	0	32 662	0
Novgorod Region	48 135	0	0	0	6 107	0
Pskov Region	122 684	0	0	0	7 306	0
St Petersburg	216 680 304	30 773 774	561 800	4 833 328	124 263 449	5 492 468
Southern Federal District	22 327 445	293 550	673 226	1 899	3 890 102	292 161
Republic of Adygeya	60 236	0	0	0	29 925	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 791 983	176 193	2 573	0	1 408 184	276 701
Krasnodar Territory	13 662 789	89 099	669 840	0	845 956	2 401
Astrakhan Region	40 708	0	813	0	41 934	0
Volgograd Region	424 699	0	0	0	16 952	163
Rostov Region	2 750 192	0	0	0	1 540 523	11 840
City of Sevastopol	596 838	28 258	0	1 899	6 628	1 056
North-Caucasian Federal District	506 417	0	507 000	15 733	190 586	3 939
Republik of Daghestan	37 317	0	0	0	53 160	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	168 057	0	0	0	19 143	0
Karachai-Cherkess Republic	92 213	0	0	0	48 211	3 939

Republic of North Ossetia - Alania	13 913	0	0	0	22 363	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	194 917	0	507 000	15 733	47 709	0
Volga Federal District	250 826 333	66 549 748	36 336 460	260	26 325 087	1 336 209
Republic of Bashkortostan	25 562 081	35 186	5 524 788	0	588 734	1
Republic of Marii El	148 746	0	130 210	0	911	0
Republic of Mordovia	255 196	0	0	0	47 715	0
Republic of Tatarstan	21 847 061	3	5 053 067	260	5 622 862	226 951
Udmurt Republic	302 094	0	53	0	1 283 762	0
Chuvash Republic	69 858	0	0	0	68 445	0
Perm Territory	701 089	507 644	0	0	400 026	0
Kirov Region	1 248 423	0	0	0	556 430	141
Nizhny Novgogrod Region	2 683 273	0	0	0	363 490	34 016
Orenburg Region	1 097 401	67 605	24 981	0	303 860	0
Penza Region	113 871	0	0	0	64 277	0
Samara Region	192 388 284	65 939 310	25 603 361	0	16 542 463	1 075 035
Saratov Region	4 180 827	0	0	0	392 918	65
Ulyanovsk Region	228 129	0	0	0	89 194	0
Ural Federal District	11 003 178	390 072	3 965 331	1 458	13 479 793	6 861
Kurgan Region	166 395	0	0	0	7 314	0
Sverdlovsk Region	4 556 837	524	3 755 892	0	11 306 239	1 455
Tyumen Region	1 872 937	389 548	15	0	1 571 840	5 406
Chelyabinsk Region	4 407 009	0	209 424	1 458	594 400	0
Siberian Federal District	2 704 822	22	17 100	3 327	1 717 551	1 993
Republic of Altai	74 416	0	0	0	946	0
Republic of Tuva	13 041	0	0	341	8 496	0
Republic of Khakassia	103 019	0	0	0	76 039	0
Altai Territory	285 280	0	0	0	31 683	0
Krasnoyarsk Territory	26 592	0	0	0	63 342	0
Irkutsk Region	196 579	0	0	0	300 258	4
Kemerovo Region	236 888	0	10 000	0	108 379	0
Novosibirsk Region	1 637 712	19	1 744	1 664	933 359	1 989
Omsk Region	92 126	0	0	0	146 256	0
Tomsk Region	39 169	3	5 356	1 322	48 793	0
Far Eastern Federal District	18 301 586	179 117	6 210 949	0	29 012 971	1 298 481
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	701 940	39 523	9 757	0	203 807	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	71 554	0	0	0	73 704	49
Primorskiy Territory	6 426 910	168	26 135	0	845 228	17 455
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	11 051 300	139 426	6 175 057	0	27 861 740	1 280 955
Magadan Region	0	0	0	0	0	0
Sakhalin Region	49 882	0	0	0	28 492	22
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	2 256 628 637	384 405 534	92 845 374	41 198 337	774 305 485	35 396 083

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.03.19

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	32 978 627 183	2 452 715	82 796	5 445 372 712	9 496 040 258	17 653 510 894
Belgorod Region	6 261 570	0	0	1 400 023	103 880	4 724 718
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 900 130	0	190	548 327	132 800	1 212 641
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 422 711	0	0	1 845 768	607 270	9 872 829
Kaluga Region	43 180 906	0	0	2 274 529	20 315 717	20 576 529
Kostroma Region	583 529 019	0	0	95 965 186	126 915 105	359 545 142
Kursk Region	16 790 218	0	0	3 005 538	685 125	13 064 110
Lipetsk Region	13 425 127	0	0	1 011 685	258 706	12 144 605
Moscow Region	20 038 077	0	0	4 016 407	1 603 661	14 013 964
Orel Region	0	0	0	0	0	0
Ryazan Region	14 329 545	0	0	3 448 600	162 550	10 556 851
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 961 269	0	0	514 372	22 100	1 408 766
Tver Region	1 031 064	0	0	708 524	14 000	299 762
Tula Region	1 187 523	0	0	270 388	9 780	906 983
Yaroslavl Region	2 992 799	0	0	1 343 094	278 950	1 331 024
City of Moscow	32 259 577 225	2 452 715	82 606	5 329 020 271	9 344 930 614	17 203 852 970
North-Western Federal District	7 995 966 263	37 976	204	1 447 813 772	3 551 909 737	2 917 520 842
Republic of Karelia	186 765	0	0	122 947	50 000	10 643
Komi Republic	4 673 653	0	0	1 128 299	1 097 908	2 388 838
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	52 424 326	0	0	16 400 827	17 959 583	17 994 557
Kaliningrad Region	25 721 465	0	0	1 698 119	18 312 969	5 632 513
Leningrad Region	42 617	0	0	42 517	100	0
Murmansk Region	1 180 439	0	0	788 671	2 800	370 276
Novgorod Region	4 819 820	0	204	1 295 014	185 600	3 275 860
Pskov Region	1 937 618	0	0	536 884	460 000	938 912
St Petersburg	7 904 979 560	37 976	0	1 425 800 494	3 513 840 777	2 886 909 243
Southern Federal District	416 696 667	85 251	176	82 151 937	69 461 174	261 844 889
Republic of Adygeya	1 246 011	0	0	144 947	97 474	1 003 424
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	158 264 444	5 802	0	46 921 074	26 659 494	83 704 703
Krasnodar Territory	150 853 834	3 814	176	14 664 277	37 883 475	97 879 633
Astrakhan Region	5 393 003	0	0	2 824 645	8 571	943 793
Volgograd Region	690 952	0	0	141 672	9 510	539 168
Rostov Region	96 574 207	75 635	0	16 122 018	4 489 810	75 763 781
City of Sevastopol	3 674 216	0	0	1 333 304	312 840	2 010 387
North-Caucasian Federal District	10 379 551	0	0	3 628 848	1 820 922	4 825 410
Republik of Daghestan	739 746	0	0	510 390	0	215 486
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 208 858	0	0	427 020	413	1 767 870
Karachai-Cherkess Republic	1 635 028	0	0	335 480	873 504	426 008
Republic of North Ossetia - Alania	236 270	0	0	20 972	45 000	170 298
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 559 649	0	0	2 334 986	902 005	2 245 748
Volga Federal District	932 141 159	2 571 463	0	116 565 588	365 845 073	444 609 269
Republic of Bashkortostan	39 984 183	5 057	0	1 572 381	10 109 517	28 284 264
Republic of Marii El	1 808 989	0	0	359 784	5 079	1 424 773

Republic of Mordovia	19 801 888	0	0	1 848 252	564 528	17 336 214
Republic of Tatarstan	580 372 416	2 524 898	0	75 227 114	319 150 146	181 973 464
Udmurt Republic	34 402 087	9 098	0	3 100 821	806 874	30 417 376
Chuvash Republic	7 933 463	0	0	1 737 061	1 030 309	5 145 707
Perm Territory	20 651 618	635	0	2 658 377	2 708 764	15 204 951
Kirov Region	29 753 015	1 102	0	5 179 712	2 004 027	22 392 092
Nizhny Novgogrod Region	63 884 665	17 229	0	10 500 718	6 054 392	47 025 026
Orenburg Region	28 784 894	13 444	0	3 095 061	3 158 657	22 501 912
Penza Region	4 617 032	0	0	1 133 533	556 458	2 918 125
Samara Region	58 303 305	0	0	6 336 587	10 447 909	41 284 938
Saratov Region	37 360 271	0	0	3 127 443	8 939 579	25 264 968
Ulyanovsk Region	4 483 333	0	0	688 744	308 834	3 435 459
Ural Federal District	787 103 610	61 745	0	71 429 101	262 911 590	449 615 174
Kurgan Region	2 057 555	0	0	573 821	119 380	1 355 245
Sverdlovsk Region	351 413 998	14 107	0	43 266 218	50 943 594	256 536 795
Tyumen Region	325 825 207	45 164	0	11 074 017	202 087 224	111 357 837
Chelyabinsk Region	107 806 850	2 474	0	16 515 045	9 761 392	80 365 297
Siberian Federal District	121 307 477	51 479	0	20 981 064	14 701 713	83 421 300
Republic of Altai	905 668	0	0	415 699	157 900	310 244
Republic of Tuva	137 091	0	0	37 451	42 000	57 640
Republic of Khakassia	7 026 987	0	0	1 233 412	861 950	4 874 798
Altai Territory	7 497 847	0	0	2 008 860	680 138	4 801 189
Krasnoyarsk Territory	5 332 721	0	0	1 665 063	47 336	3 511 453
Irkutsk Region	11 131 535	0	0	2 071 701	1 896 909	7 114 363
Kemerovo Region	12 081 696	0	0	1 787 097	1 157 049	9 096 608
Novosibirsk Region	62 934 908	51 479	0	9 676 559	8 817 072	42 532 169
Omsk Region	7 807 302	0	0	1 077 800	991 117	5 733 561
Tomsk Region	6 451 722	0	0	1 007 422	50 242	5 389 275
Far Eastern Federal District	356 924 697	22 521	11 361	37 431 136	26 350 805	292 116 624
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	21 793 045	18 202	0	3 245 833	2 169 947	16 284 157
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	3 977 851	0	0	1 052 350	79 502	2 826 966
Primorskiy Territory	101 352 583	797	0	20 280 186	10 599 879	69 882 560
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	225 291 664	0	11 361	10 822 165	12 901 344	201 359 435
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 509 554	3 522	0	2 030 602	600 133	1 763 506
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	43 599 146 607	5 283 150	94 537	7 225 374 158	13 789 041 272	22 107 464 402

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.03.19

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	12 868 489 480	1 798 368	14 826	2 096 671 376	5 927 738 662	4 512 316 323
Belgorod Region	646 361	0	0	6 593	0	639 768
Bryansk Region	0	0	0	0	0	0
Vladimir Region	63 824	0	0	16 824	0	47 000
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	497 219	0	0	53 044	0	443 806
Kaluga Region	853 440	0	0	31 912	0	821 528
Kostroma Region	73 069 314	0	0	32 842 101	6 700 681	26 930 387
Kursk Region	779 026	0	0	230 472	0	547 545
Lipetsk Region	213 589	0	0	4 279	0	209 310
Moscow Region	1 490 421	0	0	166 376	0	1 324 045
Orel Region	0	0	0	0	0	0
Ryazan Region	977 038	0	0	173 216	3 288	799 800
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 015	0	0	2 849	0	19 151
Tver Region	308 739	0	0	127 467	153 038	28 221
Tula Region	21 319	0	0	3 560	0	17 759
Yaroslavl Region	208 702	0	0	47 145	0	160 125
City of Moscow	12 789 338 473	1 798 368	14 826	2 062 965 538	5 920 881 655	4 480 327 878
North-Western Federal District	3 767 125 401	14 747 421	0	755 083 996	1 481 345 444	1 435 419 708
Republic of Karelia	48 923	0	0	48 546	0	360
Komi Republic	521 383	0	0	31 891	0	489 492
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	7 965 384	0	0	4 708 031	1 103 941	2 149 447
Kaliningrad Region	9 861 969	0	0	4 729 628	3 334 222	1 676 234
Leningrad Region	15	0	0	15	0	0
Murmansk Region	337 971	0	0	337 180	0	790
Novgorod Region	142 636	0	0	21 573	1 644	119 419
Pskov Region	14 263	0	0	13 813	0	450
St Petersburg	3 748 232 857	14 747 421	0	745 193 319	1 476 905 637	1 430 983 516
Southern Federal District	28 211 313	2 435	0	13 832 476	841 382	12 712 119
Republic of Adygeya	70	0	0	70	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 524 593	2 435	0	79 269	6 576	3 842 538
Krasnodar Territory	7 220 631	0	0	772 685	769 369	5 532 366
Astrakhan Region	10 598 924	0	0	10 462 596	0	131 153
Volgograd Region	48 717	0	0	3 036	0	45 681
Rostov Region	5 118 933	0	0	2 429 103	0	2 617 785
City of Sevastopol	699 445	0	0	85 717	65 437	542 596
North-Caucasian Federal District	337 941	0	0	99 333	0	234 931
Republik of Daghestan	12 068	0	0	4 881	0	7 187
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	41 683	0	0	37 215	0	4 468
Karachai-Cherkess Republic	8 208	0	0	3 451	0	4 757
Republic of North Ossetia - Alania	97 516	0	0	0	0	97 516
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	178 466	0	0	53 786	0	121 003
Volga Federal District	121 848 445	7	0	18 797 684	66 214 124	36 244 325
Republic of Bashkortostan	1 150 809	0	0	40 953	263 686	845 241
Republic of Marii El	12 558	0	0	3	0	7 187
Republic of Mordovia	147 835	0	0	11 186	0	134 918

Republic of Tatarstan	99 165 165	7	0	10 836 168	63 895 154	24 012 999
Udmurt Republic	1 091 710	0	0	144 144	404	947 160
Chuvash Republic	357 646	0	0	17 485	144 665	195 483
Perm Territory	1 850 491	0	0	241 927	40 336	1 568 228
Kirov Region	862 085	0	0	267 481	0	594 348
Nizhny Novgogrod Region	4 655 963	0	0	765 832	974 207	2 859 518
Orenburg Region	1 790 660	0	0	56 431	281 164	1 452 618
Penza Region	98 007	0	0	24 465	67 004	5 949
Samara Region	9 099 140	0	0	5 911 787	547 504	2 606 363
Saratov Region	1 526 144	0	0	453 030	0	1 000 873
Ulyanovsk Region	40 232	0	0	26 792	0	13 440
Ural Federal District	89 346 617	67 494	0	38 708 746	10 727 329	37 839 969
Kurgan Region	45 875	0	0	3 767	0	42 102
Sverdlovsk Region	37 690 544	0	0	4 337 104	9 059 295	23 735 570
Tyumen Region	40 451 284	67 494	0	31 001 044	249 354	8 050 742
Chelyabinsk Region	11 158 914	0	0	3 366 831	1 418 680	6 011 555
Siberian Federal District	9 884 416	0	0	3 375 781	1 041 608	4 121 557
Republic of Altai	77 056	0	0	75 162	0	1 894
Republic of Tuva	429	0	0	0	0	429
Republic of Khakassia	63 325	0	0	1 878	0	56 365
Altai Territory	140 051	0	0	19 932	0	120 119
Krasnoyarsk Territory	338 059	0	0	9 552	0	328 351
Irkutsk Region	2 336 851	0	0	269 820	0	1 307 470
Kemerovo Region	402 731	0	0	185 209	0	217 522
Novosibirsk Region	5 088 165	0	0	2 252 455	493 271	1 762 442
Omsk Region	1 258 008	0	0	484 511	540 393	233 104
Tomsk Region	179 741	0	0	77 262	7 944	93 861
Far Eastern Federal District	46 594 617	0	0	7 215 821	16 531 557	21 972 972
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	379 083	0	0	19 859	0	324 861
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	695 196	0	0	162 696	0	532 500
Primorskiy Territory	13 303 227	0	0	5 316 876	1 156 943	6 628 499
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	31 395 567	0	0	1 095 570	15 374 614	14 286 388
Magadan Region	0	0	0	0	0	0
Sakhalin Region	821 544	0	0	620 820	0	200 724
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 931 838 230	16 615 725	14 826	2 933 785 213	7 504 440 106	6 060 861 904

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.03.19

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 660 734 117	4 689 910 232	1 970 823 885
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	332 500 579	218 569 950	113 930 629
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 940 000	1 940 000	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	6 325 416 538	4 468 523 282	1 856 893 256
North-Western Federal District	1 654 123 200	1 267 339 371	386 783 829
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	1 654 123 200	1 267 339 371	386 783 829
Southern Federal District	18 873 439	18 873 439	0
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	15 797 179	15 797 179	0
Krasnodar Territory	1 370 260	1 370 260	0
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	128 731 012	127 646 716	1 084 296
Republic of Bashkortostan	12 597 596	12 261 513	336 083

Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan	20 170 697	19 422 484	748 213
Udmurt Republic	5 750 000	5 750 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	47 405	47 405	0
Kirov Region	185 092	185 092	0
Nizhny Novgogrod Region	1 860 222	1 860 222	0
Orenburg Region	220 000	220 000	0
Penza Region	0	0	0
Samara Region	87 850 000	87 850 000	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
Ural Federal District	133 212 578	110 305 409	22 907 169
Kurgan Region	0	0	0
Sverdlovsk Region	133 008 861	110 101 692	22 907 169
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	167 221	167 221	0
Siberian Federal District	1 800 100	1 754 009	46 091
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	16 413	16 413	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 783 687	1 737 596	46 091
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	11 552 514	8 455 184	3 097 330
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	540 446	540 446	0
Khabarovsk Territory	0	0	0
Amur Region	11 012 068	7 914 738	3 097 330
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 609 026 960	6 224 284 360	2 384 742 600

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,2	12,2	12,2
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	8,9	8,8	8,8
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*35,0*	*36,1*	*36,2*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,1*	*10,2*	*10,1*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,1*	*9,2*	*9,1*
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,6	3,2	-	-	-
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	204,7	201,5	200,0
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,0*	*4,1*	*4,1*	-	-
mining	*5,6*	*6,2*	*6,4*	-	-
manufacturing	*15,4*	*15,3*	*14,2*	-	-
production and distribution of energy, gas and water	*3,1*	*3,2*	*2,9*	-	-
constructing	*4,5*	*3,9*	*3,4*	-	-
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,5*	-	-
transport and communication	*4,2*	*4,2*	*5,0*	-	-
other economic activities	*23,1*	*22,6*	*21,4*	-	-
individuals	*29,1*	*30,9*	*33,0*	-	-
of which				-	-
mortgage loans	*12,1*	*13,2*	*14,3*	-	-
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*63,8*	*60,1*	*58,6*
United Kingdom	*7,5*	*5,5*	*5,2*	*9,0*	*9,3*
USA	*3,2*	*1,7*	*2,7*	*1,9*	*2,3*
Germany	*0,3*	*0,2*	*3,0*	*3,5*	*3,3*
Austria	*1,1*	*0,7*	*1,8*	*3,5*	*3,3*
France	*1,4*	*1,2*	*1,5*	*2,0*	*1,9*
Italy	*2,0*	*2,2*	*2,0*	*2,3*	*3,2*
Cyprus	*5,3*	*5,9*	*5,5*	*5,3*	*3,1*
Netherlands	*0,5*	*0,7*	*0,8*	*0,3*	*1,5*
Other	*9,9*	*9,0*	*13,7*	*12,1*	*13,4*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*10,6*	*11,6*	*10,9*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*21,1*	*21,3*	*22,0*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	128,7	138,1	123,5
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	166,4	175,5	168,7
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients’ accounts (N4)	52,3	55,4	57,5	57,3	57,0
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*108,8*	*110,5*	*111,5*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*37,8*	*36,0*	*37,3*
of which					
Interest rate risk	*36,8*	*31,9*	*24,5*	*23,4*	*23,1*
Equity position risk	*3,0*	*3,6*	*3,5*	*4,2*	*4,0*
Foreign exchange risk	*3,2*	*4,6*	*3,8*	*3,7*	*5,7*
Commodity risk	*0,9*	*2,5*	*6,1*	*4,7*	*4,6*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	12,7	12,7	12,6
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	1344,8	264,4	444,9
as percent of the banking sector assets [6]	*1,2*	*1,0*	*1,5*	*0,3*	*0,5*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*13,8*	*2,6*	*4,4*
Return on assets [7]	*1,2*	*1,0*	*1,5*	*1,7*	*1,8*
Return on equity [7]	*10,3*	*8,3*	*13,8*	*15,7*	*16,3*

[1] Only balance sheet items are included.

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

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

[4] 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
1.03.19	478	10 113,5	35	4,4	157	77,5	186	564,4	40	656,5	16	607,4	6	437,2	5	752,1	6	7 741,3	27	-727,3
Reference data: own funds (capital) adequacy ratio as of 1.03.19, %	12,2		42,7		26,7		22,4		18,3		15,6		16,4		15,0		13,8		17,9	

[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		1.01.19		1.02.19		1.03.19	
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): of which:	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 030,0**	***100,0***	**10 113,5**	***100,0***
1. Tier 1 capital	6 586,7	*70,2*	6 622,7	*70,5*	7 499,7	*73,0*	7 242,0	*72,2*	7 321,8	*72,4*
of which:										
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	7 012,3	*68,3*	6 753,6	*67,3*	6 746,5	*66,7*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	487,4	*4,8*	488,5	*4,9*	575,3	*5,7*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 769,6	*27,0*	2 788,0	*27,8*	2 791,7	*27,6*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	6	12,1	2	12,2	1	12,2	2	12,2	1
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,3	3	8,2	4	8,2	3
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	8,9	3	8,8	4	8,8	3

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

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

Table 43

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

Indicators	1.01.17		1.01.18		1.01.19		1.02.19		1.03.19	
	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***	**13 368,9**	***130,2***	**13 168,1**	***131,3***	**13 256,1**	***131,1***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 696,3	*26,3*	2 645,8	*26,4*	2 645,8	*26,2*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 768,6	*17,2*	1 768,8	*17,6*	1 760,5	*17,4*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	6 307,4	*61,4*	6 258,5	*62,4*	6 354,5	*62,8*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 334,6	*22,7*	2 245,8	*22,4*	2 246,1	*22,2*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	164,1	*1,6*	149,1	*1,5*	146,3	*1,4*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	97,8	*1,0*	100,1	*1,0*	102,9	*1,0*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 138,0**	***31,3***	**3 142,6**	***31,1***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 970,6	*19,2*	1 943,0	*19,4*	1 948,5	*19,3*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	350,1	*3,4*	342,2	*3,4*	344,1	*3,4*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	22,2	*0,2*	76,8	*0,8*	75,5	*0,7*
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*	233,4	*2,3*	227,2	*2,3*	225,9	*2,2*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	694,6	*7,4*	687,9	*7,3*	342,3	*3,3*	360,1	*3,6*	359,1	*3,6*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	180,9	*1,8*	188,7	*1,9*	189,6	*1,9*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 030,0**	***100,0***	**10 113,5**	***100,0***

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

Table 44

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

The value of credit risk on balance sheet assets [1]	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 364,4	1 246,9	1 101,5	1 068,4	1 139,4
3rd group of assets	43,4	35,7	62,7	115,7	150,6
4th group of assets	33 559,6	31 900,9	31 745,3	31 962,5	31 933,6
5th group of assets	332,4	198,3	42,6	43,5	43,1
The value of credit risk on balance sheet assets	35 299,7	33 381,9	32 952,1	33 190,0	33 266,7

Reference data:

	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1st group of assets without risk weighting	8 586,9	10 337,8	11 012,3	10 530,3	11 033,1

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

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

		1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	10 269,3	10 030,0	10 113,5
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	84 510,1	82 261,7	82 803,8
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	32 952,1	33 190,0	33 266,7
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	2 297,0	3 056,6	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]	-	-	16 308,2	16 686,1	17 290,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	286,1	291,9	298,3
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 897,7	3 600,2	3 280,8
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	478,7	421,3	385,0
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 137,4	8 119,9	8 122,9
	- market risk	4 012,4	3 916,1	3 737,8	3 461,7	3 629,1
	- credit claims of clearing participants (code 8847)	75,4	137,8	150,4	162,1	140,6
	- higher-risk coefficient transactions	15 127,5	17 234,5	8 465,5	8 369,1	8 434,3
	- 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	-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	2 318,3
	- 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	-	-	-
	- 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	5 021,4	4 505,1	4 415,8
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	487,3	315,1	505,6	466,1	453,3
	- other	389,5	589,3	794,0	784,0	768,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,2	12,2	12,2

[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		1.01.19		1.02.19		1.03.19	
	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*	15	*3,7*	16	*3,1*	16	*3,0*
From 8% to 10%	13	*1,1*	9	*1,5*	6	*0,9*	6	*0,6*	6	*0,4*
From 10% to 12%	44	*19,1*	36	*21,5*	26	*25,8*	22	*26,5*	24	*20,4*
From 12% to 14%	70	*50,3*	64	*18,1*	45	*13,0*	40	*10,8*	39	*16,9*
14% and more	458	*25,1*	420	*52,1*	380	*52,5*	383	*54,5*	379	*54,9*
Banking sector, total	623	*100,0*	561	*100,0*	484	*100,0*	479	*100,0*	478	*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		1.01.19		1.02.19		1.03.19	
		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*	27 680,1	*44,0*	27 193,8	*43,7*	27 394,1	*43,7*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	24 685,4	*39,2*	24 438,6	*39,3*	24 654,2	*39,3*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	4 182,7	*6,6*	4 232,3	*6,8*	4 292,3	*6,8*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 846,8	*2,9*	1 827,0	*2,9*	1 863,1	*3,0*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 522,8	*7,2*	4 530,7	*7,3*	4 487,9	*7,2*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 712,6	*9,1*	5 734,7	*9,2*	5 720,5	*9,1*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	23 867,6	*54,7*	25 125,2	*57,2*	27 451,4	*57,7*	26 950,3	*57,7*	27 142,7	*57,7*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 594,2	*24,4*	11 299,0	*24,2*	11 389,7	*24,2*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	3 072,8	*6,5*	3 034,1	*6,5*	3 043,9	*6,5*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 768,0	*3,7*	1 738,5	*3,7*	1 767,9	*3,8*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 718,8	*7,8*	3 724,3	*8,0*	3 690,4	*7,8*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 824,3	*12,2*	5 825,1	*12,5*	5 817,8	*12,4*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	5 039,4	*10,6*	5 060,0	*10,8*	5 049,2	*10,7*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 662,9	*9,8*	4 678,5	*10,0*	4 667,9	*9,9*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*80,1*		*80,3*		*80,2*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*92,5*		*92,5*		*92,4*

[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		1.01.19		1.02.19		1.03.19	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 980,4	*100,0*	12 431,5	*100,0*	15 312,5	*100,0*	15 476,3	*100,0*	15 656,9	*100,0*
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	658,3	*4,3*	648,8	*4,2*	659,9	*4,2*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	14 654,2	*95,7*	14 827,4	*95,8*	14 997,1	*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*		*24,3*		*24,9*		*25,0*
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*		*6,9*		*6,8*		*6,7*
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	*100,0*	122,4	*100,0*	137,9	*100,0*	120,4	*100,0*	122,9	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	76,8	*55,7*	77,9	*64,8*	77,2	*62,8*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	61,1	*44,3*	42,4	*35,2*	45,7	*37,2*
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*		*41,6*		*50,1*		*50,0*

[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 1.03.19[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	659 878,3	*100,0*	33 555,5	*100,0*	*5,1*
of which by quality categories					
1.1. Quality Category I	234,4	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	624 192,9	*94,6*	6 544,5	*19,5*	*1,0*
1.3. Quality Category III	4 461,4	*0,7*	339,8	*1,0*	*7,6*
1.4. Quality Category IV	4 955,0	*0,8*	1 291,8	*3,9*	*26,1*
1.5. Quality Category V	26 034,6	*3,9*	25 379,5	*75,6*	*97,5*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	*0,0*	0,0	*0,0*	*0,0*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,0*	0,0	*0,0*	*0,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	659 878,3		33 555,5		*5,1*
4. Homogeneous claims grouped into portfolios - total	77 212,6	*100,0*	30 254,2	*100,0*	*39,2*
of which by quality categories					
4.1. Quality Category I	37 867,8	*49,0*	0,0	*0,0*	*0,0*
4.2. Quality Category II	6 439,9	*8,3*	63,8	*0,2*	*1,0*
4.3. Quality Category III	2 766,2	*3,6*	381,5	*1,3*	*13,8*
4.4. Quality Category IV	538,6	*0,7*	243,9	*0,8*	*45,3*
4.5. Quality Category V	29 600,0	*38,3*	29 565,0	*97,7*	*99,9*
5. Claims for interest payments - total	8 092,8	*100,0*	5 270,4	*100,0*	*65,1*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	5 261,3	*65,0*	5 166,0	*98,0*	*98,2*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.03.19[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	14 997 059,7	*100,0*	1 019 069,8	*100,0*	*6,8*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 647 820,6	*11,0*	47 579,3	*4,7*	*2,9*
1.1.2. residental real estate (mortgage) loans, total	4 990 260,8	*33,3*	71 724,3	*7,0*	*1,4*
1.1.3. car loans, total	790 828,1	*5,3*	53 235,7	*5,2*	*6,7*
1.1.4. other consumer loans, total	7 551 074,1	*50,4*	846 142,4	*83,0*	*11,2*
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]	315 491,3	*2,1*	6 835,9	*0,7*	*2,2*
1.2.2. a portfolio of loans without overdue payments	13 477 112,8	*89,9*	230 505,0	*22,6*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	307 982,0	*2,1*	22 814,0	*2,2*	*7,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	97 859,8	*0,7*	27 344,7	*2,7*	*27,9*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	76 579,7	*0,5*	45 649,8	*4,5*	*59,6*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	114 490,2	*0,8*	96 172,8	*9,4*	*84,0*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	590 467,7	*3,9*	589 359,7	*57,8*	*99,8*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	251 142	*1,7*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	12 640 257,2	*84,3*	179 963,2	*17,7*	*1,4*
1.3.3. Quality category III	1 243 925,9	*8,3*	68 144,2	*6,7*	*5,5*
1.3.4. Quality category IV	90 285,0	*0,6*	33 855,7	*3,3*	*37,5*
1.3.5. Quality category V	771 449,4	*5,1*	737 106,7	*72,3*	*95,5*
2. Claims grouped into portfolios of homogeneous claims - total	45 708,7	*100,0*	31 230,7	*100,0*	*68,3*
of which by quality categories					
2.1. Quality category I	7 236,7	*15,8*	0,0	*0,0*	*0,0*
2.2. Quality category II	5 309,7	*11,6*	110,2	*0,4*	*2,1*
2.3. Quality category III	1 737,1	*3,8*	159,2	*0,5*	*9,2*
2.4. Quality category IV	323,8	*0,7*	149,9	*0,5*	*46,3*
2.5. Quality category V	31 101,4	*68,0*	30 811,4	*98,7*	*99,1*
3. Claims for interest payments - total of which	383 067,5	*100,0*	275 156,5	*100,0*	*71,8*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	281 453,0	*73,5*	271 047,7	*98,5*	*96,3*

[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	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Substandard	*6,1*	*7,1*	*5,4*	*5,1*	*5,2*	*1,9*	*2,8*	*2,2*	*2,1*	*2,1*
Doubtful	*20,2*	*17,2*	*11,9*	*12,1*	*12,3*	*16,9*	*19,2*	*18,1*	*18,6*	*18,8*
Problem	*18,7*	*17,8*	*17,8*	*17,8*	*18,0*	*42,3*	*44,7*	*47,0*	*47,8*	*47,5*
Loss	*54,8*	*57,8*	*64,8*	*65,0*	*64,5*	*75,7*	*79,8*	*81,3*	*81,7*	*81,6*

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

Table 52

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

Indicator	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3050,5**	**3629,9**	**3691,9**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2136,4	2442,7	2451,1
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*4,7*	*5,6*	*5,7*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2723,2	3168,9	3230,6
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*5,4*	*6,2*	*6,4*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	327,3	461,0	461,4
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,3*	*3,3*	*3,3*
- dollar equivalent, billion $	4,8	5,2	4,7	7,0	7,0
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2093,3	2572,1	2641,0
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,3*	*7,8*	*7,9*
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	760,4	819,4	809,7
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*5,1*	*5,4*	*5,3*

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	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
No overdue claims	55	55	49	26	24	*3,9*	*4,5*	*5,3*	*0,6*	*0,5*
Less than 5%	272	235	205	210	212	*68,0*	*70,6*	*71,5*	*76,8*	*76,8*
From 5 to 10%	131	100	91	88	89	*18,8*	*7,6*	*11,1*	*6,6*	*6,5*
From 10 to 15%	46	50	41	40	38	*2,0*	*10,0*	*3,6*	*5,3*	*5,5*
From 15 to 20%	24	30	18	27	27	*1,4*	*0,9*	*2,8*	*5,5*	*5,3*
From 20 to 60%	48	52	41	43	44	*4,6*	*5,3*	*5,4*	*4,3*	*4,4*
From 60 to 90%	6	4	6	9	8	*1,1*	*1,0*	*0,3*	*0,8*	*0,8*
90% and more	6	4	3	7	8	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	35	31	30	18	16	*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	1.01.19	1.02.19	1.03.19
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	21 024,0	20 208,0	20 229,3
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*22,3*	*22,0*	*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		1.01.19		1.02.19		1.03.19	
	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*	*37,8*	*100,0*	*36,0*	*100,0*	*37,3*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*24,5*	*64,6*	*23,4*	*64,9*	*23,1*	*61,8*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,5*	*9,2*	*4,2*	*11,5*	*4,0*	*10,7*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*3,8*	*10,1*	*3,7*	*10,4*	*5,7*	*15,2*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*6,1*	*16,0*	*4,7*	*13,2*	*4,6*	*12,4*
Reference data:										
Number of credit institutions[1]	452		401		323		313		316	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,1*		*98,4*		*93,8*		*93,2*		*93,7*	

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

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

Table 57

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

	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,4*	*22,2*	*22,5*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*23,7*	*23,6*	*23,7*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*22,1*	*22,3*	*22,6*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*24,0*	*24,2*	*24,5*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,2*	*0,5*	*0,3*	*-0,1*	*-0,1*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*-0,3*	*-0,6*	*-0,8*

Table 58

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

	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	21 112,3	20 455,8	20 673,2
Liabilities, bln rubles	21 241,0	18 579,1	20 824,2	20 545,9	20 780,2
Net balance sheet position, bln rubles	993,1	420,6	288,1	-90,1	-107,0
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*2,8*	*-0,9*	*-1,1*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	23 146,3	24 748,1	24 837,3
Liabilities, bln rubles	14 491,9	17 232,1	21 511,2	22 584,9	22 592,8
Net balance sheet position, bln rubles	1,3	1 066,8	1 635,1	2 163,2	2 244,5
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*15,9*	*21,6*	*22,2*

[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*
1.03.19	101	194,5	-224,0	16,2	-45,7	-29,5	1 827,3	*-1,6*
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*
1.03.19	353	-1 133,8	1 507,4	454,2	-80,6	373,6	8 248,3	*4,5*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.03.19

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	114	-12,6	*-1,3*	105,4	-117,9
long	339	320,8	*3,5*	-2 006,3	2 327,1
EUR					
short	147	-59,8	*-1,6*	700,5	-760,3
long	301	88,8	*1,4*	320,1	-231,3
GBP					
short	45	-14,1	*-0,2*	14,8	-28,9
long	190	1,5	*0,0*	24,4	-22,9

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	1.01.19	1.02.19	1.03.19
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*43,0*	*43,9*	*44,4*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*18,6*	*19,0*	*19,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*35,2*	*36,0*	*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.

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	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Less than 0	224	203	148	148	147	*9,6*	*13,9*	*9,8*	*9,0*	*8,8*
From 0 to 20	258	223	198	189	193	*23,7*	*14,1*	*11,5*	*12,2*	*16,0*
More than 20	141	135	138	131	126	*66,8*	*72,0*	*78,7*	*78,8*	*75,2*
Data not available	0	0	0	11	12	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	623	561	484	479	478	*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	1.01.19	1.02.19	1.03.19
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*33,6*	*33,7*	*33,3*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*46,3*	*47,3*	*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*	*20,3*	*21,9*	*23,4*

[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	1.01.19	1.02.19	1.03.19	1.01.17	1.01.18	1.01.19	1.02.19	1.03.19
Less than 0	429	409	314	326	325	*12,3*	*25,4*	*11,2*	*18,4*	*12,3*
From 0 to 20	98	82	96	75	68	*20,8*	*19,3*	*19,6*	*12,0*	*17,2*
More than 20	96	70	74	67	73	*66,9*	*55,3*	*69,2*	*69,6*	*70,5*
Data not available	0	0	0	11	12	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	623	561	484	479	478	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*