

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-55
Market risk	56-61
Liquidity of credit institutions	62-65

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) as % of GDP	57 423,1 78,5	77 653,0 98,2	82 999,7 99,9	80 063,3 93,1	85 191,8 92,5	94 083,7 90,6
2.	Banking sector own funds (capital) (billion rubles) ¹ as % of GDP as % of the banking sector assets	7 064,3 9,7 12,3	7 928,4 10,0 10,2	9 008,6 10,8 10,9	9 387,1 10,9 11,7	9 397,3 10,2 11,0	10 269,3 9,9 10,9
3.	Loans and other claims ² on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	32 456,3 44,4 56,5 9 957,1 13,6 17,3 22,3	40 865,5 51,7 52,6 11 329,5 14,3 14,6 23,6	43 985,2 52,9 53,0 10 684,3 12,9 12,9 20,0	40 938,6 47,6 51,1 10 803,9 12,6 13,5 20,0	42 366,2 46,0 49,7 12 173,7 13,2 14,3 22,0	48 273,2 46,5 51,3 14 901,4 14,3 15,8 25,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 174,5 10,4	1 370,1 11,2	1 425,3 10,8
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	7 822,3 10,7 13,6	9 724,0 12,3 12,5	11 777,4 14,2 14,2	11 450,1 13,3 14,3	12 310,9 13,4 14,5	13 098,1 12,6 13,9
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities as % of income of the population	16 957,5 23,2 29,5 38,0	18 552,7 23,5 23,9 38,7	23 219,1 27,9 28,0 43,4	24 200,3 28,1 30,2 44,7	25 987,4 28,2 30,5 46,9	28 460,2 27,4 30,2 49,5
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ³ as % of GDP as % of the banking sector liabilities	16 900,5 23,1 29,4	23 418,7 29,6 30,2	27 064,2 32,6 32,6	24 321,6 28,3 30,4	24 843,2 27,0 29,2	28 006,0 27,0 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	79 058,5	83 094,3	86 014,2	92 101,3	103 875,8
Fixed capital investment of organisations of all forms of ownership (except small businesses)		10 065,7	10 379,6	10 496,3	11 282,5	12 262,2	13 207,7
Income of the population		44 650,4	47 920,6	53 525,9	54 117,7	55 368,2	57 520,9

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

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

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

² Here and after loans are given unreduced on the amount of created provisions.

³ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

Table 2

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

Date	Assets, total		Own funds (capital) ¹		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ³	
							Total		Unsecured consumer loans ²					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
1.03.18	-1,2	4,6	0,7	-0,9	-0,4	2,4	0,9	14,6	0,5	13,2	1,2	7,0	-2,4	0,3
1.04.18	0,7	5,5	4,6	2,9	1,5	4,8	1,6	15,7	1,5	13,9	1,1	8,7	1,1	3,9
1.05.18	3,4	9,0	0,8	2,3	2,7	6,2	1,8	16,6	1,5	14,7	2,6	10,2	1,3	6,6
1.06.18	-0,4	8,4	0,8	2,8	-0,5	5,7	2,0	18,1	2,3	15,6	-0,2	10,0	0,7	5,8
1.07.18	0,6	7,2	-4,1	-1,1	0,4	4,6	1,8	18,9	2,0	17,0	1,1	8,4	0,4	5,6
1.08.18	0,0	6,6	0,8	-2,0	0,6	4,9	2,0	19,7	2,3	18,1	0,3	8,9	-1,8	3,2
1.09.18	2,4	8,2	2,0	0,0	3,5	8,9	2,5	20,7	2,7	19,3	1,1	10,4	3,6	7,7
1.10.18	0,4	8,3	2,2	7,2	0,6	9,4	2,0	21,5	1,9	20,5	-1,6	8,8	0,1	9,3
1.11.18	1,7	9,5	0,8	7,6	0,3	9,8	1,7	22,1	2,1	21,4	0,5	9,3	-0,6	8,5
1.12.18	1,5	9,5	0,9	11,2	0,3	9,6	2,2	22,7	2,1	22,5	0,3	8,6	3,5	9,9
1.01.19	2,3	10,4	1,0	9,3	0,9	10,5	1,1	22,4	0,9	22,7	4,8	9,5	4,9	12,7
1.02.19	-2,2	9,5	-2,3	8,3	-0,6	9,5	1,3	23,1	1,4	23,2	-2,5	8,9	-1,3	9,6
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
1.04.19	0,4	10,5	0,5	4,2	0,4	9,2	1,7	23,6	2,0	24,2	0,2	8,3	-1,3	10,7
Reference data:														
Increase from the beginning of the current year	-1,8		-1,0		0,3		4,3		4,3		-0,9		-1,6	
Increase over the same period of the previous year	-1,9		3,8		1,4		3,3		3,0		0,3		0,2	

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

² Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

³ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	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	8,1	5,1	3,5	7,1	12,8

¹ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Credit institutions registered by the Bank of Russia and other authorities	975	923	881	876	871
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	484	478	473
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	1
Credit institutions with their banking licenses being revoked (cancelled)	351	362	397	398	397
Credit institutions licensed to conduct operations in foreign currency	609	547	475	470	465

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.01.19		1.03.19*		1.04.19	
	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	56,0	266	56,2
of which the City of Moscow and Moscow Region	321	51,5	284	50,6	245	50,6	242	50,6	240	50,7
North-Western	49	7,9	43	7,7	41	8,5	42*	8,8	42	8,9
Southern	38	6,1	35	6,2	25	5,2	24	5,0	24	5,1
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	63	13,3
Ural	29	4,7	26	4,6	23	4,8	23	4,8	23	4,9
Siberian	37	5,9	32	5,7	28	5,8	28	5,9	28	5,9
Far Eastern	18	2,9	18	3,2	16	3,3	15	3,1	15	3,2
Russian Federation	623	100,0	561	100,0	484	100,0	478	100,0	473	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	1.04.19	1.01.18	1.01.19	1.04.19	1.01.18	1.01.19	1.04.19	1.01.18	1.01.19	1.04.19	1.01.18	1.01.19	1.04.19	1.01.18	1.01.19	1.04.19
Central	319	272	266	25	24	21	146	110	110	42,4	37,2	38,3	23,7	24,8	24,7	16,4	15,5	15,9
of which the City of Moscow and Moscow Region ¹	284	245	240	23	23	20	66	50	51	21,5	18,7	19,6	21,2	22,5	22,3	7,4	7,1	7,4
North-Western	43	41	42	4	4	7	140	97	90	297,9	215,6	183,7	3,2	3,8	4,2	15,7	13,7	13,0
Southern	35	25	24	2	2	2	93	76	73	251,4	281,5	280,8	2,6	2,3	2,2	10,5	10,7	10,6
North-Caucasian	17	12	12	1	1	1	41	37	35	227,8	284,6	269,2	1,2	1,1	1,1	4,6	5,2	5,1
Volga	71	67	63	12	2	2	134	110	107	161,5	159,4	164,6	5,7	5,8	5,6	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	5,8	8,8	9,0	9,1
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	11,7
Far Eastern	18	16	15	1	0	0	55	52	50	289,5	325,0	333,3	1,3	1,3	1,3	6,2	7,3	7,2
Russian Federation	561	484	473	97	81	82	793	628	609	120,5	111,2	109,7	45,4	47,4	47,7	89,1	88,6	88,1

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		1.03.19		1.04.19	
	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	56 430 872	61,3	56 715 345	61,4
From 6 to 20	18 257 646	22,8	20 007 403	23,5	19 924 791	21,2	18 977 701	20,6	19 471 047	21,1
From 21 to 50	8 444 718	10,6	9 167 982	10,8	9 230 511	9,8	8 852 949	9,6	8 628 811	9,3
From 51 to 200	7 520 065	9,4	7 195 769	8,4	7 152 776	7,6	6 926 083	7,5	6 719 037	7,3
From 201	1 607 935	2,0	1 306 864	1,5	909 875	1,0	828 555	0,9	813 168	0,9
Total	80 063 255	100,0	85 191 839	100,0	94 083 687	100,0	92 016 159	100,0	92 347 406	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	1.03.19	1.04.19
Central	60,2	60,6	65,4	64,5	64,2
of which the City of Moscow and Moscow Region	61,1	61,5	66,5	65,7	65,5
North-Western	76,2	80,0	83,5	97,1	97,1
Southern	71,4	75,7	84,8	84,8	85,0
North-Caucasian	65,7	64,1	72,2	72,9	72,5
Volga	56,6	55,1	64,0	64,5	62,5
Ural	74,0	74,2	73,6	73,9	74,3
Siberian	64,3	67,9	70,3	68,1	68,5
Far Eastern	83,5	86,2	89,0	89,8	89,7
Russian Federation	55,2	55,8	60,4	61,3	61,4

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change
over the Period 1.01.19 - 1.04.19)**

Groups of credit institutions ranged by assets as of 1.01.19		Number of credit institutions as of 1.01.19	Groups as of 1.04.19					Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5		
1	First 5	5	5						
2	From 6 to 20	15		13	1				1
3	From 21 to 50	30		2	27				1
4	From 51 to 200	150			2	145	1	1	1
5	From 201	284				5	266	7	
Became operating after 1.01.19									
Total over the period		0						8	3
Total as of 1.01.19¹		484							
Total as of 1.04.19¹		473	5	15	30	150	267		

- 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	1.03.19 ¹	1.04.19
Credit institutions with foreign participation over 50%					
Assets, total	12,7	12,3	12,2	11,9	9,8
Own funds (capital)	16,1	11,9	15,4	15,2	13,6
Correspondent accounts with non-resident banks	18,5	10,4	13,6	11,8	11,1
Loans and other claims on non-financial organisations	9,9	8,8	9,0	8,5	6,7
Loans and other claims on individuals	14,5	14,2	13,8	13,6	12,7
Loans, deposits and other claims credit institutions	18,8	20,7	19,3	19,9	16,7
Individual deposits	12,8	12,0	11,9	10,3	8,8
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	12,1	11,3	12,1	11,9	10,7
Profit (loss) of the current year	15,1	29,3	12,3	14,7	13,1
Reference data:					
Number of credit institutions	92	84	80	79	77
of which 100% foreign-owned credit institutions					
Assets, total	6,3	6,5	7,3	7,4	6,1
Own funds (capital)	9,4	10,2	10,6	10,8	9,1
Correspondent accounts with non-resident banks	14,4	7,7	12,1	10,1	8,3
Loans and other claims on non-financial organisations	4,6	4,6	5,2	5,1	4,7
Loans and other claims on individuals	8,4	9,2	9,5	9,5	8,1
Loans, deposits and other claims on credit institutions	9,3	9,5	12,2	13,3	9,7
Individual deposits	5,0	5,7	6,3	6,2	4,9
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	6,7	7,2	8,3	8,4	7,4
Profit (loss) of the current year	14,9	21,2	11,5	12,1	10,8
Reference data:					
Number of credit institutions	67	65	62	62	55

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 Measures¹

	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
	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	9 075,7	9,9	9 016,2	9,8
Own funds (capital)	-105,2	-1,1	-480,5	-5,1	-602,4	-5,9	-727,3	-7,2	-750,7	-7,4
Loans and other claims on non-financial organisations	1 369,6	4,5	2 586,5	8,6	2 501,6	7,5	2 966,5	8,9	3 016,8	9,0
of which overdue claims	640,4	33,8	984,1	50,7	1 032,5	49,3	1 415,0	53,6	1 427,1	54,2
Loans and other claims on individuals	294,0	2,7	556,6	4,6	657,7	4,4	701,5	4,6	705,1	4,5
of which overdue claims	88,9	10,4	179,8	21,2	144,6	19,0	154,5	19,1	140,0	17,5
Individual deposits	922,0	3,8	2 084,1	8,0	1 879,4	6,6	2 000,5	7,1	2 002,0	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	2 065,4	7,4	2 190,8	8,0
Reference data:										
Number of credit institutions ¹	26	4,2	29	5,2	28	5,8	27	5,6	26	5,5

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	1.03.19	1.04.19
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 998,2	1 700,6	1 660,7
1.1.	of which: cash	1 404,3	1 735,1	1 889,9	1 622,8	1 592,9
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 328,7	4 529,7	4 484,9
3.	Correspondent account, total	1 734,4	1 280,7	1 744,3	1 811,0	2 041,5
3.1.	of which: Correspondent accounts with resident credit institutions	533,6	432,6	477,6	337,2	330,5
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 266,7	1 473,8	1 711,1
4.	Securities portfolio, total	11 450,1	12 310,9	13 098,1	12 426,8	12 485,3
	of which:					
	revaluation of securities	83,8	30,7	-259,4	-767,0	-756,4
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	-36,9	-35,8
4.1.	of which Debt securities	9 365,6	9 947,5	10 856,5	10 355,8	10 358,4
4.2.	Equity	357,4	479,7	494,4	393,1	388,4
4.3.	Promissory notes	178,0	136,7	133,2	98,0	97,6
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 613,9	1 579,9	1 640,8
5.	Other equity	877,5	1 180,3	1 351,3	1 062,2	1 077,9
6.	Financial derivatives assets at fair value	704,4	505,0	728,8	518,3	551,8
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	65 123,9	63 836,6	63 876,7
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	-826,8	-865,4
	value adjustment of provided (placed) monetary funds	-	-	-	-286,6	-360,7
7.1.	of which: Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	65 123,9	64 950,0	65 102,8
	of which:					
7.1.1.	Loans, deposits and other claims	55 478,8	58 006,1	64 969,0	64 809,7	64 959,2
	of which overdue claims	2 891,5	2 993,5	3 050,5	3 691,9	3 663,8
7.1.1.1	of which: Loans and other claims on non-financial organisations	30 134,7	30 192,5	33 371,8	33 314,6	33 459,0
	of which overdue claims	1 892,0	1 942,4	2 093,3	2 641,0	2 631,2
7.1.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	14 901,4	15 277,8	15 535,0
	of which overdue claims	857,9	848,9	760,4	809,7	798,1
7.1.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	9 335,6	9 541,7	9 455,6
	of which overdue claims	95,2	146,0	119,3	134,0	133,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 625,9	1 599,4	1 597,0
8.1	of which real estate, temporarily not used	197,9	207,5	255,0	247,8	243,1
9.	Allocation of profit	384,8	327,7	330,0	98,8	79,0
9.1.	of which income tax	343,4	306,0	323,4	92,6	76,6
10.	Other assets, total	3 165,7	3 313,0	3 754,6	4 432,6	4 492,6
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 678,1	1 451,6	1 557,4
10.2.	Accounts receivable	325,9	489,1	534,3	673,7	669,0
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	92 016,2	92 347,4

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1.	Funds and profit of credit institutions of which:	8 611,4	8 962,9	9 306,1	8 530,1	8 527,8
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 882,5	4 862,5	4 864,5
1.2.	Profit (loss), including financial result of the previous year of which:	4 077,6	4 041,3	4 447,2	3 649,6	3 662,7
1.2.1.	Profit (loss) of the current year	929,7	789,7	1 344,8	444,9	586,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 607,4	2 619,8	2 599,7
3.	Transferable deposits of credit institutions of which:	828,6	774,8	879,5	735,5	704,9
3.1.	Correspondent accounts of resident credit institutions	503,4	396,2	430,5	307,6	302,9
3.2.	Correspondent accounts of non-resident banks	227,7	253,1	338,9	308,0	279,8
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	9 190,3	8 609,0	8 502,0
5.	Clients' funds ² of which:	50 003,4	53 703,0	60 701,8	60 531,0	60 609,6
5.1.	Budgetary funds in settlement accounts	8,2	10,4	11,4	21,9	21,4
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,1	0,1	1,9
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 772,3	10 159,2	10 164,4
5.4.	Clients' float	451,1	536,9	631,1	697,6	680,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	21 652,0	21 293,5	21 345,7
5.6.	Individual deposits	24 200,3	25 987,4	28 460,2	28 168,3	28 215,5
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	21,9	41,6	41,2
6.	Bonds	1 092,9	1 211,4	1 328,7	1 368,1	1 448,1
7.	Promissory notes and bank acceptances	440,6	428,1	438,6	398,8	420,9
8.	Financial derivatives liabilities at fair value	483,1	337,1	503,8	356,2	392,5
9.	Other liabilities ¹ , total of which:	7 318,3	8 492,8	9 127,3	8 867,6	9 141,9
	revaluation of value of borrowed funds	-	-	-	0,1	0,3
	value adjustment of borrowed funds	-	-	-	-118,2	-120,0
	of which:					
9.1.	Provision on possible losses including adjustment	5 594,0	6 916,5	7 538,8	7 139,8	7 077,9
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-767,2	-849,6
9.1.2	provision on possible losses excluding adjustment	5 594,0	6 916,5	7 538,8	7 906,9	7 927,6
9.2.	Settlement accounts	821,2	666,4	634,9	690,0	983,8
9.3.	Accounts payable	164,8	208,6	228,1	298,1	318,9
9.4.	Deferred income	13,9	15,5	19,0	0,0	0,0
9.5.	Interest payable of which:	616,7	630,2	658,5	696,6	704,1
9.5.1	Overdue interest	0,0	0,1	1,2	1,4	1,5
Banking sector liabilities, total ¹		80 063,3	85 191,8	94 083,7	92 016,2	92 347,4

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».

² Including certificates of deposit and savings certificates.

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

Assets		1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1.	Cash, precious metals and stones	2,0	2,2	2,1	1,8	1,8
1.1.	of which: money	1,8	2,0	2,0	1,8	1,7
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,8	5,6	4,6	4,9	4,9
3.	Correspondent accounts, total	2,2	1,5	1,9	2,0	2,2
3.1.	of which: 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	1,6	1,9
4.	Securities portfolio, total	14,3	14,5	13,9	13,5	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	11,3	11,2
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	1,8
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	69,4	69,2
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	-0,9	-0,9
	value adjustment of provided (placed) monetary funds	-	-	-	-0,3	-0,4
7.1.	of which: Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	69,5	68,2	69,2	70,6	70,5
7.1.1.	of which: Loans, deposits and other claims	69,3	68,1	69,1	70,4	70,3
	of which overdue claims	3,6	3,5	3,2	4,0	4,0
	of which:				0,0	
7.1.1.1	Loans and other claims on non-financial organisations	37,6	35,4	35,5	36,2	36,2
	of which overdue claims	2,4	2,3	2,2	2,9	2,8
7.1.1.2.	Loans and other claims on individuals	13,5	14,3	15,8	16,6	16,8
	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	10,2
	of which overdue claims	0,1	0,2	0,1	0,1	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories 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	0,1	0,1
9.1.	of which income tax	0,4	0,4	0,3	0,1	0,1
10.	Other assets, total	4,0	3,9	4,0	4,8	4,9
	of which:					
10.1.	Settlement accounts	1,7	1,5	1,8	1,6	1,7
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 Liabilities¹, by Source of Funds (As Percent of Total Liabilities)

Liabilities¹		1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1.	Funds and profit of credit institutions	10,8	10,5	9,9	9,3	9,2
	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	4,0	4,0
	Of which:					
1.2.1.	Profit (loss) of the current year	1,2	0,9	1,4	0,5	0,6
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	9,4	9,2
5.	Clients' funds ²	62,5	63,0	64,5	65,8	65,6
	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	11,0	11,0
5.4.	Clients' float	0,6	0,6	0,7	0,8	0,7
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	30,6	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	1,6
7.	Promissory notes and bank acceptances	0,6	0,5	0,5	0,4	0,5
8.	Financial derivatives liabilities at fair value	0,6	0,4	0,5	0,4	0,4
9.	Other liabilities ¹ , total	9,1	10,0	9,7	9,6	9,9
	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	7,7
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-0,8	-0,9
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	0,7	1,1
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	0,8	0,8
	Of which:					0,0
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		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	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1. Loans, deposits and other claims, total	39 691,9	44 682,1	50 438,2	50 630,0	51 189,0	15 786,9	13 324,1	14 530,8	14 179,6	13 770,2	55 478,8	58 006,1	64 969,0	64 809,7	64 959,2
of which															
- overdue claims	2 600,0	2 694,3	2 723,2	3 230,6	3 217,6	291,5	299,2	327,3	461,4	446,2	2 891,5	2 993,5	3 050,5	3 691,9	3 663,8
1.1 Loans and other claims on resident non-financial organisations	19 734,5	20 413,0	22 926,0	23 350,1	23 675,1	6 129,7	5 548,9	5 522,9	5 162,7	5 040,0	25 864,1	25 961,9	28 448,9	28 512,8	28 715,1
of which															
- overdue claims	1 616,7	1 647,2	1 728,5	2 092,4	2 091,4	117,7	75,1	121,1	168,0	160,4	1 734,5	1 722,3	1 849,6	2 260,4	2 251,8
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	466,5	467,2	477,1	4,9	3,7	3,1	2,9	2,8	433,4	438,6	469,7	470,2	480,0
of which															
- overdue claims	73,5	66,3	54,8	58,9	58,0	0,4	0,4	0,4	0,4	0,4	73,9	66,7	55,2	59,3	58,3
1.2 Loans and other claims on non-resident legal entities (except banks)	707,0	805,4	839,8	988,9	984,6	3 563,6	3 425,2	4 083,1	3 812,9	3 759,3	4 270,5	4 230,6	4 922,9	4 801,8	4 743,9
of which															
- overdue claims	51,0	90,8	117,1	164,3	166,9	106,6	129,2	126,7	216,4	212,4	157,6	220,0	243,7	380,7	379,4
1.3 Loans, deposits and other claims on resident financial sector	6 517,0	9 448,1	9 763,5	9 416,1	9 424,5	3 384,6	2 249,2	2 488,7	2 382,9	2 414,0	9 901,6	11 697,3	12 252,2	11 798,9	11 838,5
of which															
- overdue claims	103,9	141,3	146,6	199,4	193,0	7,5	4,6	0,4	2,0	0,4	111,5	145,9	147,0	201,4	193,4
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	6 038,0	5 848,8	5 785,8	2 202,6	1 784,1	1 575,0	1 481,0	1 622,4	7 124,3	8 069,9	7 613,0	7 329,8	7 408,2
of which															
- overdue claims	64,8	90,0	69,5	92,6	92,7	0,5	0,1	0,1	1,8	0,1	65,3	90,2	69,6	94,4	92,9
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 725,5	3 567,3	3 638,7	1 182,0	465,1	913,7	901,9	791,5	2 777,3	3 627,4	4 639,2	4 469,1	4 430,3
of which															
- overdue claims	39,2	51,3	77,1	106,8	100,3	7,0	4,5	0,3	0,3	0,3	46,2	55,7	77,4	107,0	100,6
1.4 Loans, deposits and other claims on non-resident banks	198,1	196,7	116,8	164,0	156,6	1 769,0	1 538,0	1 605,9	2 047,9	1 890,7	1 967,2	1 734,7	1 722,6	2 211,9	2 047,4
of which															
- overdue claims	17,7	0,6	1,4	0,2	1,2	12,2	55,3	48,3	39,4	39,6	30,0	55,9	49,7	39,7	40,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 034,1	907,8	885,1	702,7	673,3	0,1	0,1	0,1	0,1	0,1	1 034,2	907,9	885,2	702,8	673,5
of which															
- overdue claims	0,0	0,4	0,0	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,2
1.6 Loans and other claims on resident individuals	10 629,8	12 047,5	14 765,2	15 140,6	15 402,6	155,0	104,4	107,2	107,2	101,0	10 784,7	12 151,9	14 872,5	15 247,8	15 503,6
of which															
- overdue claims	810,2	813,5	729,1	773,6	764,2	46,1	33,4	28,6	33,3	31,2	856,3	846,8	757,7	807,0	795,4
1.7 Loans and other claims on non-resident individuals	13,8	17,9	25,4	26,7	28,1	5,3	3,8	3,5	3,3	3,2	19,2	21,8	28,9	30,0	31,4
of which															
- overdue claims	0,4	0,5	0,5	0,7	0,7	1,3	1,5	2,1	2,0	2,0	1,6	2,0	2,7	2,7	2,7
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	4 875,5	4 818,1
including:															
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-516,7	-573,0
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 406,9	5 392,2	5 391,2
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	211,1	690,5	673,4	12,2	10,0	15,3	46,4	46,1	213,0	224,7	226,4	736,9	719,5
Credit institutions' portfolio of residents promissory notes	129,0	98,6	89,6	77,4	78,9	46,7	36,2	41,7	40,7	39,5	175,7	134,8	131,4	118,1	118,4
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,8	0,0	2,3	1,8	1,8	2,6	1,8

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

Table 17

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

	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1. Loans, deposits and other claims, total	100,0	100,0	100,0	100,0	100,0
Of which:	69,3	68,1	69,1	70,4	70,3
- overdue claims	5,2	5,2	4,7	5,7	5,6
	3,6	3,5	3,2	4,0	4,0
1.1 Loans and other claims on resident non-financial organizations	46,6	44,8	43,8	44,0	44,2
Of which:	32,3	30,5	30,2	31,0	31,1
- overdue claims	3,1	3,0	2,8	3,5	3,5
	2,2	2,0	2,0	2,5	2,4
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,8	0,8	0,7	0,7	0,7
	0,5	0,5	0,5	0,5	0,5
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other claims on non-resident legal entities (except banks)	7,7	7,3	7,6	7,4	7,3
	5,3	5,0	5,2	5,2	5,1
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	18,2	18,2
	12,4	13,7	13,0	12,8	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	11,3	11,4
	8,9	9,5	8,1	8,0	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	6,9	6,8
	3,5	4,3	4,9	4,9	4,8
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	3,4	3,2
	2,5	2,0	1,8	2,4	2,2
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	1,1	1,0
	1,3	1,1	0,9	0,8	0,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claims on resident individuals	19,4	20,9	22,9	23,5	23,9
	13,5	14,3	15,8	16,6	16,8
Of which:					
- overdue claims	1,5	1,5	1,2	1,2	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	-	-	-	7,5	7,4
	-	-	-	5,3	5,2
including:					
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-0,8	-0,9
	-	-	-	-0,6	-0,6
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	8,2	8,8	8,3	8,3	8,3
	5,7	6,0	5,7	5,9	5,8
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,4	0,4	0,3	1,1	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 Portfolio¹

	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
	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	12 328,8	100,0	12 387,6	100,0
- in rubles	7 778,2	69,0	9 095,1	74,7	9 832,3	75,8	9 586,6	77,8	9 670,3	78,1
- in foreign currency	3 493,9	31,0	3 079,1	25,3	3 132,5	24,2	2 742,2	22,2	2 717,3	21,9
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	1 890,9	15,3	1 885,3	15,2
- in rubles	1 096,7	9,7	1 232,3	10,1	1 230,8	9,5	1 220,4	9,9	1 220,9	9,9
- in foreign currency	692,9	6,1	807,8	6,6	656,4	5,1	670,5	5,4	664,4	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	5 494,3	44,6	5 525,7	44,6
- in rubles	3 342,6	29,7	4 581,6	37,6	4 938,3	38,1	4 473,9	36,3	4 495,3	36,3
- in foreign currency	1 761,3	15,6	1 459,1	12,0	1 404,0	10,8	1 020,4	8,3	1 030,4	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	3 281,4	26,6	3 254,3	26,3
- in rubles	1 781,6	15,8	1 515,3	12,4	2 008,0	15,5	2 244,3	18,2	2 245,8	18,1
- in foreign currency	1 033,3	9,2	800,1	6,6	1 057,5	8,2	1 037,1	8,4	1 008,6	8,1
Shares in associates and subsidiaries	1 549,0	13,7	1 747,0	14,4	1 613,9	12,4	1 579,9	12,8	1 640,8	13,2
- in rubles	1 548,2	13,7	1 746,3	14,3	1 613,2	12,4	1 579,2	12,8	1 640,1	13,2
- 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		-767,0		-756,3	
Adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-		-		-		-14,2		-13,3	
Provision on possible losses on securities including adjustment of provision	-		-		-		331,9		421,9	
including:										
adjustment of provision on possible losses before fair value provision under expected credit losses	-		-		-		-60,1		25,5	
provision on possible losses on securities excluding adjustment of provision	236,9		549,8		670,0		392,0		396,4	
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		292,5		298,9	

¹ Excluding promissory notes.² Before 1.02.2019 - Securities available for sale³ До 1.02.2019 - Held-to-maturity security

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
	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	10 355,8	100,0	10 358,4	100,0
- in rubles	5 959,5	63,6	6 955,6	69,9	7 839,4	72,2	7 659,1	74,0	7 686,3	74,2
- in foreign currency	3 406,2	36,4	2 991,9	30,1	3 017,1	27,8	2 696,7	26,0	2 672,0	25,8
of which:										
revaluation	63,9	0,7	30,8	0,3	-209,8	-1,9	-525,3	-5,1	-522,7	-5,0
adjustment increasing (reducing) the value of debt securities	-		-		-		-14,2	-0,1	-13,3	-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	10 895,4	100,0	10 894,3	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	2 915,9	26,8	3 043,7	27,9
- in rubles	2 709,4	29,1	2 824,0	28,5	2 732,0	24,7	2 474,0	22,7	2 599,5	23,9
- in foreign currency	651,3	7,0	730,3	7,4	506,8	4,6	441,9	4,1	444,2	4,1
debt securities of the Bank of Russia	0,0	0,0	340,3	3,4	1 343,7	12,1	1 497,7	13,7	1 492,8	13,7
- in rubles	0,0	0,0	340,3	3,4	1 343,7	12,1	1 497,7	13,7	1 492,8	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	387,4	3,6	351,5	3,2
- in rubles	275,7	3,0	391,6	3,9	372,3	3,4	387,4	3,6	351,5	3,2
- 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	326,9	3,0	316,5	2,9
- in rubles	402,1	4,3	415,2	4,2	306,3	2,8	280,2	2,6	270,1	2,5
- in foreign currency	19,7	0,2	12,0	0,1	21,1	0,2	46,7	0,4	46,4	0,4
other debt securities of residents	1 412,8	15,2	2 013,0	20,3	1 974,0	17,8	2 099,8	19,3	2 093,5	19,2
- in rubles	1 406,6	15,1	2 003,4	20,2	1 960,4	17,7	2 085,0	19,1	2 075,3	19,0
- in foreign currency	6,2	0,1	9,6	0,1	13,6	0,1	14,8	0,1	18,2	0,2
debt securities of other countries	129,9	1,4	69,2	0,7	63,1	0,6	54,8	0,5	76,9	0,7
- 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	54,8	0,5	76,9	0,7
debt securities of non-resident banks	75,5	0,8	43,2	0,4	60,0	0,5	28,0	0,3	67,5	0,6
- in rubles	4,7	0,1	23,0	0,2	11,8	0,1	11,9	0,1	14,6	0,1
- in foreign currency	70,8	0,8	20,2	0,2	48,1	0,4	16,1	0,1	52,9	0,5
other debt securities of non-residents	1 852,3	19,9	1 769,3	17,8	1 701,2	15,4	1 666,2	15,3	1 614,5	14,8
- in rubles	153,4	1,6	134,5	1,4	143,4	1,3	151,1	1,4	140,2	1,3
- in foreign currency	1 699,0	18,3	1 634,8	16,5	1 557,8	14,1	1 515,1	13,9	1 474,4	13,5
debt securities delivered without derecognition in the balance sheet	1 758,5	18,9	1 277,7	12,9	1 930,0	17,4	1 836,4	16,9	1 756,1	16,1
- in rubles	934,8	10,0	773,3	7,8	1 137,2	10,3	1 242,4	11,4	1 210,1	11,1
- in foreign currency	823,7	8,9	504,4	5,1	792,8	7,2	594,0	5,5	546,0	5,0
overdue debt securities	14,6	0,2	31,0	0,3	55,9	0,5	82,3	0,8	81,4	0,7
- in rubles	9,0	0,1	19,5	0,2	42,0	0,4	68,9	0,6	68,2	0,6
- in foreign currency	5,7	0,1	11,5	0,1	13,8	0,1	13,4	0,1	13,2	0,1
Reference data:										
Provision on possible losses on debt securities including adjustment of provision	-		-		-		104,2		103,6	
including:										
adjustment of provision on possible losses on debt securities before fair value	-		-		-		9,2		9,4	
provision under expected losses										
provision on possible losses on debt securities excluding adjustment of provision	45,9		276,3		293,0		94,9		94,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
	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	393,1	100,0	388,4	100,0
- in rubles	270,5	75,7	393,2	82,0	379,7	76,8	348,4	88,6	343,9	88,5
- in foreign currency	87,0	24,3	86,5	18,0	114,7	23,2	44,8	11,4	44,5	11,5
of which:										
revaluation	20,0	5,6	-0,2	0,0	-49,7	-10,0	-145,8	-37,1	-147,4	-37,9
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	538,9	100,0	535,8	100,0
of which shares of:										
resident credit institutions	2,4	0,7	10,3	2,1	58,0	10,7	105,8	19,6	105,3	19,7
- in rubles	2,4	0,7	10,3	2,1	57,4	10,6	105,8	19,6	105,3	19,7
- 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	306,1	56,8	298,8	55,8
- in rubles	160,1	47,4	223,1	46,5	194,3	35,7	306,1	56,8	298,8	55,8
- 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	28,6	5,3	28,7	5,3
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	27,6	5,1	27,6	5,2
- in foreign currency	1,9	0,6	14,5	3,0	28,6	5,3	1,0	0,2	1,0	0,2
other non-residents	44,9	13,3	48,3	10,1	64,7	11,9	93,1	17,3	93,2	17,4
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	49,3	9,2	49,7	9,3
- in foreign currency	44,9	13,3	48,2	10,1	64,7	11,9	43,8	8,1	43,5	8,1
shares delivered without derecognition in the balance sheet	18,5	5,5	1,9	0,4	19,0	3,5	5,3	1,0	9,9	1,8
- in rubles	18,5	5,5	1,8	0,4	19,0	3,5	5,3	1,0	9,9	1,8
- 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		2,0	
including:										
adjustment of provision on possible losses on equity securities before fair value provision under expected losses	-		-		-		-2,5		-1,4	
provision on possible losses on equity securities excluding adjustment of provision	26,9		61,4		80,6		4,6		3,4	

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	1.03.19	1.04.19
Portfolio of promissory notes discounted by a credit institution, total	178,0	136,7	133,2	98,0	97,6
- in rubles	131,3	100,5	91,5	56,6	58,1
- in foreign currency	46,7	36,2	41,7	41,5	39,5
of which:					
Promissory notes at fair value through profit or loss	-	-	-	0,04	0,4
- in rubles	-	-	-	0,04	0,4
- in foreign currency	-	-	-	0,00	0,0
Promissory notes at fair value through other comprehensive income	-	-	-	0,0	0,6
- in rubles	-	-	-	0,0	0,6
- in foreign currency	-	-	-	0,0	0,0
Promissory notes at fair value through depreciate value	-	-	-	98,0	96,6
- in rubles	-	-	-	56,5	57,1
- in foreign currency	-	-	-	41,5	39,5

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
	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	98,0	100,0	97,6	100,0
of which:										
revaluation	-	-	-	-	-	-	-0,1	-0,1	-0,1	-0,1
adjustment increasing (reducing) the value of discounted promissory notes	-	-	-	-	-	-	-22,6	-23,1	-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	120,7	100,0	120,3	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	78,5	65,0	79,9	66,4
- other promissory notes of residents	87,7	49,3	56,0	41,0	49,0	36,8	39,6	32,8	38,6	32,1
- 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	0,8	0,7	0,0	0,0
- other promissory notes of non-residents	2,3	1,3	1,8	1,3	1,8	1,4	1,8	1,5	1,8	1,5
Reference data:										
Provision on possible losses on promissory notes including adjustment of provision	-		-		-		21,5		22,3	
including:										
adjustment of provision on possible losses on discounted promissory notes before fair value provision under expected losses	-		-		-		0,4		0,6	
provision on possible losses on promissory notes excluding adjustment of provision	19,7		27,8		25,3		21,0		21,8	

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	1.03.19	1.04.19
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	101,2	97,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	13,7	13,1	12,5
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,4	2,2
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	4,5	4,4	4,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	62,5	60,9	61,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	48,3	49,0	49,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	11,2	9,8	8,7
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	24,4	24,5

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1.	Funds raised from organisations, total	25 635,1	27 547,2	32 057,3	32 174,3	32 217,5
	- in rubles	15 467,4	18 174,5	21 383,5	21 468,8	21 839,5
	- in foreign currency	10 167,6	9 372,7	10 673,9	10 705,5	10 378,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 763,7	9 103,6	9 772,3	10 159,2	10 164,4
	- in rubles	6 686,4	6 925,2	7 102,4	7 225,4	7 363,1
	- in foreign currency	2 077,2	2 178,4	2 669,9	2 933,8	2 801,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	479,5	462,9	460,5
	- in rubles	255,9	347,1	459,1	441,2	438,6
	- in foreign currency	11,7	13,7	20,4	21,7	21,9
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,1	0,1	1,9
1.3.	Float	436,1	518,8	611,1	679,9	664,3
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	21 652,0	21 293,5	21 345,7
	- in rubles	8 529,4	10 952,8	13 893,9	13 789,0	14 044,5
	- in foreign currency	7 855,7	6 947,6	7 758,1	7 504,4	7 301,2
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	827,2	2 160,8	3 418,3	3 523,1	3 956,5
1.4.2.	Certificates of deposit	0,6	0,5	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	41,3	13,3	13,3	13,3
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	21,9	41,6	41,2
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	3 864,1	3 991,1
	- in rubles	2 503,9	3 040,4	3 955,2	3 347,8	3 541,7
	- in foreign currency	903,0	398,3	593,2	516,3	449,4
	with maturity from 31 days to 1 year	4 650,2	6 670,0	9 191,2	9 727,6	9 680,8
	- in rubles	3 584,3	5 629,1	7 712,7	8 137,8	8 213,5
	- in foreign currency	1 065,9	1 040,9	1 478,4	1 589,8	1 467,3
	with maturity in excess of 1 year	8 328,1	7 791,8	7 912,5	7 701,8	7 673,8
	- in rubles	2 441,3	2 283,3	2 226,0	2 303,4	2 289,3
	- in foreign currency	5 886,8	5 508,4	5 686,5	5 398,3	5 384,5
	Reference data					
	Funds raised from non-resident organisations, total	3 927,7	3 094,7	2 788,7	2 767,0	2 705,9
	- in rubles	279,7	294,7	302,0	312,9	372,3
	- in foreign currency	3 648,0	2 800,0	2 486,8	2 454,1	2 333,6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	548,1	628,5	666,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	174,4	191,4	174,7
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 045,3	1 922,5	1 838,1
	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 through 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	1.03.19	1.04.19
Issued debt obligations - total	2 019,5	2 027,8	1 918,7	1 876,0	1 951,7
including:					
bonds:	1 092,9	1 211,4	1 328,7	1 368,1	1 448,1
of which					
with maturities less than one year	1,0	37,0	10,1	11,9	18,7
with maturities in excess of one year	1 066,7	1 149,5	1 305,0	1 331,6	1 384,3
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	109,0	82,6
of which					
with maturities less than one year	223,4	216,1	41,2	19,4	7,4
with maturities in excess of one year	238,2	149,7	93,2	71,9	55,7
promissory notes and banker's acceptances	440,6	428,1	438,6	398,8	420,9
of which					
with maturities less than one year	192,0	165,1	178,1	158,0	151,0
with maturities in excess of one year	222,6	234,9	231,1	212,1	213,5

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1	Individual deposits	24 200,3	25 987,4	28 460,2	28 168,3	28 215,5
	- of which savings certificates	485,5	387,8	151,3	109,0	82,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 718,8	6 220,8	6 150,8
	- in rubles	3 563,6	4 353,3	5 391,8	4 933,3	4 867,2
	- in foreign currency	860,8	1 108,5	1 327,0	1 287,5	1 283,6
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 498,9	10 559,4	10 579,0
	- in rubles	7 553,3	8 952,5	8 893,0	8 907,2	8 926,5
	- in foreign currency	958,2	873,1	1 605,9	1 652,2	1 652,5
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	11 242,5	11 388,1	11 485,7
	- in rubles	7 359,8	7 336,8	8 066,8	8 267,0	8 363,0
	- in foreign currency	3 904,7	3 363,2	3 175,7	3 121,2	3 122,7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	457,6	442,6	441,1

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	1.03.19	1.04.19
Loans, deposits and other funds received from other credit institutions, total	8 559,1	9 265,3	9 190,3	8 609,0	8 502,0
- in rubles	5 376,5	6 576,5	6 638,2	6 224,3	6 042,7
- in foreign currency	3 182,6	2 688,7	2 552,1	2 384,7	2 459,3
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	8 009,9	7 658,2	7 609,5
- in rubles	5 105,2	6 379,2	6 417,3	6 123,0	5 954,8
- in foreign currency	2 158,1	1 907,7	1 592,6	1 535,3	1 654,7
of which					
overdue debt	0,4	1,8	0,3	0,4	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,1	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 180,5	950,8	892,5
- in rubles	271,3	197,3	220,9	101,3	87,8
- in foreign currency	1 024,5	781,0	959,6	849,5	804,7
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 1.04.19

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%	31	21 432	100,0	60 727 196	65,8
No budgetary funds	436	0	0,0	31 620 210	34,2
Data not available	6	0	0,0	0	0,0
Total	473	21 432	100,0	92 347 406	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
		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, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	4 402,2	5,5	3 625,4	4,3	3 329,1	3,5	3 282,7	3,6	3 215,0	3,5
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	4,9	3 066,5	3,6	2 767,8	2,9	2 742,4	3,0	2 678,8	2,9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	3 449,8	4,3	2 457,8	2,9	2 219,7	2,4	2 114,0	2,3	2 012,8	2,2
1.2	Individual deposits (excluding saving certificates)	370,6	0,5	450,3	0,5	457,6	0,5	442,6	0,5	441,1	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	284,6	0,3	284,6	0,3
1.3	Funds in other accounts	132,3	0,2	108,7	0,1	103,7	0,1	97,7	0,1	95,1	0,1
2.	Funds in correspondent and other accounts of credit institutions	230,1	0,3	256,7	0,3	346,4	0,4	313,3	0,3	284,6	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	950,8	1,0	892,5	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
	<i>Raised funds, total</i>	5 928,1	7,4	4 860,4	5,7	4 855,9	5,2	4 550,9	4,9	4 397,4	4,8
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	0,3	236,2	0,3	271,1	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
<i>Placed funds</i>											
1.	Loans, total	6 259,0	7,8	5 989,2	7,0	6 676,7	7,1	7 045,3	7,7	6 823,9	7,4
	of which overdue claims	189,2	0,2	277,9	0,3	296,1	0,3	423,1	0,5	423,0	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	2 211,9	2,4	2 047,4	2,2
1.2	Loans and other claims on legal entities	4 270,5	5,3	4 230,6	5,0	4 922,9	5,2	4 801,8	5,2	4 743,9	5,1
1.3	Loans and other claims on individuals	19,2	0,0	21,8	0,0	28,9	0,0	30,0	0,0	31,4	0,0
2.	Correspondent accounts with banks	1 200,8	1,5	848,1	1,0	1 266,7	1,3	1 473,8	1,6	1 711,1	1,9
3.	Securities acquired by credit institutions, total	2 106,9	2,6	1 946,3	2,3	1 919,4	2,0	1 873,4	2,0	1 882,5	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	1 749,0	1,9	1 758,8	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	121,8	0,1	121,8	0,1
3.3	Discounted promissory notes	2,3	0,0	1,8	0,0	1,8	0,0	2,6	0,0	1,8	0,0
4.	Shares in associates and subsidiaries	586,4	0,7	604,6	0,7	648,7	0,7	657,5	0,7	660,1	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
	<i>Placed funds, total</i>	10 162,1	12,7	9 410,8	11,0	10 519,6	11,2	11 073,0	12,0	11 100,8	12,0
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	9,1	0,0	11,3	0,0	16,5	0,0	49,5	0,1	51,8	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	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Total	929 662,4	789 661,2	1 344 828,9	444 865,7	586 742,8	623	561	484	466	467	343 434,3	305 950,3	323 371,1	47 311,9	69 919,7
Profit-making CIs ¹	1 291 867,7	1 561 646,7	1 919 407,4	480 887,5	653 595,4	445	421	384	350	373	332 167,4	297 328,1	312 423,4	45 311,0	69 008,4
Loss-making CIs	-362 205,4	-771 985,5	-574 578,5	-36 021,8	-66 852,6	178	140	100	116	94	11 266,8	8 622,1	10 947,7	2 000,9	911,3
CIs that have not provided their reporting	...	...	...	...	...	0	0	0	12	6	...	...	...	...	...
Total CIs	...	...	...	...	...	623	561	484	478	473	...	...	...	...	...

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.17		1.01.18		1.01.19		1.04.19	
	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	137 990,6	100,0	25 785,2	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	3 501,4	2,5	1 192,9	4,6
1.2. Interest income on loans to individuals	1 759,2	1,0	1 536,6	1,5	1 986,6	1,4	561,9	2,2
1.3. Income on operations with securities	1 337,3	0,7	1 207,2	1,2	1 264,6	0,9	294,9	1,1
1.4. Income on operations with foreign currency	161 782,9	88,6	87 885,8	83,7	119 992,3	87,0	19 282,3	74,8
1.5. Commissions	1 132,9	0,6	1 181,4	1,1	1 495,1	1,1	371,1	1,4
1.6. Recovery of loss provision	10 816,5	5,9	7 894,5	7,5	7 801,8	5,7	3 234,0	12,5
1.7. Other income	1 665,0	0,9	1 684,8	1,6	1 948,8	1,4	848,1	3,3
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 208,9	0,7	858,1	0,8	1 434,6	1,0	721,3	2,8
2. Expenses of credit institutions, total	181 587,2	100,0	104 182,1	100,0	136 645,8	100,0	25 198,7	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	2 028,1	1,5	1 751,7	7,0
2.2. Interest expenses on funds raised from individuals	1 636,0	0,9	1 173,5	1,1	1 346,8	1,0	622,5	2,5
2.3. Expenses on operations with securities	341,2	0,2	360,1	0,3	417,0	0,3	88,9	0,4
2.4. Expenses on operations with foreign currency	161 758,0	89,1	87 793,8	84,3	119 835,7	87,7	19 304,3	76,6
2.5. Commissions	280,2	0,2	295,8	0,3	417,4	0,3	109,3	0,4
2.6. Expenses on loss provision	11 481,0	6,3	9 327,8	9,0	9 008,1	6,6	3 117,5	12,4
2.7. Management expenses (including personnel costs)	1 455,5	0,8	1 446,6	1,4	1 685,7	1,2	410,1	1,6
2.8. Other expenses	2 113,3	1,2	1 513,3	1,5	1 907,1	1,4	-205,6	-0,8
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 299,0	0,7	831,0	0,8	1 208,5	0,9	771,6	3,1

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 1.04.19

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 *	54 958 026 530	16 757 383 298	55 620 971 284	16 094 438 544
Belgorod Region	8 614 222	798 339	8 611 558	801 003
Bryansk Region	0	0	0	0
Vladimir Region	3 371 693	59 400	3 373 445	57 648
Voronezh Region	0	0	0	0
Ivanovo Region	15 247 330	490 072	15 305 157	432 245
Kaluga Region	52 366 832	846 001	52 373 715	839 118
Kostroma Region	893 578 302	322 525 387	1 028 388 799	187 714 890
Kursk Region	25 202 064	869 115	25 213 495	857 684
Lipetsk Region	19 812 919	219 520	19 814 818	217 621
Moscow Region	30 488 195	1 600 915	30 623 873	1 465 237
Orel Region	0	0	0	0
Ryazan Region	19 210 379	914 063	19 206 604	917 838
Smolensk Region	0	0	0	0
Tambov Region	2 647 354	26 883	2 651 231	23 006
Tver Region	2 004 066	325 597	2 006 065	323 598
Tula Region	1 732 951	28 518	1 732 961	28 508
Yaroslavl Region	4 054 136	233 625	4 093 735	194 026
City of Moscow *	53 879 696 087	16 428 445 863	54 407 575 828	15 900 566 122
North-Western Federal District *	13 017 959 683	3 328 728 058	12 078 163 499	4 268 524 242
Republic of Karelia	583 525	53 545	583 617	53 453
Komi Republic	6 112 143	595 646	6 217 056	490 733
Akhangel'sk Region	0	0	0	0
Vologda Region	60 295 772	11 599 752	64 034 112	7 861 412
Kaliningrad Region	36 076 490	8 733 541	32 248 251	12 561 780
Leningrad Region	364 269	33 857	398 126	0
Murmansk Region	1 479 376	356 351	1 479 696	356 031
Novgorod Region	6 465 425	556 569	6 885 023	136 971
Pskov Region	3 467 833	16 654	3 468 444	16 043
St Petersburg *	12 903 114 850	3 306 782 143	11 962 849 174	4 247 047 819
Southern Federal District	581 896 491	34 119 929	585 679 446	30 336 974
Republic of Adygeya	1 744 254	8 875	1 753 056	73
Republic of Kalmykia	0	0	0	0
Republic of Crimea	244 829 435	6 231 473	246 251 033	4 809 875
Krasnodar Territory	190 319 439	8 605 946	191 761 837	7 163 548
Astrakhan Region	8 743 643	10 536 158	8 846 698	10 433 103
Volgograd Region	4 030 472	131 252	4 113 903	47 821
Rostov Region	128 237 036	7 949 851	128 961 021	7 225 866
City of Sevastopol	3 992 212	656 374	3 991 898	656 688
North-Caucasian Federal District	19 690 659	554 667	19 902 962	342 364
Republik of Daghestan	1 871 885	27 102	1 887 204	11 783
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 380 929	136 119	4 416 935	100 113
Karachai-Cherkess Republic	3 647 552	97 028	3 726 119	18 461
Republic of North Ossetia - Alania	1 004 099	82 823	1 036 914	50 008
Chechen Republic	0	0	0	0

Stavropol Territory	8 786 194	211 595	8 835 790	161 999
Volga Federal District	1 426 948 547	176 191 186	1 479 631 551	123 508 182
Republic of Bashkortostan	71 738 577	1 252 685	72 027 848	963 414
Republic of Marii El	2 989 863	87 752	3 010 487	67 128
Republic of Mordovia	24 332 406	220 387	24 370 798	181 995
Republic of Tatarstan	802 457 292	147 434 441	844 902 792	104 988 941
Udmurt Republic	50 259 016	841 532	50 041 865	1 058 683
Chuvash Republic	5 036 613	208 899	5 066 715	178 797
Perm Territory	28 450 762	2 015 523	28 643 371	1 822 914
Kirov Region	37 639 634	3 121 885	39 946 225	815 294
Nizhny Novgorod Region	83 539 449	6 768 477	85 904 222	4 403 704
Orenburg Region	43 883 813	1 754 197	43 919 978	1 718 032
Penza Region	6 159 011	86 933	6 158 702	87 242
Samara Region	218 001 257	10 277 135	222 574 696	5 703 696
Saratov Region	46 691 695	1 971 250	47 263 590	1 399 355
Ulyanovsk Region	5 769 159	150 090	5 800 262	118 987
Ural Federal District	1 067 615 291	137 456 269	1 111 610 037	93 461 523
Kurgan Region	3 649 244	77 873	3 676 884	50 233
Sverdlovsk Region	536 500 475	95 241 167	571 225 347	60 516 295
Tyumen Region	377 463 558	30 896 470	385 154 428	23 205 600
Chelyabinsk Region	150 002 014	11 240 759	151 553 378	9 689 395
Siberian Federal District	191 025 266	20 518 677	192 885 565	18 658 378
Republic of Altai	1 319 840	61 210	1 326 688	54 362
Republic of Tuva	858 557	2 514	860 649	422
Republic of Khakassia	9 370 171	72 061	9 381 244	60 988
Altai Territory	10 827 202	133 604	10 827 646	133 160
Krasnoyarsk Territory	6 264 583	310 677	6 235 225	340 035
Irkutsk Region	18 123 238	1 758 010	17 772 127	2 109 121
Kemerovo Region	17 577 092	472 082	17 645 488	403 686
Novosibirsk Region	108 083 468	16 171 482	109 926 112	14 328 838
Omsk Region	10 383 299	1 368 007	10 691 426	1 059 880
Tomsk Region	8 217 816	169 030	8 218 960	167 886
Far Eastern Federal District	556 456 008	67 880 464	578 260 363	46 076 109
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	30 196 364	498 400	30 312 031	382 733
Zabaykal Territory	0	0	0	0
Kamchatka Territory	6 441 389	797 203	6 448 318	790 274
Primorskiy Territory	125 884 302	26 544 439	138 209 050	14 219 691
Khabarovsk Territory	0	0	0	0
Amur Region	387 476 139	39 289 336	396 794 398	29 971 077
Magadan Region	0	0	0	0
Sakhalin Region	6 457 814	751 086	6 496 566	712 334
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	71 819 618 475	20 522 832 548	71 667 104 707	20 675 346 316

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 1.04.19

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	8 559 753 260	2 557 496 732	213 626 841	969 290 495	27 978 287	39 225 226
Belgorod Region	1 484 652	327 673	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	101 901	71 497	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	444 994	259 648	15 958	0	0	0
Kaluga Region	6 490 283	935 401	48 824	0	0	0
Kostroma Region	378 685 433	1 659 642	413 203	12 054 836	0	0
Kursk Region	2 107 634	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	2 106 287	2 113 893	493 626	0	433 767	0
Orel Region	0	0	0	0	0	0
Ryazan Region	558 269	332 796	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	13 394	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 167 773 807	2 551 796 182	212 641 835	956 925 902	27 544 520	39 225 226
North-Western Federal District	1 069 911 593	362 432 246	123 046 471	648 963 289	21 266 803	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	885 963	749 735	171 534	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	4 293 988	2 115 668	76 753	0	0	0
Kaliningrad Region	8 808 552	757 006	55 133	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	762 548	332 227	345 396	0	0	0
Pskov Region	27 997	0	0	0	0	0
St Petersburg	1 055 132 545	358 477 610	122 397 655	648 963 289	21 266 803	0
Southern Federal District	54 172 842	18 438 225	59 523	706 140	4 994 304	316 508
Republic of Adygeya	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	22 777 854	6 133 991	13 770	289 750	455 095	0
Krasnodar Territory	29 260 126	10 914 612	16 369	376 189	4 539 209	316 508
Astrakhan Region	1 970 665	1 281 843	3 792	0	0	0
Volgograd Region	40 896	2 884	20 864	0	0	0
Rostov Region	123 301	104 895	4 139	20 002	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	363 141	154 667	0	0	0	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	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	363 141	154 667	0	0	0	0
Volga Federal District	220 767 460	37 107 385	40 455 779	3 869 016	1 675 293	0
Republic of Bashkortostan	15 958 510	2 283 526	355 812	33	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	322 468	197 588	14 480	0	95 563	0
Republic of Tatarstan	133 704 172	21 224 695	37 699 141	979 473	771 678	0
Udmurt Republic	6 991 760	932 689	0	0	400 295	0

Chuvash Republic	109 839	22 440	32 786	0	10 000	0
Perm Territory	4 171 843	2 673 658	703 828	0	3 100	0
Kirov Region	11 409 570	95 160	2 942	0	-14 880	0
Nizhny Novgorod Region	13 850 198	1 841 407	71 656	0	4 977	0
Orenburg Region	11 165 420	1 613 673	38 636	35 246	24 524	0
Penza Region	439 312	439 738	4	0	0	0
Samara Region	14 643 592	1 757 977	1 521 230	2 751 264	149 328	0
Saratov Region	8 000 776	4 024 834	15 264	103 000	230 708	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	333 769 106	22 846 659	6 979 281	14 583 912	0	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	127 788 487	11 521 138	6 881 733	14 583 912	0	0
Tyumen Region	159 529 463	3 890 745	16 988	0	0	0
Chelyabinsk Region	46 451 156	7 434 776	80 560	0	0	0
Siberian Federal District	20 467 924	6 409 017	55 177	0	50 751	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	119 594	121 745	0	0	0	0
Altai Territory	295 951	148 967	7 611	0	0	0
Krasnoyarsk Territory	38 863	38 454	0	0	0	0
Irkutsk Region	33 247	502	13 402	0	18 807	0
Kemerovo Region	2 342 127	737 928	34 039	0	957	0
Novosibirsk Region	16 251 004	5 339 057	0	0	0	0
Omsk Region	1 385 889	22 364	125	0	30 987	0
Tomsk Region	1 249	0	0	0	0	0
Far Eastern Federal District	99 158 057	38 856 716	4 194 920	3 428 991	2 110 633	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	194 471	76 495	333 200	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	400 843	268 646	0	0	0	0
Primorskiy Territory	23 157 701	3 472 799	1 014 650	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	75 405 042	35 038 776	2 847 070	3 428 991	2 110 633	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	10 358 363 383	3 043 741 647	388 417 992	1 640 841 843	58 076 071	39 541 734

Table 34

**Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in
Respective Regions, as of 1.04.19**

thousand rubles

	Total	of which		
		Loans and other claims on non- financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	39 497 759 017	18 636 788 602	4 989 312 504	11 733 682 617
Belgorod Region	4 801 611	4 053 090	866	257 414
Bryansk Region	0	0	0	0
Vladimir Region	2 083 165	1 002 158	58 476	1 022 531
Voronezh Region	0	0	0	0
Ivanovo Region	8 731 890	5 616 457	234 236	2 106 563
Kaluga Region	40 712 428	21 685 214	14 705 701	4 299 998
Kostroma Region	645 521 266	126 415 882	254 189 827	221 594 129
Kursk Region	18 428 594	13 305 475	2 500 000	1 969 697
Lipetsk Region	17 128 874	5 761 526	6 750 000	3 185 915
Moscow Region	18 739 525	5 905 767	7 489 564	1 089 322
Orel Region	0	0	0	0
Ryazan Region	10 968 500	7 583 548	1 123 476	1 791 058
Smolensk Region	0	0	0	0
Tambov Region	1 644 275	1 275 140	212 813	155 144
Tver Region	640 808	526 456	60 000	54 352
Tula Region	1 506 417	850 599	530 000	125 818
Yaroslavl Region	2 725 915	2 046 505	6 952	465 483
City of Moscow	38 724 125 749	18 440 760 785	4 701 450 593	11 495 565 193
North-Western Federal District	9 384 664 335	5 085 680 165	573 738 949	2 854 133 553
Republic of Karelia	152 768	6 163	54 000	92 605
Komi Republic	2 158 222	1 747 271	41 822	269 129
Akhangel'sk Region	0	0	0	0
Vologda Region	31 139 627	5 589 032	8 655 691	10 925 743
Kaliningrad Region	7 978 053	6 210 918	29 436	1 737 696
Leningrad Region	143 239	132 439	0	10 800
Murmansk Region	613 928	339 542	110 000	164 383
Novgorod Region	2 211 344	846 632	650 113	714 422
Pskov Region	851 925	748 851	0	103 074
St Petersburg	9 339 415 229	5 070 059 317	564 197 887	2 840 115 701
Southern Federal District	403 559 388	246 522 208	32 895 012	119 305 370
Republic of Adygeya	1 055 273	915 086	525	139 662
Republic of Kalmykia	0	0	0	0
Republic of Crimea	168 307 679	117 770 173	15 328 216	33 341 227
Krasnodar Territory	126 038 894	80 490 636	16 553 905	26 138 010
Astrakhan Region	1 312 708	399 012	128 917	749 319
Volgograd Region	3 004 297	1 592 133	150 631	1 261 533
Rostov Region	102 065 579	43 817 994	729 318	57 441 335
City of Sevastopol	1 774 958	1 537 174	3 500	234 284
North-Caucasian Federal District	11 597 435	8 301 040	1 551 684	1 672 912
Republic of Dagestan	690 570	469 730	1 366	219 474
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 630 600	2 144 015	243 875	235 896
Karachai-Cherkess Republic	2 920 539	1 495 297	798 350	609 212
Republic of North Ossetia - Alania	653 775	478 025	0	175 750
Chechen Republic	0	0	0	0
Stavropol Territory	4 701 951	3 713 973	508 093	432 580

Volga Federal District	896 857 786	350 129 900	191 457 274	294 649 094
Republic of Bashkortostan	39 536 287	27 713 768	5 581 071	5 690 918
Republic of Marii El	1 600 639	632 309	546 036	51 177
Republic of Mordovia	12 998 645	8 308 612	14 366	3 889 622
Republic of Tatarstan	479 363 294	187 787 567	163 308 030	85 623 868
Udmurt Republic	29 629 692	4 650 965	341 553	23 829 537
Chuvash Republic	3 435 140	2 092 585	251 892	1 072 808
Perm Territory	18 315 257	9 041 175	109 664	8 507 522
Kirov Region	22 209 378	13 430 905	342 251	7 727 268
Nizhny Novgorod Region	52 651 081	34 125 406	6 848 212	5 930 693
Orenburg Region	25 893 568	11 784 322	758 775	12 437 584
Penza Region	4 134 597	2 761 667	90 173	929 773
Samara Region	179 359 137	25 490 105	11 955 175	136 048 967
Saratov Region	23 644 884	19 242 551	1 304 445	1 897 764
Ulyanovsk Region	4 086 187	3 067 963	5 631	1 011 593
Ural Federal District	548 406 631	156 102 199	136 222 084	192 562 217
Kurgan Region	2 117 448	1 951 273	4 186	108 838
Sverdlovsk Region	299 228 346	75 147 459	96 556 353	79 078 963
Tyumen Region	165 380 505	37 984 012	34 045 941	83 461 863
Chelyabinsk Region	81 680 332	41 019 455	5 615 604	29 912 553
Siberian Federal District	102 798 704	53 945 702	2 264 774	41 801 811
Republic of Altai	406 548	356 824	1 738	17 788
Republic of Tuva	97 386	71 018	3 476	22 892
Republic of Khakassia	6 452 574	3 045 796	909 525	2 347 641
Altai Territory	7 491 138	5 553 003	551 738	1 366 977
Krasnoyarsk Territory	1 717 493	304 836	103 476	1 248 632
Irkutsk Region	13 564 873	8 760 180	5 936	4 463 717
Kemerovo Region	7 478 578	4 026 083	179 150	3 173 151
Novosibirsk Region	52 331 173	25 089 835	254 129	23 252 194
Omsk Region	7 327 868	3 115 381	248 512	3 715 287
Tomsk Region	5 931 073	3 622 746	7 094	2 193 532
Far Eastern Federal District	339 698 992	121 041 439	14 613 023	190 918 018
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	20 492 496	12 093 345	1 059 757	6 889 520
Zabaykal Territory	0	0	0	0
Kamchatka Territory	3 946 717	2 340 393	1 238 476	341 341
Primorskiy Territory	89 690 338	53 470 889	2 978 615	25 182 581
Khabarovsk Territory	0	0	0	0
Amur Region	224 178 520	52 186 831	9 329 223	158 075 526
Magadan Region	0	0	0	0
Sakhalin Region	1 390 921	949 981	6 952	429 050
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	51 185 342 288	24 658 511 255	5 942 055 304	15 428 725 592

Table 35

**Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit
Institutions, Registered in Respective Regions, as of 1.04.19**

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	11 053 910 338	6 950 109 029	3 056 073 502	83 339 508
Belgorod Region	44 951	44 893	56	2
Bryansk Region	0	0	0	0
Vladimir Region	1 890	0	1 890	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 535	7 963	572	0
Kaluga Region	45 342	21	45 314	7
Kostroma Region	61 185 615	43 366 043	6 402 161	1 140 167
Kursk Region	412 806	121 500	291 306	0
Lipetsk Region	0	0	0	0
Moscow Region	919 999	119 043	271 886	529 070
Orel Region	0	0	0	0
Ryazan Region	7 273	0	7 272	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	133 835	116 100	0	0
City of Moscow	10 991 150 092	6 906 333 466	3 049 053 045	81 670 261
North-Western Federal District	2 585 256 118	1 799 318 119	394 771 910	17 059 826
Republic of Karelia	0	0	0	0
Komi Republic	7 519	7 519	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	6 151 955	333 077	5 795 334	1 845
Kaliningrad Region	223 306	78 448	1 221	143 637
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	23 825	0	23 825	0
Pskov Region	0	0	0	0
St Petersburg	2 578 849 513	1 798 899 075	388 951 530	16 914 344
Southern Federal District	5 502 285	2 384 698	2 710 145	407 442
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	478 472	172 964	13 490	292 018
Krasnodar Territory	1 326 331	87 714	1 236 254	2 363
Astrakhan Region	1 299 556	0	1 299 556	0
Volgograd Region	42 439	0	32 367	10 072
Rostov Region	2 320 572	2 091 994	126 608	101 970
City of Sevastopol	34 915	32 026	1 870	1 019
North-Caucasian Federal District	66 066	8 603	52 420	5 043
Republic of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	50 333	8 603	36 687	5 043
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	51 439 628	7 492 932	36 872 988	240 411
Republic of Bashkortostan	452 198	450 803	1 395	0
Republic of Marii El	1 139	0	1 139	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	46 670 582	5 020 123	34 739 856	77 306
Udmurt Republic	107	0	0	107
Chuvash Republic	27 567	0	0	27 567
Perm Territory	596 854	548 303	48 551	0
Kirov Region	1 606	0	1 011	595
Nizhny Novgorod Region	2 204 986	348 807	1 818 222	37 957
Orenburg Region	279 471	175 638	66 744	37 089
Penza Region	0	0	0	0
Samara Region	1 020 380	949 258	11 911	59 211
Saratov Region	184 223	0	184 159	64
Ulyanovsk Region	515	0	0	515
Ural Federal District	54 023 405	30 481 598	15 254 161	1 414 555
Kurgan Region	0	0	0	0
Sverdlovsk Region	39 276 639	27 604 659	3 390 824	1 408 065
Tyumen Region	12 112 336	2 550 112	9 555 734	6 490
Chelyabinsk Region	2 634 430	326 827	2 307 603	0
Siberian Federal District	8 086 795	2 740 401	5 286 568	59 826
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	889	889	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	478 686	459 267	19 415	4
Kemerovo Region	15 064	12 947	0	2 117
Novosibirsk Region	7 481 273	2 216 996	5 262 319	1 958
Omsk Region	106 046	50 299	0	55 747
Tomsk Region	4 496	3	4 493	0
Far Eastern Federal District	11 899 649	6 763 292	2 116 157	1 686 608
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	38 909	38 909	0	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	315 146	65 870	249 229	47
Primorskiy Territory	3 503 985	1 273 437	1 858 493	51 534
Khabarovsk Territory	0	0	0	0
Amur Region	8 034 459	5 385 076	1 307	1 635 005
Magadan Region	0	0	0	0
Sakhalin Region	7 150	0	7 128	22
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 770 184 284	8 799 298 672	3 513 137 851	104 213 219

Table 36

**Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions,
as of 1.04.19**

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	1 923 537 951	341 135 570	67 876 689	35 001 298	574 112 791	26 977 645
Belgorod Region	145 014	0	0	0	1 281	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	39 885	0	0	0	34 442	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	77 328	7 963	0	0	64 439	0
Kaluga Region	485 308	21	12 952 092	0	650 662	7
Kostroma Region	8 888 209	103 029	20 286 576	0	19 848 349	523 018
Kursk Region	436 064	0	0	0	12 016	0
Lipetsk Region	1 841 707	0	0	0	166 376	0
Moscow Region	104 210	0	0	0	540 598	385
Orel Region	0	0	0	0	0	0
Ryazan Region	688 920	0	0	0	61 574	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	42 053	0	0	0	21 227	0
Tver Region	72 995	0	0	0	17 087	0
Tula Region	21 990	0	0	0	1 040	0
Yaroslavl Region	111 548	0	0	0	33 585	0
City of Moscow	1 910 582 720	341 024 557	34 638 021	35 001 298	552 660 115	26 454 232
North-Western Federal District	218 820 311	30 279 565	671 801	4 745 057	126 986 962	4 629 486
Republic of Karelia	4 749	0	0	0	31 792	0
Komi Republic	187 865	0	41 822	0	2 353	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	620 834	9 009	45 000	0	581 050	1
Kaliningrad Region	100 293	5 851	23 179	1 221	117 889	19 708
Leningrad Region	16 456	0	0	0	600	0
Murmansk Region	7 060	0	0	0	32 642	0
Novgorod Region	47 931	0	0	0	6 067	0
Pskov Region	122 676	0	0	0	6 459	0
St Petersburg	217 712 447	30 264 705	561 800	4 743 836	126 208 110	4 609 777
Southern Federal District	22 437 918	287 202	673 226	1 870	3 905 740	288 027
Republic of Adygeya	64 880	0	0	0	29 666	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 820 825	172 964	2 573	0	1 413 316	272 713
Krasnodar Territory	13 715 572	87 714	669 840	0	850 036	2 363
Astrakhan Region	41 986	0	813	0	41 482	0
Volgograd Region	428 765	0	0	0	18 146	363
Rostov Region	2 770 044	0	0	0	1 544 483	11 569
City of Sevastopol	595 846	26 524	0	1 870	8 611	1 019
North-Caucasian Federal District	526 817	0	507 000	15 733	187 753	3 878
Republik of Daghestan	24 714	0	0	0	50 600	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	183 825	0	0	0	19 437	0
Karachai-Cherkess Republic	93 581	0	0	0	47 946	3 878

Republic of North Ossetia - Alania	13 913	0	0	0	22 247	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	210 784	0	507 000	15 733	47 523	0
Volga Federal District	60 879 071	600 507	14 033 046	254	18 183 244	93 471
Republic of Bashkortostan	25 541 429	34 198	5 524 788	0	549 001	0
Republic of Marii El	148 617	0	130 150	0	911	0
Republic of Mordovia	313 004	0	0	0	47 717	0
Republic of Tatarstan	20 984 844	3	5 053 074	254	5 536 461	50 243
Udmurt Republic	298 709	0	53	0	1 116 733	0
Chuvash Republic	34 437	0	0	0	38 954	0
Perm Territory	699 508	499 752	0	0	384 996	0
Kirov Region	1 298 554	0	0	0	553 792	138
Nizhny Novgorod Region	2 674 427	0	0	0	362 660	33 061
Orenburg Region	1 102 020	66 554	24 981	0	302 627	0
Penza Region	119 326	0	0	0	64 942	0
Samara Region	3 674 690	0	3 300 000	0	8 743 904	9 965
Saratov Region	3 822 406	0	0	0	392 355	64
Ulyanovsk Region	167 100	0	0	0	88 191	0
Ural Federal District	10 555 860	384 151	3 980 642	1 458	12 758 964	6 702
Kurgan Region	174 848	0	0	0	7 276	0
Sverdlovsk Region	3 997 741	546	3 755 884	0	10 580 809	1 438
Tyumen Region	1 945 734	383 491	15	0	1 585 105	5 264
Chelyabinsk Region	4 437 537	114	224 743	1 458	585 774	0
Siberian Federal District	2 636 096	21	16 197	3 302	1 696 499	1 962
Republic of Altai	74 653	0	0	0	698	0
Republic of Tuva	12 863	0	0	341	8 389	0
Republic of Khakassia	109 339	0	0	0	75 912	0
Altai Territory	275 662	0	0	0	29 778	0
Krasnoyarsk Territory	26 728	0	0	0	63 675	0
Irkutsk Region	127 374	0	0	0	295 365	4
Kemerovo Region	236 401	0	10 000	0	102 769	0
Novosibirsk Region	1 629 064	18	841	1 639	923 896	1 958
Omsk Region	99 594	0	0	0	144 763	0
Tomsk Region	44 418	3	5 356	1 322	51 254	0
Far Eastern Federal District	18 919 440	174 150	6 210 949	0	27 027 624	1 238 062
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	804 935	38 909	9 757	0	204 307	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	71 045	0	0	0	73 776	47
Primorskiy Territory	6 458 950	155	26 135	0	841 326	17 241
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	11 511 155	135 086	6 175 057	0	25 879 724	1 220 752
Magadan Region	0	0	0	0	0	0
Sakhalin Region	73 355	0	0	0	28 491	22
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	2 258 313 464	372 861 166	93 969 550	39 768 972	764 859 577	33 239 233

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.04.19

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	33 604 867 673	2 217 006	84 186	5 666 486 390	9 892 362 056	17 692 240 442
Belgorod Region	6 021 461	0	0	1 237 606	107 930	4 649 110
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 873 605	0	215	458 604	139 200	1 182 402
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 133 221	0	0	1 502 201	574 620	9 966 101
Kaluga Region	42 979 166	0	0	2 067 723	20 347 299	20 543 521
Kostroma Region	615 254 596	0	0	89 726 678	163 825 341	359 587 842
Kursk Region	16 708 664	0	0	3 605 985	714 322	12 356 893
Lipetsk Region	13 268 662	0	0	929 344	341 486	11 985 973
Moscow Region	19 150 987	0	0	3 476 518	1 247 870	14 085 123
Orel Region	0	0	0	0	0	0
Ryazan Region	14 045 066	0	0	3 190 986	156 850	10 573 839
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 897 950	0	0	465 618	22 100	1 389 774
Tver Region	1 038 759	0	0	728 738	14 000	285 224
Tula Region	1 156 651	0	0	263 815	10 420	881 852
Yaroslavl Region	2 765 829	0	0	1 203 882	217 390	1 281 702
City of Moscow	32 856 573 056	2 217 006	83 971	5 557 628 692	9 704 643 228	17 243 471 086
North-Western Federal District	7 786 380 805	22 275	189	1 364 688 189	3 392 980 178	2 945 074 936
Republic of Karelia	194 485	0	0	120 853	54 000	9 443
Komi Republic	4 506 550	0	0	1 168 113	926 858	2 368 654
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	54 308 814	0	0	17 713 643	18 435 702	18 065 452
Kaliningrad Region	24 387 216	0	0	3 560 171	15 093 685	5 640 715
Leningrad Region	30 549	0	0	30 449	100	0
Murmansk Region	953 327	0	0	589 184	2 800	355 468
Novgorod Region	4 699 272	0	189	1 462 569	229 096	2 972 795
Pskov Region	1 893 247	0	0	473 381	460 000	958 618
St Petersburg	7 695 407 345	22 275	0	1 339 569 826	3 357 777 937	2 914 703 791
Southern Federal District	416 134 387	73 130	180	77 364 153	71 855 465	263 544 747
Republic of Adygeya	1 191 856	0	0	139 498	67 474	984 707
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	162 335 675	8 522	0	47 330 527	28 776 656	85 250 308
Krasnodar Territory	149 969 525	3 500	180	13 558 856	37 427 810	98 421 925
Astrakhan Region	5 417 962	0	0	2 048 097	806 193	938 896
Volgograd Region	689 934	0	0	143 417	9 510	536 897
Rostov Region	93 287 348	61 108	0	13 243 822	4 442 882	75 409 789
City of Sevastopol	3 242 087	0	0	899 936	324 940	2 002 225
North-Caucasian Federal District	9 992 228	0	0	3 380 927	1 628 572	4 852 814
Republik of Daghestan	680 706	0	0	455 882	0	213 218
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 152 903	0	0	374 160	413	1 765 724
Karachai-Cherkess Republic	1 637 901	0	0	356 692	851 804	429 189
Republic of North Ossetia - Alania	324 102	0	0	104 742	45 000	174 360
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 196 616	0	0	2 089 451	731 355	2 270 323
Volga Federal District	915 569 648	2 097 015	0	116 665 833	371 536 812	422 893 815
Republic of Bashkortostan	17 965 766	0	0	708 430	7 211 240	10 038 760
Republic of Marii El	1 743 244	0	0	333 675	5 179	1 381 940

Republic of Mordovia	19 758 170	0	0	1 911 074	506 485	17 274 463
Republic of Tatarstan	591 885 957	2 064 949	0	78 914 894	328 359 153	181 131 782
Udmurt Republic	35 101 051	6 850	0	3 141 539	1 283 425	30 600 440
Chuvash Republic	3 837 591	0	0	780 278	524 373	2 523 195
Perm Territory	20 097 199	0	0	2 425 195	2 554 818	15 035 369
Kirov Region	29 382 560	1 196	0	4 906 777	1 959 870	22 387 229
Nizhny Novgorod Region	62 620 494	13 155	0	9 276 882	6 059 014	46 982 027
Orenburg Region	29 373 768	10 865	0	2 794 728	3 706 481	22 856 037
Penza Region	4 580 509	0	0	1 026 255	575 079	2 970 963
Samara Region	57 897 156	0	0	7 459 004	9 582 606	40 710 228
Saratov Region	37 020 495	0	0	2 549 051	8 907 305	25 539 839
Ulyanovsk Region	4 305 688	0	0	438 051	301 784	3 461 543
Ural Federal District	792 303 155	65 639	0	74 696 838	262 740 586	450 886 363
Kurgan Region	2 052 702	0	0	625 813	105 439	1 312 664
Sverdlovsk Region	354 588 792	15 703	0	47 670 900	47 845 550	257 626 019
Tyumen Region	328 103 982	46 358	0	10 817 835	204 636 475	111 551 977
Chelyabinsk Region	107 557 679	3 578	0	15 582 290	10 153 122	80 395 703
Siberian Federal District	123 217 380	33 485	0	22 033 443	15 111 905	83 889 898
Republic of Altai	790 337	0	0	340 320	136 400	305 094
Republic of Tuva	164 242	0	0	69 241	42 000	53 001
Republic of Khakassia	7 274 963	0	0	1 484 547	851 050	4 878 682
Altai Territory	7 445 393	0	0	1 987 633	667 338	4 785 035
Krasnoyarsk Territory	5 357 007	0	0	1 677 146	45 236	3 511 565
Irkutsk Region	10 308 291	0	0	2 026 931	1 152 543	7 081 197
Kemerovo Region	12 574 977	0	0	1 157 407	2 357 898	9 029 242
Novosibirsk Region	65 157 131	33 485	0	11 374 369	8 826 711	43 062 144
Omsk Region	7 662 430	0	0	917 078	987 777	5 750 155
Tomsk Region	6 482 609	0	0	998 771	44 952	5 433 783
Far Eastern Federal District	364 758 295	21 021	15 770	36 992 197	35 710 419	290 795 617
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	21 732 386	14 979	0	4 065 765	1 781 996	15 793 935
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	4 002 340	0	0	1 110 537	75 002	2 797 514
Primorskiy Territory	101 276 377	3 312	0	19 913 854	10 610 543	70 230 170
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	233 680 130	0	15 770	10 169 981	22 796 713	200 195 570
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 067 062	2 730	0	1 732 060	446 165	1 778 428
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	44 013 223 571	4 529 571	100 325	7 362 307 970	14 043 925 993	22 154 178 632

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.04.19**

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	12 677 100 623	1 942 053	1 839 387	2 089 794 951	5 745 373 507	4 509 240 862
Belgorod Region	800 935	0	0	82 720	0	718 215
Bryansk Region	0	0	0	0	0	0
Vladimir Region	57 591	0	0	12 757	0	44 834
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	430 120	0	0	51 000	0	379 115
Kaluga Region	832 322	0	0	28 158	0	804 162
Kostroma Region	80 308 478	0	0	31 168 943	16 900 293	26 072 947
Kursk Region	857 381	0	0	330 169	0	526 956
Lipetsk Region	217 083	0	0	9 711	0	207 372
Moscow Region	1 462 591	0	0	166 867	0	1 295 724
Orel Region	0	0	0	0	0	0
Ryazan Region	907 855	0	0	164 161	3 237	740 158
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 985	0	0	4 208	0	18 762
Tver Region	323 373	0	0	145 604	150 085	27 671
Tula Region	21 147	0	0	3 218	0	17 929
Yaroslavl Region	191 688	0	0	33 954	0	157 461
City of Moscow	12 590 667 074	1 942 053	1 839 387	2 057 593 481	5 728 319 892	4 478 229 556
North-Western Federal District	3 641 594 959	14 891 506	0	648 294 353	1 462 006 174	1 437 969 996
Republic of Karelia	53 453	0	0	53 081	0	356
Komi Republic	489 867	0	0	18 984	0	470 883
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	7 822 034	0	0	4 604 368	1 104 535	2 109 492
Kaliningrad Region	12 562 691	0	0	8 322 744	2 394 958	1 673 999
Leningrad Region	0	0	0	0	0	0
Murmansk Region	356 015	0	0	355 244	0	770
Novgorod Region	136 669	0	0	21 360	1 618	113 660
Pskov Region	16 043	0	0	15 603	0	440
St Petersburg	3 620 158 187	14 891 506	0	634 902 969	1 458 505 063	1 433 600 396
Southern Federal District	30 121 161	2 441	0	13 173 029	3 411 656	12 724 443
Republic of Adygeya	66	0	0	66	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 620 770	2 441	0	76 721	0	3 957 140
Krasnodar Territory	7 150 705	0	0	723 070	752 710	5 539 861
Astrakhan Region	10 432 798	0	0	10 299 890	0	127 955
Volgograd Region	47 821	0	0	3 815	0	44 006
Rostov Region	7 212 528	0	0	1 993 599	2 608 964	2 524 858
City of Sevastopol	656 473	0	0	75 868	49 982	530 623
North-Caucasian Federal District	333 410	0	0	141 898	0	181 864
Republik of Daghestan	11 771	0	0	4 451	0	7 163
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100 105	0	0	95 750	0	4 355
Karachai-Cherkess Republic	9 676	0	0	3 596	0	6 080
Republic of North Ossetia - Alania	49 985	0	0	0	0	49 985
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	161 873	0	0	38 101	0	114 281
Volga Federal District	121 200 778	6	0	18 688 198	66 335 869	35 491 176
Republic of Bashkortostan	658 526	0	0	17 321	0	638 621
Republic of Marii El	12 421	0	0	395	0	6 915
Republic of Mordovia	181 899	0	0	46 088	0	134 151

Republic of Tatarstan	103 555 727	6	0	15 239 026	64 343 669	23 543 444
Udmurt Republic	1 057 385	0	0	177 202	398	879 782
Chuvash Republic	175 133	0	0	19 842	19 420	135 858
Perm Territory	1 822 048	0	0	241 775	32 823	1 546 505
Kirov Region	815 826	0	0	229 613	0	586 049
Nizhny Novgograd Region	4 387 724	0	0	633 045	947 493	2 742 357
Orenburg Region	1 711 866	0	0	28 963	274 916	1 407 550
Penza Region	87 233	0	0	10 582	66 269	10 353
Samara Region	5 220 009	0	0	1 700 394	611 206	2 852 223
Saratov Region	1 397 354	0	0	293 440	39 675	994 393
Ulyanovsk Region	117 627	0	0	50 512	0	12 975
Ural Federal District	68 784 028	66 501	0	20 166 497	9 285 522	37 408 526
Kurgan Region	39 331	0	0	725	0	38 600
Sverdlovsk Region	36 210 553	0	0	3 874 915	8 170 412	23 646 514
Tyumen Region	23 122 714	66 501	0	13 896 311	225 189	7 890 243
Chelyabinsk Region	9 411 430	0	0	2 394 546	889 921	5 833 169
Siberian Federal District	9 180 970	0	0	3 206 559	908 473	4 042 453
Republic of Altai	54 318	0	0	53 216	0	1 102
Republic of Tuva	422	0	0	0	0	422
Republic of Khakassia	60 915	0	0	1	0	56 046
Altai Territory	132 632	0	0	22 024	0	110 608
Krasnoyarsk Territory	336 997	0	0	10 898	0	325 980
Irkutsk Region	1 980 546	0	0	224 732	0	1 327 693
Kemerovo Region	403 207	0	0	183 197	0	220 010
Novosibirsk Region	5 002 417	0	0	2 385 615	334 263	1 692 296
Omsk Region	1 041 929	0	0	259 002	566 382	216 545
Tomsk Region	167 587	0	0	67 874	7 828	91 751
Far Eastern Federal District	43 978 708	0	0	7 828 021	13 774 221	21 679 201
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	358 113	0	0	16 401	0	309 574
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	788 849	0	0	269 785	0	519 064
Primorskiy Territory	13 668 250	0	0	5 864 010	1 070 791	6 540 797
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	28 453 210	0	0	1 162 191	12 703 430	14 115 114
Magadan Region	0	0	0	0	0	0
Sakhalin Region	710 286	0	0	515 634	0	194 652
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 592 294 637	16 902 507	1 839 387	2 801 293 506	7 301 095 422	6 058 738 521

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.04.19

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 470 391 879	4 506 462 388	1 963 929 491
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	303 973 525	216 550 560	87 422 965
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	7 272	0	7 272
Yaroslavl Region	0	0	0
City of Moscow	6 163 594 082	4 287 094 828	1 876 499 254
North-Western Federal District	1 696 660 294	1 225 974 109	470 686 185
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk 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	1 696 660 294	1 225 974 109	470 686 185
Southern Federal District	18 212 096	18 212 096	0
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	15 867 435	15 867 435	0
Krasnodar Territory	138 661	138 661	0
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	2 200 000	2 200 000	0
City of Sevastopol	6 000	6 000	0
North-Caucasian Federal District	0	0	0
Republic of Dagestan	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	158 187 621	157 466 858	720 763
Republic of Bashkortostan	13 104 265	12 803 313	300 952
Republic of Marii El	0	0	0

Republic of Mordovia	0	0	0
Republic of Tatarstan	46 647 778	46 227 967	419 811
Udmurt Republic	5 600 000	5 600 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	657 927	657 927	0
Kirov Region	380 189	380 189	0
Nizhny Novgorod Region	2 060 504	2 060 504	0
Orenburg Region	100 000	100 000	0
Penza Region	0	0	0
Samara Region	89 586 958	89 586 958	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
Ural Federal District	147 905 273	125 068 256	22 837 017
Kurgan Region	0	0	0
Sverdlovsk Region	146 704 681	123 867 664	22 837 017
Tyumen Region	1 036 496	1 036 496	0
Chelyabinsk Region	164 096	164 096	0
Siberian Federal District	2 112 823	2 067 628	45 195
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	15 189	15 189	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 097 634	2 052 439	45 195
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	8 510 543	7 400 714	1 109 829
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	620 446	620 446	0
Khabarovsk Territory	0	0	0
Amur Region	7 890 097	6 780 268	1 109 829
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 501 980 529	6 042 652 049	2 459 328 480

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	1.03.19	1.04.19
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	9,6
Risk-weighted assets ¹ (Basel III) to total assets ratio	44,1	39,2	35,0	36,2	36,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	9,4	10,0	10,1	10,1	10,4
Loan loss provisions made as percent of total loans ²	8,5	9,3	9,1	9,1	9,2
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,6	3,2	-	-	-
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	200,0	196,9
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	58,6	58,8
United Kingdom	7,5	5,5	5,2	9,3	9,8
USA	3,2	1,7	2,7	2,3	2,2
Germany	0,3	0,2	3,0	3,3	2,6
Austria	1,1	0,7	1,8	3,3	1,7
France	1,4	1,2	1,5	1,9	2,0
Italy	2,0	2,2	2,0	3,2	4,2
Cyprus	5,3	5,9	5,5	3,1	3,2
Netherlands	0,5	0,7	0,8	1,5	1,5
Other	9,9	9,0	13,7	13,4	14,2
Liquidity					
Ratio of high liquid assets to total assets	10,5	11,0	10,6	10,9	11,4
Ratio of liquid assets to total assets	21,8	23,2	21,1	22,0	21,8
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	128,7	123,5	130,9
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	166,4	168,7	168,6
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	57,0	56,3
Ratio of clients' funds to total loans ⁴	107,5	111,1	108,8	111,5	111,4
Market risk to total own funds (capital) ⁵	43,7	42,6	37,8	37,3	36,7
of which					
Interest rate risk	36,8	31,9	24,5	23,1	24,1
Equity position risk	3,0	3,6	3,5	4,0	3,8
Foreign exchange risk	3,2	4,6	3,8	5,7	5,3
Commodity risk	0,9	2,5	6,1	4,6	3,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	12,7	12,6	12,4
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	1344,8	444,9	586,7
as percent of the banking sector assets ⁶	1,2	1,0	1,5	0,5	0,6
as percent of the banking sector own funds (capital) ⁶	10,3	8,3	13,8	4,4	5,8
Return on assets ⁷	1,2	1,0	1,5	1,8	1,8
Return on equity ⁷	10,3	8,3	13,8	16,3	15,9

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
1.04.19	473	10 168,9	34	4,2	155	76,2	183	549,6	41	659,2	16	577,2	7	494,5	5	747,8	6	7 811,0	26	-750,7
Reference data: own funds (capital) adequacy ratio as of 1.04.19, %	12,2		47,9		26,2		22,5		18,6		15,9		15,4		14,6		13,8		17,5	

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

² 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		1.03.19		1.04.19	
Basel III capital¹ structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	9 387,1	100,0	9 397,3	100,0	10 269,3	100,0	10 113,5	100,0	10 168,9	100,0
of which:										
1. Tier 1 capital	6 586,7	70,2	6 622,7	70,5	7 499,7	73,0	7 321,8	72,4	8 020,1	78,9
of which:										
1.1. Common Equity Tier 1	6 408,2	68,3	6 417,9	68,3	7 012,3	68,3	6 746,5	66,7	7 445,8	73,2
1.2. Additional Tier 1	178,5	1,9	204,9	2,2	487,4	4,8	575,3	5,7	574,3	5,7
2. Tier 2 Capital	2 800,4	29,8	2 774,6	29,5	2 769,6	27,0	2 791,7	27,6	2 148,8	21,1
Basel III capital adequacy ratios²	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	1	12,2	0
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,3	3	8,2	3	9,0	1
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	8,9	3	8,8	3	9,6	2

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		1.03.19		1.04.19	
	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	13 256,1	131,1	13 221,8	130,0
1.1. Authorized capital	2 458,3	26,2	2 669,9	28,4	2 696,3	26,3	2 645,8	26,2	2 648,6	26,0
1.2. Issue income	1 479,7	15,8	1 764,6	18,8	1 768,6	17,2	1 760,5	17,4	1 760,5	17,3
1.3. Credit institutions' profit and funds	4 721,7	50,3	5 506,8	58,6	6 307,4	61,4	6 354,5	62,8	6 326,2	62,2
1.4. Subordinated loans	2 632,9	28,0	2 305,2	24,5	2 334,6	22,7	2 246,1	22,2	2 225,4	21,9
1.5. Increase in value of property due to revaluation	213,9	2,3	177,7	1,9	164,1	1,6	146,3	1,4	158,2	1,6
1.6. Other factors of increase	0,0	0,0	0,0	0,0	97,8	1,0	102,9	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	3 142,6	31,1	3 052,9	30,0
2.1. Losses	679,3	7,2	1 488,8	15,8	1 970,6	19,2	1 948,5	19,3	1 907,4	18,8
2.2. Intangible assets	269,0	2,9	296,9	3,2	350,1	3,4	344,1	3,4	347,1	3,4
2.3. Treasury stocks (shares)	7,0	0,1	16,9	0,2	22,2	0,2	75,5	0,7	79,7	0,8
2.4. Sources of own funds (capital), created using improper assets	9,4	0,1	9,1	0,1	0,0	0,0	-	-	-	-
2.5. Subordinated loans granted to credit institutions	248,2	2,6	277,1	2,9	233,4	2,3	225,9	2,2	227,1	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	359,1	3,6	308,2	3,0
2.7. Other factors	212,0	2,3	250,0	2,7	180,9	1,8	189,6	1,9	183,4	1,8
Own funds (capital), total	9 387,1	100,0	9 397,3	100,0	10 269,3	100,0	10 113,5	100,0	10 168,9	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	1.03.19	1.04.19
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 364,4	1 246,9	1 101,5	1 139,4	1 055,5
3 rd group of assets	43,4	35,7	62,7	150,6	158,0
4 th group of assets	33 559,6	31 900,9	31 745,3	31 933,6	32 635,4
5 th group of assets	332,4	198,3	42,6	43,1	44,2
The value of credit risk on balance sheet assets	35 299,7	33 381,9	32 952,1	33 266,7	33 893,1

Reference data:

	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1 st group of assets without risk weighting	8 586,9	10 337,8	11 012,3	11 033,1	11 123,2

¹ Assets recognized in balance sheet are taken into account

Table 45

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

		1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	10 269,3	10 113,5	10 168,9
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	84 510,1	82 803,8	83 270,7
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	32 952,1	33 266,7	33 893,1
	- 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	17 290,4	17 303,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	286,1	298,3	320,9
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 897,7	3 280,8	3 312,7
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	478,7	385,0	402,8
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 137,4	8 122,9	8 290,8
	- market risk	4 012,4	3 916,1	3 737,8	3 629,1	3 554,1
	- credit claims of clearing participants (code 8847)	75,4	137,8	150,4	140,6	151,5
	- higher-risk coefficient transactions	15 127,5	17 234,5	8 465,5	8 434,3	7 838,9
	- 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	2 318,3	2 475,7
	- 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 international approaches to increase the stability of the banking sector	1 667,5	5 139,8	5 021,4	4 415,8	4 520,3
	- 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	453,3	416,0
	- other	389,5	589,3	794,0	768,4	790,3
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 August 2015 "On the order of credit risk calculation based on internal ratings"

³ The amount of credit risk included 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 presented in the table as a single line. The mentioned 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		1.03.19		1.04.19	
	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	3,0	14	2,9
From 8% to 10%	13	1,1	9	1,5	6	0,9	6	0,4	7	0,7
From 10% to 12%	44	19,1	36	21,5	26	25,8	24	20,4	28	20,5
From 12% to 14%	70	50,3	64	18,1	45	13,0	39	16,9	42	18,3
14% and more	458	25,1	420	52,1	380	52,5	379	54,9	369	53,0
Banking sector, total	623	100,0	561	100,0	484	100,0	478	100,0	473	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		1.03.19		1.04.19	
		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	27 394,1	43,7	27 233,5	43,5
	Substandard	20 805,9	38,1	21 183,9	37,6	24 685,4	39,2	24 654,2	39,3	24 833,0	39,7
	Doubtful	4 641,0	8,5	4 230,6	7,5	4 182,7	6,6	4 292,3	6,8	4 047,6	6,5
	Problem	1 623,3	3,0	1 725,7	3,1	1 846,8	2,9	1 863,1	3,0	2 026,2	3,2
	Loss	3 536,3	6,5	3 908,2	6,9	4 522,8	7,2	4 487,9	7,2	4 463,9	7,1
Loan loss provision (LLP) made		4 619,7	8,5	5 223,2	9,3	5 712,6	9,1	5 720,5	9,1	5 744,3	9,2
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	23 867,6	54,7	25 125,2	57,2	27 451,4	57,7	27 142,7	57,7	26 980,9	57,8
	Substandard	11 529,8	26,4	10 406,8	23,7	11 594,2	24,4	11 389,7	24,2	11 253,8	24,1
	Doubtful	4 186,7	9,6	3 714,2	8,5	3 072,8	6,5	3 043,9	6,5	2 814,0	6,0
	Problem	1 538,5	3,5	1 650,6	3,8	1 768,0	3,7	1 767,9	3,8	1 935,0	4,1
	Loss	2 526,1	5,8	3 003,0	6,8	3 718,8	7,8	3 690,4	7,8	3 664,5	7,9
Loan loss provision (LLP)	Estimated LLP	4 765,6	10,9	5 288,9	12,0	5 824,3	12,2	5 817,8	12,4	5 808,0	12,5
	Estimated LLP adjusted for collateral	3 705,5	8,5	4 459,4	10,2	5 039,4	10,6	5 049,2	10,7	5 069,3	10,9
	LLP made	3 489,4	8,0	4 144,3	9,4	4 662,9	9,8	4 667,9	9,9	4 688,6	10,1
	LLP made as percent of estimated LLP		73,2		78,4		80,1		80,2		80,7
	LLP made as percent of estimated LLP adjusted for collateral		94,2		92,9		92,5		92,4		92,5

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.17		1.01.18		1.01.19		1.03.19		1.04.19	
	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	15 656,9	100,0	15 956,1	100,0
1.1. Loans to legal entities (except credit institutions)	486,3	4,4	529,1	4,3	658,3	4,3	659,9	4,2	690,6	4,3
1.2. Loans to individuals	10 494,1	95,6	11 902,4	95,7	14 654,2	95,7	14 997,1	95,8	15 265,5	95,7
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		20,1		22,1		24,3		25,0		25,5
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		6,7		6,6
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	100,0	122,4	100,0	137,9	100,0	122,9	100,0	126,5	100,0
4.1. Portfolios of homogeneous claims on legal entities	53,4	50,6	63,2	51,6	76,8	55,7	77,2	62,8	76,4	60,4
4.2. Portfolios of homogeneous claims on individuals	52,1	49,4	59,2	48,4	61,1	44,3	45,7	37,2	50,1	39,6
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		47,4		49,6		41,6		50,0		50,0

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.04.19¹

	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	690 631,1	100,0	33 382,8	100,0	4,8
of which by quality categories					
1.1. Quality Category I	278,7	0,0	0,0	0,0	0,0
1.2. Quality Category II	656 734,6	95,1	6 917,7	20,7	1,1
1.3. Quality Category III	4 475,7	0,6	352,5	1,1	7,9
1.4. Quality Category IV	3 241,9	0,5	918,5	2,8	28,3
1.5. Quality Category V	25 900,3	3,8	25 194,2	75,5	97,3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,5	100,0	0,0	100,0	10,5
of which by quality categories					
2.1. Quality Category I	0,4	89,3	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,2	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	10,5	0,0	100,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	690 631,6		33 382,8		4,8
4. Homogeneous claims grouped into portfolios - total	76 415,6	100,0	31 270,5	100,0	40,9
of which by quality categories					
4.1. Quality Category I	38 183,5	50,0	0,0	0,0	0,0
4.2. Quality Category II	4 374,6	5,7	60,5	0,2	1,4
4.3. Quality Category III	2 633,7	3,4	362,3	1,2	13,8
4.4. Quality Category IV	515,1	0,7	227,1	0,7	44,1
4.5. Quality Category V	30 708,8	40,2	30 620,6	97,9	99,7
5. Claims for interest payments - total	9 529,0	100,0	5 271,9	100,0	55,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	5 256,3	55,2	5 180,8	98,3	98,6

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 1.04.19¹

	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	15 265 476,2	100,0	1 022 321,3	100,0	6,7
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 575 479,2	10,3	47 240,4	4,6	3,0
1.1.2. residential real estate (mortgage) loans, total	5 165 550,4	33,8	70 720,5	6,9	1,4
1.1.3. car loans, total	805 241,3	5,3	54 115,8	5,3	6,7
1.1.4. other consumer loans, total	7 702 246,0	50,5	849 834,9	83,1	11,0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	318 867,0	2,1	6 988,0	0,7	2,2
1.2.2. a portfolio of loans without overdue payments	13 817 701,9	90,5	236 910,8	23,2	1,7
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	221 101,1	1,4	16 880,0	1,7	7,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	108 719,9	0,7	30 239,3	3,0	27,8
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	78 092,6	0,5	46 497,7	4,5	59,5
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	115 322,4	0,8	96 720,1	9,5	83,9
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	588 712,1	3,9	587 675,6	57,5	99,8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	252 350	1,7	0,0	0,0	0,0
1.3.2. Quality category II	12 922 442,3	84,7	183 667,9	18,0	1,4
1.3.3. Quality category III	1 229 128,4	8,1	66 889,2	6,5	5,4
1.3.4. Quality category IV	88 034,8	0,6	33 765,9	3,3	38,4
1.3.5. Quality category V	773 520,2	5,1	737 998,2	72,2	95,4
2. Claims grouped into portfolios of homogeneous claims - total	50 111,1	100,0	31 965,8	100,0	63,8
of which by quality categories					
2.1. Quality category I	10 986,0	21,9	0,0	0,0	0,0
2.2. Quality category II	5 533,0	11,0	113,2	0,4	2,0
2.3. Quality category III	1 447,9	2,9	128,4	0,4	8,9
2.4. Quality category IV	336,4	0,7	152,8	0,5	45,4
2.5. Quality category V	31 807,7	63,5	31 571,4	98,8	99,3
3. Claims for interest payments - total	378 089,9	100,0	254 557,2	100,0	67,3
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	258 303,8	68,3	250 374,7	98,4	96,9

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №590-P).

Table 51

Loan Loss Provisions by Credit Risk Categories¹

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	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Substandard	6,1	7,1	5,4	5,2	5,1	1,9	2,8	2,2	2,1	2,1
Doubtful	20,2	17,2	11,9	12,3	10,8	16,9	19,2	18,1	18,8	18,1
Problem	18,7	17,8	17,8	18,0	20,0	42,3	44,7	47,0	47,5	48,6
Loss	54,8	57,8	64,8	64,5	64,0	75,7	79,8	81,3	81,6	81,9

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	1.03.19	1.04.19
Overdue claims on loans, deposits and other claims, billion rubles	2891,5	2993,5	3050,5	3691,9	3663,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2136,4	2451,1	2619,8
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,2	5,2	4,7	5,7	5,6
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2723,2	3230,6	3217,5
- as percent of total loans, deposits and other claims in rubles	6,6	6,0	5,4	6,4	6,3
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	327,3	461,4	446,2
- as percent of total loans, deposits and other claims in foreign currency	1,8	2,2	2,3	3,3	3,2
- dollar equivalent, billion \$	4,8	5,2	4,7	7,0	6,9
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2093,3	2641,0	2631,2
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,3	6,4	6,3	7,9	7,9
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	760,4	809,7	798,1
Share of overdue claims in total volume of loans and other claims on individuals, percent	7,9	7,0	5,1	5,3	5,1

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
No overdue claims	55	55	49	24	21	3,9	4,5	5,3	0,5	0,4
Less than 5%	272	235	205	212	214	68,0	70,6	71,5	76,8	76,6
From 5 to 10%	131	100	91	89	88	18,8	7,6	11,1	6,5	6,7
From 10 to 15%	46	50	41	38	42	2,0	10,0	3,6	5,5	6,0
From 15 to 20%	24	30	18	27	21	1,4	0,9	2,8	5,3	5,1
From 20 to 60%	48	52	41	44	43	4,6	5,3	5,4	4,4	4,6
From 60 to 90%	6	4	6	8	9	1,1	1,0	0,3	0,8	0,3
90% and more	6	4	3	8	8	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	35	31	30	16	21	0,2	0,2	0,2	0,2	0,2

Table 54**Credit Risks of the Banking Sector**

Indicators	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	21 024,0	20 229,3	20 017,6
Share of large credit risks in the banking sector assets, %	25,7	24,9	22,3	22,0	21,7

Structure of Large Loans¹ 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 proprietary 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		1.03.19		1.04.19	
	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	37,3	100,0	36,7	100,0
Of which										
- interest rate risk (IRR)	36,8	84,0	31,9	75,0	24,5	64,6	23,1	61,8	24,1	65,6
- equity position risk (EPR)	3,0	6,7	3,6	8,4	3,5	9,2	4,0	10,7	3,8	10,3
- foreign exchange risk (FER)	3,2	7,2	4,6	10,7	3,8	10,1	5,7	15,2	5,3	14,5
- commodity risk (CR)	0,9	2,0	2,5	5,9	6,1	16,0	4,6	12,4	3,5	9,6
Reference data:										
Number of credit institutions ¹	452		401		323		316		310	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,1		98,4		93,8		93,7		92,9	

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	1.03.19	1.04.19
Share of assets in foreign currency in total assets, %	27,8	22,3	22,4	22,5	22,2
of which:					
- 20 largest-asset credit institutions	29,9	24,0	23,7	23,7	23,5
Share of liabilities in foreign currency in total liabilities, %	26,5	21,8	22,1	22,6	22,4
of which:					
- 20 largest-asset credit institutions	28,9	23,8	24,0	24,5	24,2
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,2	0,5	0,3	-0,1	-0,2
of which:					
- 20 largest-asset credit institutions	1,0	0,2	-0,3	-0,8	-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	1.03.19	1.04.19
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	21 112,3	20 673,2	20 523,2
Liabilities, bln rubles	21 241,0	18 579,1	20 824,2	20 780,2	20 675,5
Net balance sheet position, bln rubles	993,1	420,6	288,1	-107,0	-152,4
Net balance sheet position to own funds (capital), % ¹	10,6	4,5	2,8	-1,1	-1,5
Off-balance sheet positions ²					
Claims, bln rubles	14 493,2	18 298,9	23 146,3	24 837,3	25 575,2
Liabilities, bln rubles	14 491,9	17 232,1	21 511,2	22 592,8	23 259,0
Net balance sheet position, bln rubles	1,3	1 066,8	1 635,1	2 244,5	2 316,2
Net balance sheet position to own funds (capital), % ¹	0,0	11,4	15,9	22,2	22,8

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

	2017 г.				2018 г.				2019 г.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	5	6	4	5	2	4	2	1	0
Of which:									
- 20 largest-asset credit institutions	0	0	1	2	0	1	2	1	0
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	0,2	0,6	2,9	3,2	0,0	2,3	3,1	1,8	0,0
- On 20 largest-asset credit institutions	0,0	0,0	3,4	3,9	0,0	2,1	3,8	2,2	0,0

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 (OFPX)				
				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
1.04.19	107	-102,9	86,8	26,7	-42,8	-16,1	1 952,7	-0,8
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
1.01.18	377	-616,2	863,7	344,9	-97,3	247,5	8 388,2	3,0
1.02.18	395	-578,6	791,1	304,3	-91,8	212,5	8 431,7	2,5
1.03.18	361	-263,3	453,0	215,7	-26,0	189,7	6 841,0	2,8
1.04.18	370	-246,4	422,2	216,1	-40,3	175,9	6 764,4	2,6
1.05.18	339	-157,0	394,7	259,1	-21,3	237,7	6 183,0	3,8
1.06.18	349	-158,2	373,0	262,1	-47,4	214,8	6 432,2	3,3
1.07.18	350	45,2	170,8	234,8	-18,8	216,0	2 562,4	8,4
1.08.18	347	167,6	70,4	250,6	-12,6	238,0	2 676,1	8,9
1.09.18	352	162,2	79,8	251,4	-9,4	242,0	2 925,9	8,3
1.10.18	343	150,9	109,5	326,1	-65,7	260,4	4 579,2	5,7
1.11.18	336	-403,0	677,8	338,0	-63,3	274,8	4 209,1	6,5
1.12.18	343	-189,6	519,2	369,8	-40,2	329,6	6 592,9	5,0
1.01.19	342	-572,8	898,4	405,7	-80,1	325,6	8 019,0	4,1
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
1.04.19	343	-1 133,8	1 473,2	408,4	-69,0	339,4	8 109,2	4,2

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.04.19

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	117	-14,0	-1,1	-75,6	61,6
long	332	281,5	3,2	-2 242,7	2 524,3
EUR					
short	152	-51,9	-1,4	625,6	-677,5
long	293	95,2	1,5	467,6	-372,4
GBP					
short	48	-12,9	-0,5	19,5	-32,4
long	184	1,7	0,0	11,6	-9,9

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities¹ of the Banking Sector

	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	42,4	42,0	43,0	44,4	44,3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	21,2	20,3	18,6	19,3	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	36,1

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Less than 0	224	203	148	147	137	9,6	13,9	9,8	8,8	8,6
From 0 to 20	258	223	198	193	195	23,7	14,1	11,5	16,0	15,2
More than 20	141	135	138	126	135	66,8	72,0	78,7	75,2	76,3
Data not available	0	0	0	12	6	0,0	0,0	0,0	0,0	0,0
Total	623	561	484	478	473	100,0	100,0	100,0	100,0	100,0

The Relation of Short-term Assets and Short-term Liabilities¹ of the Banking Sector

	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Liquid assets with maturity up to 30 days, as percent of liquid assets	34,7	36,2	33,6	33,3	32,8
Liabilities with maturity up to 30 days, as percent of total liabilities	46,3	46,3	46,3	47,3	47,2
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,0	13,9	20,3	23,4	24,0

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.

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	1.03.19	1.04.19	1.01.17	1.01.18	1.01.19	1.03.19	1.04.19
Less than 0	429	409	314	325	319	12,3	25,4	11,2	12,3	15,7
From 0 to 20	98	82	96	68	76	20,8	19,3	19,6	17,2	15,4
More than 20	96	70	74	73	72	66,9	55,3	69,2	70,5	68,9
Data not available	0	0	0	12	6	0,0	0,0	0,0	0,0	0,0
Total	623	561	484	478	473	100,0	100,0	100,0	100,0	100,0