THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 201 July 2019

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

Reference data

Indicator (billion rubles)	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
Gross Domestic Product	73 133,9	79 058,5	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
1.05.19	0,0	6,9	0,6	4,1	0,2	6,6	2,0	23,8	2,3	25,2	2,1	7,7	-2,4	6,7
1.06.19	0,6	7,9	0,7	3,9	0,2	7,3	1,6	23,3	2,1	24,9	0,0	7,9	1,7	7,7
Reference data:														
Increase from the beginning of the current year	-1,3		0,3		0,6		8,1		8,9		1,2		-2,4	
Increase over the same period of the previous year	1,0		5,5		3,6		7,2		7,0		2,8		2,2	

[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	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Credit institutions registered by the Bank of Russia and other authorities	923	881	871	869	867
Operating credit institutions (credit institutions that have the right to conduct banking operations)	561	484	473	469	467
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)	0	0	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	362	397	397	400	400
Credit institutions licensed to conduct operations in foreign currency	547	475	465	461	460

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.18		1.01.19		1.04.19*		1.05.19		1.06.19	
	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	319	*56,9*	272	*56,2*	266	*56,2*	263	*56,1*	264	*56,5*
of which the City of Moscow and Moscow Region	284	*50,6*	245	*50,6*	240	*50,7*	238	*50,7*	239	*51,2*
North-Western	43	*7,7*	41	*8,5*	42	*8,9*	42	*9,0*	41	*8,8*
Southern	35	*6,2*	25	*5,2*	24	*5,1*	24	*5,1*	24	*5,1*
North-Caucasian	17	*3,0*	12	*2,5*	12	*2,5*	11	*2,3*	11	*2,4*
Volga	71	*12,7*	67	*13,8*	63	*13,3*	63	*13,4*	63	*13,5*
Ural	26	*4,6*	23	*4,8*	23	*4,9*	23	*4,9*	23	*4,9*
Siberian	32	*5,7*	28	*5,8*	28	*5,9*	28	*6,0*	26	*5,6*
Far Eastern	18	*3,2*	16	*3,3*	15	*3,2*	15	*3,2*	15	*3,2*
Russian Federation	**561**	***100,0***	**484**	***100,0***	**473**	***100,0***	**469**	***100,0***	**467**	***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	1.06.19	1.01.18	1.01.19	1.06.19	1.01.18	1.01.19	1.06.19	1.01.18	1.01.19	1.06.19	1.01.18	1.01.19	1.06.19	1.01.18	1.01.19	1.06.19
Central	319	272	264	25	24	22	146	110	105	*42,4*	*37,2*	*36,7*	*23,7*	*24,8*	*25,1*	*16,4*	*15,5*	*15,7*
of which the City of Moscow and Moscow Region[1]	284	245	239	23	23	21	66	50	47	*21,5*	*18,7*	*18,1*	*21,2*	*22,5*	*22,9*	*7,4*	*7,1*	*7,0*
North-Western	43	41	41	4	4	6	140	97	89	*297,9*	*215,6*	*189,4*	*3,2*	*3,8*	*4,1*	*15,7*	*13,7*	*13,3*
Southern	35	25	24	2	2	2	93	76	71	*251,4*	*281,5*	*273,1*	*2,6*	*2,3*	*2,3*	*10,5*	*10,7*	*10,6*
North-Caucasian	17	12	11	1	1	1	41	37	33	*227,8*	*284,6*	*275,0*	*1,2*	*1,1*	*1,1*	*4,6*	*5,2*	*4,9*
Volga	71	67	63	12	2	2	134	110	101	*161,5*	*159,4*	*155,4*	*5,7*	*5,8*	*5,7*	*15,1*	*15,5*	*15,1*
Ural	26	23	23	44	44	44	78	64	62	*111,4*	*95,5*	*92,5*	*4,8*	*5,6*	*5,9*	*8,8*	*9,0*	*9,2*
Siberian	32	28	26	8	4	1	106	82	80	*265,0*	*256,3*	*296,3*	*2,8*	*2,7*	*2,4*	*11,9*	*11,6*	*11,9*
Far Eastern	18	16	15	1	0	0	55	52	52	*289,5*	*325,0*	*346,7*	*1,3*	*1,3*	*1,3*	*6,2*	*7,3*	*7,8*
Russian Federation	**561**	**484**	**467**	**97**	**81**	**78**	**793**	**628**	**593**	***120,5***	***111,2***	***108,8***	***45,4***	***47,4***	***47,9***	***89,1***	***88,6***	***88,4***

[1] as one region

Table 7

Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	47 513 821	*55,8*	56 865 733	*60,4*	56 715 345	*61,4*	56 764 021	*61,5*	56 900 723	*61,3*
From 6 to 20	20 007 403	*23,5*	19 924 791	*21,2*	19 471 047	*21,1*	19 480 429	*21,1*	19 675 841	*21,2*
From 21 to 50	9 167 982	*10,8*	9 230 511	*9,8*	8 628 811	*9,3*	8 669 743	*9,4*	8 828 243	*9,5*
From 51 to 200	7 195 769	*8,4*	7 152 776	*7,6*	6 719 037	*7,3*	6 672 557	*7,2*	6 723 947	*7,2*
From 201	1 306 864	*1,5*	909 875	*1,0*	813 168	*0,9*	776 859	*0,8*	771 768	*0,8*
Total	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 347 406**	***100,0***	**92 363 610**	***100,0***	**92 900 523**	***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	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Central	*60,6*	*65,4*	*64,2*	*63,9*	*63,6*
of which the City of Moscow and Moscow Region	*61,5*	*66,5*	*65,5*	*65,2*	*64,8*
North-Western	*80,0*	*83,5*	*97,1*	*97,1*	*97,6*
Southern	*75,7*	*84,8*	*85,0*	*85,2*	*85,2*
North-Caucasian	*64,1*	*72,2*	*72,5*	*74,7*	*75,1*
Volga	*55,1*	*64,0*	*62,5*	*63,1*	*62,7*
Ural	*74,2*	*73,6*	*74,3*	*73,2*	*73,8*
Siberian	*67,9*	*70,3*	*68,5*	*69,8*	*72,1*
Far Eastern	*86,2*	*89,0*	*89,7*	*89,8*	*89,7*
Russian Federation	***55,8***	***60,4***	***61,4***	***61,5***	***61,2***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.19 - 1.06.19)

Groups of credit institutions ranged by assets as of 1.01.19		Number of credit institutions as of 1.01.19	Groups as of 1.06.19					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	142	1	2	3
5	From 201	284				8	254	11	
Became operating after 1.01.19							1		
Total over the period								13	5
Total as of 1.01.19[1]		**484**							
Total as of 1.06.19[1]		**467**	**5**	**15**	**30**	**150**	**256**		

- 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)

	1.01.18	1.01.19	1.04.19	1.05.19[1]	1.06.19[1]
Credit institutions with foreign participation over 50%					
Assets, total	*12,3*	*12,2*	*9,8*	*9,8*	*10,0*
Own funds (capital)	*11,9*	*15,4*	*13,6*	*13,5*	*13,4*
Correspondent accounts with non-resident banks	*10,4*	*13,6*	*11,1*	*11,3*	*13,0*
Loans and other claims on non-financial organisations	*8,8*	*9,0*	*6,7*	*6,8*	*6,6*
Loans and other claims on individuals	*14,2*	*13,8*	*12,7*	*12,7*	*12,8*
Loans, deposits and other claims credit institutions	*20,7*	*19,3*	*16,7*	*16,5*	*18,9*
Individual deposits	*12,0*	*11,9*	*8,8*	*8,8*	*8,8*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*11,3*	*12,1*	*10,7*	*11,0*	*11,3*
Profit (loss) of the current year	*29,3*	*12,3*	*13,1*	*13,2*	*13,3*
Reference data:					
Number of credit institutions	84	80	77	76	76
of which 100% foreign-owned credit institutions					
Assets, total	*6,5*	*7,3*	*6,1*	*6,1*	*6,3*
Own funds (capital)	*10,2*	*10,6*	*9,1*	*8,9*	*8,9*
Correspondent accounts with non-resident banks	*7,7*	*12,1*	*8,3*	*9,5*	*9,3*
Loans and other claims on non-financial organisations	*4,6*	*5,2*	*4,7*	*4,7*	*4,7*
Loans and other claims on individuals	*9,2*	*9,5*	*8,1*	*8,1*	*8,2*
Loans, deposits and other claims on credit institutions	*9,5*	*12,2*	*9,7*	*10,0*	*11,9*
Individual deposits	*5,7*	*6,3*	*4,9*	*5,0*	*5,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*7,2*	*8,3*	*7,4*	*7,9*	*8,2*
Profit (loss) of the current year	*21,2*	*11,5*	*10,8*	*10,2*	*10,5*
Reference data:					
Number of credit institutions	65	62	55	55	55

[1] According to the list of credit institutions with foreign participation as of 1.04.2019.

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures[1]

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	10 374,6	*12,2*	9 953,7	*10,6*	9 016,2	*9,8*	9 093,8	*9,8*	9 124,4	*9,8*
Own funds (capital)	-480,5	*-5,1*	-602,4	*-5,9*	-750,7	*-7,4*	-747,2	*-7,3*	-747,5	*-7,3*
Loans and other claims on non-financial organisations	2 586,5	*8,6*	2 501,6	*7,5*	3 016,8	*9,0*	3 087,0	*9,2*	3 120,1	*9,3*
of which overdue claims	984,1	*50,7*	1 032,5	*49,3*	1 427,1	*54,2*	1 456,3	*56,0*	1 443,9	*54,4*
Loans and other claims on individuals	556,6	*4,6*	657,7	*4,4*	705,1	*4,5*	728,9	*4,6*	747,9	*4,6*
of which overdue claims	179,8	*21,2*	144,6	*19,0*	140,0	*17,5*	140,1	*17,4*	138,6	*17,1*
Individual deposits	2 084,1	*8,0*	1 879,4	*6,6*	2 002,0	*7,1*	2 012,8	*7,0*	2 017,1	*7,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	2 141,0	*8,6*	2 047,1	*7,3*	2 190,8	*8,0*	2 255,4	*8,4*	2 252,2	*8,2*
Reference data:										
Number of credit institutions [1]	29	*5,2*	28	*5,8*	26	*5,5*	25	*5,3*	24	*5,1*

[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	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1.	Cash, precious metals and stones	1 903,8	1 998,2	1 660,7	1 745,1	1 682,9
1.1.	of which: cash	1 735,1	1 889,9	1 592,9	1 666,8	1 575,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	4 735,2	4 328,7	4 484,9	4 207,9	4 053,3
3.	Correspondent account, total	1 280,7	1 744,3	2 041,5	1 785,4	2 005,5
	of which:					
3.1.	Correspondent accounts with resident credit institutions	432,6	477,6	330,5	312,9	358,5
3.2.	Correspondent accounts with non-resident banks	848,1	1 266,7	1 711,1	1 472,5	1 647,0
4.	Securities portfolio, total	12 310,9	13 098,1	12 485,3	12 793,5	12 918,8
	of which:					
	revaluation of securities	30,7	-259,4	-756,4	-675,4	-665,5
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-35,8	-33,7	-32,9
	of which					
4.1.	Debt securities	9 947,5	10 856,5	10 358,4	10 650,6	10 803,5
4.2.	Equity	479,7	494,4	388,4	398,8	398,8
4.3.	Promissory notes	136,7	133,2	97,6	92,2	58,6
4.4.	Equity in associates and subsidiaries	1 747,0	1 613,9	1 640,8	1 651,9	1 657,8
5.	Other equity	1 180,3	1 351,3	1 077,9	1 088,3	1 110,1
6.	Financial derivatives assets at fair value	505,0	728,8	551,8	511,7	492,2
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	58 122,3	65 123,9	63 876,7	64 044,0	64 251,7
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-865,4	-845,1	-851,1
	value adjustment of provided (placed) monetary funds	-	-	-360,7	-353,6	-352,7
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	58 122,3	65 123,9	65 102,8	65 242,7	65 455,5
	of which:					
7.1.1.	Loans, deposits and other claims	58 006,1	64 969,0	64 959,2	65 096,2	65 317,1
	of which overdue claims	2 993,5	3 050,5	3 663,8	3 668,1	3 712,8
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	30 192,5	33 371,8	33 459,0	33 515,7	33 580,2
	of which overdue claims	1 942,4	2 093,3	2 631,2	2 600,2	2 652,9
7.1.1.2.	Loans and other claims on individuals	12 173,7	14 901,4	15 535,0	15 846,3	16 101,3
	of which overdue claims	848,9	760,4	798,1	805,1	813,0
7.1.1.3.	Loans, deposits and other claims on credit institutions	9 804,6	9 335,6	9 455,6	9 241,1	9 137,3
	of which overdue claims	146,0	119,3	133,7	161,5	133,7
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 512,9	1 625,9	1 597,0	1 594,8	1 597,4
8.1	of which real estate, temporarily not used	207,5	255,0	243,1	241,8	241,3
9.	Allocation of profit	327,7	330,0	79,0	168,4	210,1
9.1.	of which income tax	306,0	323,4	76,6	166,3	208,8
10.	Other assets, total	3 313,0	3 754,6	4 492,6	4 424,7	4 578,5
	of which:					
10.1.	Settlement accounts	1 237,6	1 678,1	1 557,4	1 437,1	1 458,9
10.2.	Accounts receivable	489,1	534,3	669,0	684,4	678,3
10.3.	Deferred expenses	44,7	32,2	0,0	0,0	0,0
Banking sector assets, total		85 191,8	94 083,7	92 347,4	92 363,6	92 900,5

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1.	Funds and profit of credit institutions	8 962,9	9 306,1	8 527,8	8 704,6	8 891,8
	of which:					
1.1.	Funds of credit institutions	4 866,3	4 882,5	4 864,5	4 895,4	4 915,5
1.2.	Profit (loss), including financial result of the previous year	4 041,3	4 447,2	3 662,7	3 787,3	3 897,2
	of which:					
1.2.1.	Profit (loss) of the current year	789,7	1 344,8	586,7	750,0	866,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 016,5	2 607,4	2 599,7	2 597,4	2 591,2
3.	Transferable deposits of credit institutions	774,8	879,5	704,9	663,7	706,0
	of which:					
3.1.	Correspondent accounts of resident credit institutions	396,2	430,5	302,9	288,5	289,5
3.2.	Correspondent accounts of non-resident banks	253,1	338,9	279,8	297,8	297,2
4.	Loans, deposits and other funds received from other credit institutions	9 265,3	9 190,3	8 502,0	8 175,2	7 746,4
5.	Clients' funds[2]	53 703,0	60 701,8	60 609,6	61 190,4	61 702,1
	of which:					
5.1.	Budgetary funds in settlement accounts	10,4	11,4	21,4	32,2	36,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,6	0,1	1,9	0,1	0,7
5.3.	Funds of legal entities in settlement and other accounts	9 103,6	9 772,3	10 164,4	9 837,0	9 930,3
5.4.	Clients' float	536,9	631,1	680,8	642,9	663,2
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 900,4	21 652,0	21 345,7	21 690,1	22 091,0
5.6.	Individual deposits	25 987,4	28 460,2	28 215,5	28 810,3	28 805,6
5.7.	Clients' funds in factoring and forfeiting transactions	23,4	21,9	41,2	42,3	41,1
6.	Bonds	1 211,4	1 328,7	1 448,1	1 507,0	1 545,4
7.	Promissory notes and bank acceptances	428,1	438,6	420,9	406,5	383,4
8.	Financial derivatives liabilities at fair value	337,1	503,8	392,5	378,6	360,3
9.	Other liabilities[1], total	8 492,8	9 127,3	9 141,9	8 740,2	8 973,8
	of which:					
	revaluation of value of borrowed funds	-	-	0,3	0,4	0,2
	value adjustment of borrowed funds	-	-	-120,0	-119,5	-120,2
	of which:					
9.1.	Provision on possible losses including adjustment	6 916,5	7 538,8	7 077,9	7 093,5	7 158,4
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-849,6	-832,8	-895,2
9.1.2	provision on possible losses excluding adjustment	6 916,5	7 538,8	7 927,6	7 926,3	8 053,6
9.2.	Settlement accounts	666,4	634,9	983,8	641,3	748,4
9.3.	Accounts payable	208,6	228,1	318,9	255,0	259,1
9.4.	Deferred income	15,5	19,0	0,0	0,0	0,0
9.5.	Interest payable	630,2	658,5	704,1	698,7	741,8
	of which:					
9.5.1	Overdue interest	0,1	1,2	1,5	1,6	1,7
Banking sector liabilities, total [1]		85 191,8	94 083,7	92 347,4	92 363,6	92 900,5

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1.	Cash, precious metals and stones	*2,2*	*2,1*	*1,8*	*1,9*	*1,8*
1.1.	of which: money	*2,0*	*2,0*	*1,7*	*1,8*	*1,7*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*5,6*	*4,6*	*4,9*	*4,6*	*4,4*
3.	Correspondent accounts, total	*1,5*	*1,9*	*2,2*	*1,9*	*2,2*
	of which:					
3.1.	Correspondent accounts with resident credit institutions	*0,5*	*0,5*	*0,4*	*0,3*	*0,4*
3.2.	Correspondent accounts with non-resident banks	*1,0*	*1,3*	*1,9*	*1,6*	*1,8*
4.	Securities portfolio, total	*14,5*	*13,9*	*13,5*	*13,9*	*13,9*
	of which:					
	revaluation of securities	*0,0*	*-0,3*	*-0,8*	*-0,7*	*-0,7*
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	*0,0*	*0,0*	*0,0*
	of which					
4.1.	Debt securities	*11,7*	*11,5*	*11,2*	*11,5*	*11,6*
4.2.	Equity	*0,6*	*0,5*	*0,4*	*0,4*	*0,4*
4.3.	Promissory notes	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
4.4.	Equity in associates and subsidiaries	*2,1*	*1,7*	*1,8*	*1,8*	*1,8*
5.	Other equity	*1,4*	*1,4*	*1,2*	*1,2*	*1,2*
6.	Financial derivatives assets at fair value	*0,6*	*0,8*	*0,6*	*0,6*	*0,5*
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	*68,2*	*69,2*	*69,2*	*69,3*	*69,2*
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	*-0,9*	*-0,9*	*-0,9*
	value adjustment of provided (placed) monetary funds	-	-	*-0,4*	*-0,4*	*-0,4*
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	*68,2*	*69,2*	*70,5*	*70,6*	*70,5*
	of which:					
7.1.1.	Loans, deposits and other claims	*68,1*	*69,1*	*70,3*	*70,5*	*70,3*
	of which overdue claims	*3,5*	*3,2*	*4,0*	*4,0*	*4,0*
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	*35,4*	*35,5*	*36,2*	*36,3*	*36,1*
	of which overdue claims	*2,3*	*2,2*	*2,8*	*2,8*	*2,9*
7.1.1.2.	Loans and other claims on individuals	*14,3*	*15,8*	*16,8*	*17,2*	*17,3*
	of which overdue claims	*1,0*	*0,8*	*0,9*	*0,9*	*0,9*
7.1.1.3.	Loans, deposits and other claims on credit institutions	*11,5*	*9,9*	*10,2*	*10,0*	*9,8*
	of which overdue claims	*0,2*	*0,1*	*0,1*	*0,2*	*0,1*
8.	Fixed assets (tangible and intangible), other real estate and inventories temporarily not used	*1,8*	*1,7*	*1,7*	*1,7*	*1,7*
8.1	of which real estate, temporarily not used	*0,2*	*0,3*	*0,3*	*0,3*	*0,3*
9.	Allocation of profit	*0,4*	*0,4*	*0,1*	*0,2*	*0,2*
9.1.	of which income tax	*0,4*	*0,3*	*0,1*	*0,2*	*0,2*
10.	Other assets, total	*3,9*	*4,0*	*4,9*	*4,8*	*4,9*
	of which:					
10.1.	Settlement accounts	*1,5*	*1,8*	*1,7*	*1,6*	*1,6*
10.2.	Accounts receivable	*0,6*	*0,6*	*0,7*	*0,7*	*0,7*
10.3.	Deferred expenses	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

	Liabilities[1]	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1.	Funds and profit of credit institutions	*10,5*	*9,9*	*9,2*	*9,4*	*9,6*
	Of which:					
1.1.	Funds of credit institutions	*5,7*	*5,2*	*5,3*	*5,3*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*4,7*	*4,7*	*4,0*	*4,1*	*4,2*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,9*	*1,4*	*0,6*	*0,8*	*0,9*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*2,4*	*2,8*	*2,8*	*2,8*	*2,8*
3.	Transferable deposits of credit institutions	*0,9*	*0,9*	*0,8*	*0,7*	*0,8*
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	*0,5*	*0,5*	*0,3*	*0,3*	*0,3*
3.2.	Correspondent accounts of non-resident banks	*0,3*	*0,4*	*0,3*	*0,3*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*10,9*	*9,8*	*9,2*	*8,9*	*8,3*
5.	Clients' funds[2]	*63,0*	*64,5*	*65,6*	*66,2*	*66,4*
	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	*10,7*	*10,4*	*11,0*	*10,7*	*10,7*
5.4.	Clients' float	*0,6*	*0,7*	*0,7*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*21,0*	*23,0*	*23,1*	*23,5*	*23,8*
5.6.	Individual deposits	*30,5*	*30,2*	*30,6*	*31,2*	*31,0*
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*	*1,6*	*1,6*	*1,7*
7.	Promissory notes and bank acceptances	*0,5*	*0,5*	*0,5*	*0,4*	*0,4*
8.	Financial derivatives liabilities at fair value	*0,4*	*0,5*	*0,4*	*0,4*	*0,4*
9.	Other liabilities[1], total	*10,0*	*9,7*	*9,9*	*9,5*	*9,7*
	Of which:					
	revaluation of value of borrowed funds	-	-	*0,0*	*0,0*	*0,0*
	value adjustment of borrowed funds	-	-	*-0,1*	*-0,1*	*-0,1*
	Of which:					
9.1.	Provision on possible losses including adjustment	*8,1*	*8,0*	*7,7*	*7,7*	*7,7*
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	*-0,9*	*-0,9*	*-1,0*
9.1.2	provision on possible losses excluding adjustment	*8,1*	*8,0*	*8,6*	*8,6*	*8,7*
9.2.	Settlement accounts	*0,8*	*0,7*	*1,1*	*0,7*	*0,8*
9.3.	Accounts payable	*0,2*	*0,2*	*0,3*	*0,3*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,7*	*0,7*	*0,8*	*0,8*	*0,8*
	Of which:	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

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

[2] Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1. Loans, deposits and other claims, total	**44 682,1**	**50 438,2**	**51 189,0**	**51 426,4**	**51 420,5**	**13 324,1**	**14 530,8**	**13 770,2**	**13 669,8**	**13 896,6**	**58 006,1**	**64 969,0**	**64 959,2**	**65 096,2**	**65 317,1**
of which															
- overdue claims	2 694,3	2 723,2	3 217,6	3 265,4	3 289,1	299,2	327,3	446,2	402,7	423,7	2 993,5	3 050,5	3 663,8	3 668,1	3 712,8
1.1 Loans and other claims on resident non-financial organisations	**20 413,0**	**22 926,0**	**23 675,1**	**23 852,4**	**23 877,4**	**5 548,9**	**5 522,9**	**5 040,0**	**5 093,7**	**5 079,2**	**25 961,9**	**28 448,9**	**28 715,1**	**28 946,0**	**28 956,6**
of which															
- overdue claims	1 647,2	1 728,5	2 091,4	2 134,6	2 139,8	75,1	121,1	160,4	165,6	207,2	1 722,3	1 849,6	2 251,8	2 300,2	2 347,0
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	434,9	466,5	477,1	485,0	489,9	3,7	3,1	2,8	2,8	2,8	438,6	469,7	480,0	487,8	492,7
of which															
- overdue claims	66,3	54,8	58,0	58,4	59,0	0,4	0,4	0,4	0,4	0,4	66,7	55,2	58,3	58,8	59,4
1.2 Loans and other claims on non-resident legal entities (except banks)	**805,4**	**839,8**	**984,6**	**1 003,1**	**1 029,7**	**3 425,2**	**4 083,1**	**3 759,3**	**3 566,6**	**3 593,8**	**4 230,6**	**4 922,9**	**4 743,9**	**4 569,7**	**4 623,6**
of which															
- overdue claims	90,8	117,1	166,9	164,5	164,6	129,2	126,7	212,4	135,5	141,3	220,0	243,7	379,4	300,0	305,9
1.3 Loans, deposits and other claims on resident financial sector	**9 448,1**	**9 763,5**	**9 424,5**	**9 130,6**	**8 815,9**	**2 249,2**	**2 488,7**	**2 414,0**	**2 227,8**	**2 250,8**	**11 697,3**	**12 252,2**	**11 838,5**	**11 358,5**	**11 066,7**
of which															
- overdue claims	141,3	146,6	193,0	193,6	205,7	4,6	0,4	0,4	0,5	2,0	145,9	147,0	193,4	194,1	207,7
of which:															
1.3.1 Resident credit institutions	6 285,8	6 038,0	5 785,8	5 536,5	5 165,0	1 784,1	1 575,0	1 622,4	1 438,0	1 468,5	8 069,9	7 613,0	7 408,2	6 974,5	6 633,5
of which															
- overdue claims	90,0	69,5	92,7	92,7	93,0	0,1	0,1	0,1	0,2	1,8	90,2	69,6	92,9	92,9	94,7
1.3.2 Other resident non-banking financial institutions	3 162,3	3 725,5	3 638,7	3 594,1	3 650,9	465,1	913,7	791,5	789,8	782,3	3 627,4	4 639,2	4 430,3	4 383,9	4 433,3
of which															
- overdue claims	51,3	77,1	100,3	100,9	112,7	4,5	0,3	0,3	0,3	0,3	55,7	77,4	100,6	101,2	113,0
1.4 Loans, deposits and other claims on non-resident banks	**196,7**	**116,8**	**156,6**	**159,7**	**200,4**	**1 538,0**	**1 605,9**	**1 890,7**	**2 107,0**	**2 303,4**	**1 734,7**	**1 722,6**	**2 047,4**	**2 266,6**	**2 503,8**
of which															
- overdue claims	0,6	1,4	1,2	0,2	0,3	55,3	48,3	39,6	68,4	38,7	55,9	49,7	40,9	68,6	39,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**907,8**	**885,1**	**673,3**	**645,3**	**618,5**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**907,9**	**885,2**	**673,5**	**645,4**	**618,6**
of which															
- overdue claims	0,4	0,0	0,1	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,2	0,2	0,2
1.6 Loans and other claims on resident individuals	**12 047,5**	**14 765,2**	**15 402,6**	**15 717,0**	**15 972,3**	**104,4**	**107,2**	**101,0**	**97,2**	**96,2**	**12 151,9**	**14 872,5**	**15 503,6**	**15 814,2**	**16 068,5**
of which															
- overdue claims	813,5	729,1	764,2	771,7	778,0	33,4	28,6	31,2	30,7	32,3	846,8	757,7	795,4	802,4	810,4
1.7 Loans and other claims on non-resident individuals	**17,9**	**25,4**	**28,1**	**29,0**	**29,7**	**3,8**	**3,5**	**3,2**	**3,1**	**3,1**	**21,8**	**28,9**	**31,4**	**32,1**	**32,8**
of which															
- overdue claims	0,5	0,5	0,7	0,7	0,7	1,5	2,1	2,0	2,0	1,9	2,0	2,7	2,7	2,7	2,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	-	-	4 818,1	4 777,1	4 830,9
including:															
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-573,0	-574,8	-620,7
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	5 391,2	5 352,0	5 451,5
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	214,7	211,1	673,4	677,5	682,7	10,0	15,3	46,1	45,6	45,7	224,7	226,4	719,5	723,1	728,4
Credit institutions' portfolio of residents promissory notes	98,6	89,6	78,9	73,2	74,3	36,2	41,7	39,5	39,6	6,8	134,8	131,4	118,4	112,9	81,1
Credit institutions' portfolio of non-residents promissory notes	1,8	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	1,8	1,8	1,8	1,8	1,8

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

Table 17

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

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1. Loans, deposits and other claims, total	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*
	68,1	*69,1*	*70,3*	*70,5*	*70,3*
Of which:					
- overdue claims	*5,2*	*4,7*	*5,6*	*5,6*	*5,7*
	3,5	*3,2*	*4,0*	*4,0*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***44,8***	***43,8***	***44,2***	***44,5***	***44,3***
	30,5	***30,2***	***31,1***	***31,3***	***31,2***
Of which:					
- overdue claims	*3,0*	*2,8*	*3,5*	*3,5*	*3,6*
	2,0	*2,0*	*2,4*	*2,5*	*2,5*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,8*	*0,7*	*0,7*	*0,7*	*0,8*
	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)	***7,3***	***7,6***	***7,3***	***7,0***	***7,1***
	5,0	***5,2***	***5,1***	***4,9***	***5,0***
Of which:					
- overdue claims	*0,4*	*0,4*	*0,6*	*0,5*	*0,5*
	0,3	*0,3*	*0,4*	*0,3*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***20,2***	***18,9***	***18,2***	***17,4***	***16,9***
	13,7	***13,0***	***12,8***	***12,3***	***11,9***
Of which:					
- overdue claims	*0,3*	*0,2*	*0,3*	*0,3*	*0,3*
	0,2	*0,2*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*13,9*	*11,7*	*11,4*	*10,7*	*10,2*
	9,5	*8,1*	*8,0*	*7,6*	*7,1*
Of which					
- overdue claims	*0,2*	*0,1*	*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	*6,3*	*7,1*	*6,8*	*6,7*	*6,8*
	4,3	*4,9*	*4,8*	*4,7*	*4,8*
Of which					
- overdue claims	*0,1*	*0,1*	*0,2*	*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	***3,0***	***2,7***	***3,2***	***3,5***	***3,8***
	2,0	***1,8***	***2,2***	***2,5***	***2,7***
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,0*	*0,1*	*0,0*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***1,6***	***1,4***	***1,0***	***1,0***	***0,9***
	1,1	***0,9***	***0,7***	***0,7***	***0,7***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***20,9***	***22,9***	***23,9***	***24,3***	***24,6***
	14,3	***15,8***	***16,8***	***17,1***	***17,3***
Of which:					
- overdue claims	*1,5*	*1,2*	*1,2*	*1,2*	*1,2*
	1,0	*0,8*	*0,9*	*0,9*	*0,9*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,1***
	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	-	-	*7,4*	*7,3*	*7,4*
	-	-	*5,2*	*5,2*	*5,2*
including:					
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	*-0,9*	*-0,9*	*-1,0*
	-	-	*-0,6*	*-0,6*	*-0,7*
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	*8,8*	*8,3*	*8,3*	*8,2*	*8,3*
	6,0	*5,7*	*5,8*	*5,8*	*5,9*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,4*	*0,3*	*1,1*	*1,1*	*1,1*
	0,3	*0,2*	*0,8*	*0,8*	*0,8*
Credit institutions' portfolio of residents promissory notes	*0,2*	*0,2*	*0,2*	*0,2*	*0,1*
	0,2	*0,1*	*0,1*	*0,1*	*0,1*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

The Central Bank of the Russian Federation
Banking Supervision Support Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	**12 174,2**	***100,0***	**12 964,9**	***100,0***	**12 387,6**	***100,0***	**12 701,3**	***100,0***	**12 860,2**	***100,0***
- in rubles	9 095,1	*74,7*	9 832,3	*75,8*	9 670,3	*78,1*	9 928,9	*78,2*	10 034,7	*78,0*
- in foreign currency	3 079,1	*25,3*	3 132,5	*24,2*	2 717,3	*21,9*	2 772,4	*21,8*	2 825,5	*22,0*
Of which:										
Securities at fair value through profit or loss	2 040,2	*16,8*	1 887,2	*14,6*	1 885,3	*15,2*	1 907,8	*15,0*	1 977,0	*15,4*
- in rubles	1 232,3	*10,1*	1 230,8	*9,5*	1 220,9	*9,9*	1 280,6	*10,1*	1 339,4	*10,4*
- in foreign currency	807,8	*6,6*	656,4	*5,1*	664,4	*5,4*	627,2	*4,9*	637,6	*5,0*
Securities at fair value through other comprehensive income [2]	6 040,7	*49,6*	6 342,3	*48,9*	5 525,7	*44,6*	5 700,3	*44,9*	5 728,1	*44,5*
- in rubles	4 581,6	*37,6*	4 938,3	*38,1*	4 495,3	*36,3*	4 552,0	*35,8*	4 533,2	*35,2*
- in foreign currency	1 459,1	*12,0*	1 404,0	*10,8*	1 030,4	*8,3*	1 148,4	*9,0*	1 194,9	*9,3*
Securities at fair value through depreciate value [3]	2 315,4	*19,0*	3 065,6	*23,6*	3 254,3	*26,3*	3 341,5	*26,3*	3 397,3	*26,4*
- in rubles	1 515,3	*12,4*	2 008,0	*15,5*	2 245,8	*18,1*	2 373,4	*18,7*	2 433,3	*18,9*
- in foreign currency	800,1	*6,6*	1 057,5	*8,2*	1 008,6	*8,1*	968,1	*7,6*	964,1	*7,5*
Shares in associates and subsidiaries	1 747,0	*14,4*	1 613,9	*12,4*	1 640,8	*13,2*	1 651,9	*13,0*	1 657,8	*12,9*
- in rubles	1 746,3	*14,3*	1 613,2	*12,4*	1 640,1	*13,2*	1 651,9	*13,0*	1 657,8	*12,9*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,0	*0,0*	0,0	*0,0*
Reference data:										
Revaluation of securities	30,7		-259,4		-756,3		-675,3		-663,5	
Adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-		-		-13,3		-11,3		-10,6	
Provision on possible losses on securities including adjustment of provision	-		-		421,9		436,6		434,8	
including: adjustment of provision on possible losses before fair value provision under expected credit losses	-		-		25,5		23,5		19,2	
provision on possible losses on securities excluding adjustment of provision	557,0		670,0		396,4		413,1		415,6	
of which: provision on possible losses on participation portfolio in affiliated and dependent joint-stock companies excluding adjustment of provision	219,2		296,4		298,9		299,2		301,1	

[1] Excluding promissory notes.

[2] Before 1.02.2019 - Securities available for sale

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

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	9 947,5	*100,0*	10 856,5	*100,0*	10 358,4	*100,0*	10 650,6	*100,0*	10 803,5	*100,0*
- in rubles	6 955,6	*69,9*	7 839,4	*72,2*	7 686,3	*74,2*	7 923,6	*74,4*	8 022,6	*74,3*
- in foreign currency	2 991,9	*30,1*	3 017,1	*27,8*	2 672,0	*25,8*	2 726,9	*25,6*	2 780,9	*25,7*
of which:										
revaluation	30,8	*0,3*	-209,8	*-1,9*	-522,7	*-5,0*	-486,4	*-4,6*	-469,8	*-4,3*
adjustment increasing (reducing) the value of debt securities	-	-	-	-	-13,3	*-0,1*	-11,3	*-0,1*	-10,6	*-0,1*
Amount of investments in debt securities balance value (excluding revaluation and adjustment)	9 916,7	*100,0*	11 066,3	*100,0*	10 894,3	*100,0*	11 148,2	*100,0*	11 284,0	*100,0*
of which:										
debt securities of the Russian Federation	3 554,3	*35,8*	3 238,8	*29,3*	3 043,7	*27,9*	2 763,8	*24,8*	3 086,8	*27,4*
- in rubles	2 824,0	*28,5*	2 732,0	*24,7*	2 599,5	*23,9*	2 297,9	*20,6*	2 585,4	*22,9*
- in foreign currency	730,3	*7,4*	506,8	*4,6*	444,2	*4,1*	465,9	*4,2*	501,5	*4,4*
debt securities of the Bank of Russia	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 489,4	*13,4*	1 572,9	*13,9*
- in rubles	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 489,4	*13,4*	1 572,9	*13,9*
- 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	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	380,6	*3,4*	372,8	*3,3*
- in rubles	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	380,6	*3,4*	372,8	*3,3*
- 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	427,2	*4,3*	327,4	*3,0*	316,5	*2,9*	339,6	*3,0*	319,3	*2,8*
- in rubles	415,2	*4,2*	306,3	*2,8*	270,1	*2,5*	288,6	*2,6*	269,0	*2,4*
- in foreign currency	12,0	*0,1*	21,1	*0,2*	46,4	*0,4*	51,1	*0,5*	50,3	*0,4*
other debt securities of residents	2 013,0	*20,3*	1 974,0	*17,8*	2 093,5	*19,2*	2 147,9	*19,3*	2 197,0	*19,5*
- in rubles	2 003,4	*20,2*	1 960,4	*17,7*	2 075,3	*19,0*	2 122,3	*19,0*	2 175,9	*19,3*
- in foreign currency	9,6	*0,1*	13,6	*0,1*	18,2	*0,2*	25,7	*0,2*	21,1	*0,2*
debt securities of other countries	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	84,7	*0,8*	89,9	*0,8*
- 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	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	84,7	*0,8*	89,9	*0,8*
debt securities of non-resident banks	43,2	*0,4*	60,0	*0,5*	67,5	*0,6*	175,3	*1,6*	225,5	*2,0*
- in rubles	23,0	*0,2*	11,8	*0,1*	14,6	*0,1*	14,1	*0,1*	14,0	*0,1*
- in foreign currency	20,2	*0,2*	48,1	*0,4*	52,9	*0,5*	161,1	*1,4*	211,5	*1,9*
other debt securities of non-residents	1 769,3	*17,8*	1 701,2	*15,4*	1 614,5	*14,8*	1 549,6	*13,9*	1 611,4	*14,3*
- in rubles	134,5	*1,4*	143,4	*1,3*	140,2	*1,3*	132,9	*1,2*	129,1	*1,1*
- in foreign currency	1 634,8	*16,5*	1 557,8	*14,1*	1 474,4	*13,5*	1 416,7	*12,7*	1 482,3	*13,1*
debt securities delivered without derecognition in the balance sheet	1 277,7	*12,9*	1 930,0	*17,4*	1 756,1	*16,1*	2 117,5	*19,0*	1 708,4	*15,1*
- in rubles	773,3	*7,8*	1 137,2	*10,3*	1 210,1	*11,1*	1 624,3	*14,6*	1 313,0	*11,6*
- in foreign currency	504,4	*5,1*	792,8	*7,2*	546,0	*5,0*	493,3	*4,4*	395,5	*3,5*
overdue debt securities	31,0	*0,3*	55,9	*0,5*	81,4	*0,7*	99,8	*0,9*	99,9	*0,9*
- in rubles	19,5	*0,2*	42,0	*0,4*	68,2	*0,6*	71,0	*0,6*	71,0	*0,6*
- in foreign currency	11,5	*0,1*	13,8	*0,1*	13,2	*0,1*	28,7	*0,3*	28,9	*0,3*
Reference data:										
Provision on possible losses on debt securities including adjustment of provision	-		-		103,6		122,1		122,3	
including:										
adjustment of provision on possible losses on debt securities before fair value provision under expected losses	-		-		9,4		11,5		11,0	
provision on possible losses on debt securities excluding adjustment of provision	276,3		293,0		94,1		110,6		111,3	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	479,7	*100,0*	494,4	*100,0*	388,4	*100,0*	398,8	*100,0*	398,8	*100,0*
- in rubles	393,2	*82,0*	379,7	*76,8*	343,9	*88,5*	353,4	*88,6*	354,2	*88,8*
- in foreign currency	86,5	*18,0*	114,7	*23,2*	44,5	*11,5*	45,4	*11,4*	44,6	*11,2*
of which:										
revaluation	-0,2	*0,0*	-49,7	*-10,0*	-147,4	*-37,9*	-100,8	*-25,3*	-99,1	*-24,9*
change of fair value at initial recognition	-	-	-	-	*0,0*	*0,0*	*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)	479,8	*100,0*	544,1	*100,0*	535,8	*100,0*	499,6	*100,0*	497,9	*100,0*
of which shares of:										
resident credit institutions	10,3	*2,1*	58,0	*10,7*	105,3	*19,7*	66,4	*13,3*	65,2	*13,1*
- in rubles	10,3	*2,1*	57,4	*10,6*	105,3	*19,7*	66,4	*13,3*	65,2	*13,1*
- in foreign currency	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	299,7	*60,0*	297,9	*59,8*
- in rubles	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	299,7	*60,0*	297,9	*59,8*
- 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	14,5	*3,0*	28,6	*5,3*	28,7	*5,3*	29,2	*5,8*	28,7	*5,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	27,6	*5,2*	27,9	*5,6*	27,6	*5,5*
- in foreign currency	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,3	*0,3*	1,0	*0,2*
other non-residents	48,3	*10,1*	64,7	*11,9*	93,2	*17,4*	95,3	*19,1*	94,5	*19,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	49,7	*9,3*	51,2	*10,2*	51,0	*10,2*
- in foreign currency	48,2	*10,1*	64,7	*11,9*	43,5	*8,1*	44,1	*8,8*	43,5	*8,7*
shares delivered without derecognition in the balance sheet	1,9	*0,4*	19,0	*3,5*	9,9	*1,8*	9,0	*1,8*	11,6	*2,3*
- in rubles	1,8	*0,4*	19,0	*3,5*	9,9	*1,8*	9,0	*1,8*	11,6	*2,3*
- 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]	181,8	37,9	179,4	33,0	0,0	0,0	0,0	*0,0*	0,0	0,0
- in rubles	158,1	32,9	158,6	29,1	0,0	0,0	0,0	*0,0*	0,0	*0,0*
- in foreign currency	23,8	5,0	20,9	3,8	0,0	0,0	0,0	*0,0*	0,0	*0,0*
Reference data:										
Provision on possible losses on equity securities including adjustment of provision	-		-		2,0		2,0		2,0	
including:										
adjustment of provision on possible losses on equity securities before fair value provision under expected losses	-		-		-1,4		-1,3		-1,2	
provision on possible losses on equity securities excluding adjustment of provision	61,4		80,6		3,4		3,3		3,2	

[1] Calculated by 0409101 form (Bank's Balance Sheet), balance account No 50709

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Portfolio of promissory notes discounted by a credit institution, total	136,7	133,2	97,6	92,2	58,6
- in rubles	100,5	91,5	58,1	52,5	51,9
- in foreign currency	36,2	41,7	39,5	39,6	6,8
of which:					
Promissory notes at fair value through profit or loss	-	-	0,42	0,48	0,7
- in rubles	-	-	0,42	0,48	0,7
- in foreign currency	-	-	0,00	0,00	0,0
Promissory notes at fair value through other comprehensive income	-	-	0,6	0,5	0,5
- in rubles	-	-	0,6	0,5	0,5
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at fair value through depreciate value	-	-	96,6	91,2	57,5
- in rubles	-	-	57,1	51,5	50,7
- in foreign currency	-	-	39,5	39,6	6,8

Table 22

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

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	**136,7**	***100,0***	**133,2**	***100,0***	**97,6**	***100,0***	**92,2**	***100,0***	**58,6**	***100,0***
of which:										
revaluation	-	-	-	-	-0,1	-0,1	-0,1	-0,1	-2,0	-3,4
adjustment increasing (reducing) the value of discounted promissory notes	-	-	-	-	-22,6	-23,1	-22,5	-24,4	-22,3	-38,1
Discounted promissory notes balance value (excluding revaluation and adjustment)	**136,7**	***100,0***	**133,2**	***100,0***	**120,3**	***100,0***	**114,7**	***100,0***	**82,9**	***100,0***
Of which:										
- promissory notes of federal governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of regional and local governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	78,9	*57,7*	82,4	*61,8*	79,9	*66,4*	79,3	*69,1*	46,5	*56,0*
- other promissory notes of residents	56,0	*41,0*	49,0	*36,8*	38,6	*32,1*	33,6	*29,3*	34,6	*41,8*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	1,8	*1,3*	1,8	*1,4*	1,8	*1,5*	1,8	*1,6*	1,8	*2,2*
Reference data:										
Provision on possible losses on promissory notes including adjustment of provision	-		-		22,3		19,5		19,5	
including:										
adjustment of provision on possible losses on discounted promissory notes before fair value provision under expected losses	-		-		0,6		-0,2		-2,2	
provision on possible losses on promissory notes excluding adjustment of provision	27,8		25,3		21,8		19,8		21,7	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Land temporarily out of use in operating activities	7,5	3,9	3,9	3,9	3,9
Land temporarily out of use in operating activities, leased out	6,3	3,5	3,3	3,3	3,3
Land temporarily out of use in operating activities, at current (fair) value	58,7	105,0	97,3	96,8	95,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	15,1	13,7	12,5	12,6	12,6
Real estate (except land) temporarily out of use in operating activities*	4,3	2,4	2,2	2,2	2,2
Real estate (except land) temporarily out of use in operating activities, leased out*	4,2	4,5	4,6	4,6	4,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	61,0	62,5	61,2	60,1	60,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	36,9	48,3	49,5	49,6	48,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	13,5	11,2	8,7	8,8	10,0
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"	26,8	23,5	24,5	24,1	24,7

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1.	Funds raised from organisations, total	27 547,2	32 057,3	32 217,5	32 195,5	32 710,4
	- in rubles	18 174,5	21 383,5	21 839,5	21 804,8	22 257,2
	- in foreign currency	9 372,7	10 673,9	10 378,0	10 390,7	10 453,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	9 103,6	9 772,3	10 164,4	9 837,0	9 930,3
	- in rubles	6 925,2	7 102,4	7 363,1	7 050,0	6 964,5
	- in foreign currency	2 178,4	2 669,9	2 801,3	2 786,9	2 965,8
	Of which:					
1.1.1	Funds of individual entrepreneurs	360,7	479,5	460,5	435,1	466,1
	- in rubles	347,1	459,1	438,6	413,5	443,9
	- in foreign currency	13,7	20,4	21,9	21,7	22,2
1.2.	Government and other extra budgetary funds in settlement accounts	0,6	0,1	1,9	0,1	0,7
1.3.	Float	518,8	611,1	664,3	626,1	647,4
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 900,4	21 652,0	21 345,7	21 690,1	22 091,0
	- in rubles	10 952,8	13 893,9	14 044,5	14 361,9	14 901,9
	- in foreign currency	6 947,6	7 758,1	7 301,2	7 328,2	7 189,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	2 160,8	3 418,3	3 956,5	4 636,4	4 676,1
1.4.2.	Certificates of deposit	0,5	0,1	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	41,3	13,3	13,3	13,4	15,0
1.5.	Clients' funds in factoring and forfeiting transactions	23,4	21,9	41,2	42,3	41,1
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,3	0,0	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	3 438,7	4 548,3	3 991,1	4 017,4	4 178,0
	- in rubles	3 040,4	3 955,2	3 541,7	3 564,7	3 624,8
	- in foreign currency	398,3	593,2	449,4	452,7	553,2
	with maturity from 31 days to 1 year	6 670,0	9 191,2	9 680,8	9 988,1	10 072,6
	- in rubles	5 629,1	7 712,7	8 213,5	8 488,3	8 840,2
	- in foreign currency	1 040,9	1 478,4	1 467,3	1 499,8	1 232,3
	with maturity in excess of 1 year	7 791,8	7 912,5	7 673,8	7 684,6	7 840,4
	- in rubles	2 283,3	2 226,0	2 289,3	2 308,8	2 436,8
	- in foreign currency	5 508,4	5 686,5	5 384,5	5 375,8	5 403,6
	Reference data					
Funds raised from non-resident organisations, total		3 094,7	2 788,7	2 705,9	2 625,3	2 616,0
- in rubles		294,7	302,0	372,3	341,9	347,5
- in foreign currency		2 800,0	2 486,8	2 333,6	2 283,4	2 268,6
of which:						
Funds of non-resident organisations in settlement and other accounts		608,7	548,1	666,0	573,0	620,4
Deposits raised from non-resident legal entities (excluding certificates of deposit)		204,8	174,4	174,7	215,6	203,8
Other funds raised from non-resident legal entities		2 253,0	2 045,3	1 838,1	1 811,4	1 755,4
Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities		0,0	0,0	0,0	0,1	1,7

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

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

Table 25

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

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Issued debt obligations - total	**2 027,8**	**1 918,7**	**1 951,7**	**1 979,3**	**1 987,1**
including:					
bonds:	1 211,4	1 328,7	1 448,1	1 507,0	1 545,4
of which					
with maturities less than one year	37,0	10,1	18,7	44,3	57,0
with maturities in excess of one year	1 149,5	1 305,0	1 384,3	1 441,8	1 465,1
deposit certificates [1]	0,5	0,1	0,1	0,1	0,1
of which					
with maturities less than one year	0,4	0,0	0,0	0,0	0,0
with maturities in excess of one year	0,1	0,0	0,0	0,0	0,0
savings certificates [2]	387,8	151,3	82,6	65,7	58,2
of which					
with maturities less than one year	216,1	41,2	7,4	3,1	0,0
with maturities in excess of one year	149,7	93,2	55,7	46,4	40,4
promissory notes and banker's acceptances	428,1	438,6	420,9	406,5	383,4
of which					
with maturities less than one year	165,1	178,1	151,0	137,2	144,6
with maturities in excess of one year	234,9	231,1	213,5	209,2	178,6

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1	Individual deposits	25 987,4	28 460,2	28 215,5	28 810,3	28 805,6
	- of which savings certificates	387,8	151,3	82,6	65,7	58,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	5 461,7	6 718,8	6 150,8	6 667,7	6 539,0
	- in rubles	4 353,3	5 391,8	4 867,2	5 381,6	5 237,3
	- in foreign currency	1 108,5	1 327,0	1 283,6	1 286,1	1 301,7
1.2.	Individual deposits with maturity from 31 days to 1 year	9 825,6	10 498,9	10 579,0	10 577,5	10 590,0
	- in rubles	8 952,5	8 893,0	8 926,5	8 899,5	8 904,2
	- in foreign currency	873,1	1 605,9	1 652,5	1 678,0	1 685,8
1.3.	Individual deposits with maturity in excess of 1 year	10 700,1	11 242,5	11 485,7	11 565,1	11 676,7
	- in rubles	7 336,8	8 066,8	8 363,0	8 443,4	8 514,6
	- in foreign currency	3 363,2	3 175,7	3 122,7	3 121,7	3 162,1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	450,3	457,6	441,1	430,1	435,8

Table 27

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

(billion rubles)

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Loans, deposits and other funds received from other credit institutions, total	**9 265,3**	**9 190,3**	**8 502,0**	**8 175,2**	**7 746,4**
- in rubles	6 576,5	6 638,2	6 042,7	5 963,4	5 555,7
- in foreign currency	2 688,7	2 552,1	2 459,3	2 211,8	2 190,7
of which:					
- loans, deposits and other funds received from resident credit institutions	8 286,9	8 009,9	7 609,5	7 299,6	6 900,2
- in rubles	6 379,2	6 417,3	5 954,8	5 843,0	5 417,5
- in foreign currency	1 907,7	1 592,6	1 654,7	1 456,6	1 482,6
of which					
overdue debt	1,8	0,3	0,3	0,3	0,3
- in rubles	0,3	0,3	0,3	0,3	0,3
- in foreign currency	1,4	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	978,3	1 180,5	892,5	875,7	846,3
- in rubles	197,3	220,9	87,8	120,4	138,2
- in foreign currency	781,0	959,6	804,7	755,2	708,1
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.06.19

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%	32	36 175	*100,0*	62 964 983	*67,8*
No budgetary funds	424	0	*0,0*	29 935 539	*32,2*
Data not available	11	0	*0,0*	0	*0,0*
Total	**467**	**36 175**	***100,0***	**92 900 523**	***100,0***

[1] Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
		billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %	billion rubles	Share in liabilities[1] (assets) of the banking sector, %
	Raised funds										
1.	**Clients' funds (except credit institutions)**	**3 625,4**	***4,3***	**3 329,1**	***3,5***	**3 215,0**	***3,5***	**3 127,4**	***3,4***	**3 114,1**	***3,4***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 066,5	*3,6*	2 767,8	*2,9*	2 678,8	*2,9*	2 600,0	*2,8*	2 581,3	*2,8*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	2 457,8	*2,9*	2 219,7	*2,4*	2 012,8	*2,2*	2 027,1	*2,2*	1 960,9	*2,1*
1.2	Individual deposits (excluding saving certificates)	450,3	*0,5*	457,6	*0,5*	441,1	*0,5*	430,1	*0,5*	435,8	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	299,8	*0,4*	285,1	*0,3*	284,6	*0,3*	266,5	*0,3*	265,8	*0,3*
1.3	Funds in other accounts	108,7	*0,1*	103,7	*0,1*	95,1	*0,1*	97,4	*0,1*	97,0	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**256,7**	***0,3***	**346,4**	***0,4***	**284,6**	***0,3***	**303,3**	***0,3***	**301,5**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**978,3**	***1,1***	**1 180,5**	***1,3***	**892,5**	***1,0***	**875,7**	***0,9***	**846,3**	***0,9***
4.	**Loans from other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Raised funds, total	**4 860,4**	***5,7***	**4 855,9**	***5,2***	**4 397,4**	***4,8***	**4 315,6**	***4,7***	**4 270,9**	***4,6***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	236,2	*0,3*	271,1	*0,3*	252,8	*0,3*	251,6	*0,3*	251,1	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**5 989,2**	***7,0***	**6 676,7**	***7,1***	**6 823,9**	***7,4***	**6 869,7**	***7,4***	**7 161,6**	***7,7***
	of which overdue claims	277,9	*0,3*	296,1	*0,3*	423,0	*0,5*	371,3	*0,4*	347,5	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	1 734,7	*2,0*	1 722,6	*1,8*	2 047,4	*2,2*	2 266,6	*2,5*	2 503,8	*2,7*
1.2	Loans and other claims on legal entities	4 230,6	*5,0*	4 922,9	*5,2*	4 743,9	*5,1*	4 569,7	*4,9*	4 623,6	*5,0*
1.3	Loans and other claims on individuals	21,8	*0,0*	28,9	*0,0*	31,4	*0,0*	32,1	*0,0*	32,8	*0,0*
2.	**Correspondent accounts with banks**	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 711,1**	***1,9***	**1 472,5**	***1,6***	**1 647,0**	***1,8***
3.	**Securities acquired by credit institutions, total**	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**1 882,5**	***2,0***	**1 935,9**	***2,1***	**2 051,8**	***2,2***
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	1 881,7	*2,2*	1 824,3	*1,9*	1 758,8	*1,9*	1 809,5	*2,0*	1 926,8	*2,1*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	62,8	*0,1*	93,3	*0,1*	121,8	*0,1*	124,5	*0,1*	123,2	*0,1*
3.3	Discounted promissory notes	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*
4.	**Shares in associates and subsidiaries**	**604,6**	***0,7***	**648,7**	***0,7***	**660,1**	***0,7***	**663,8**	***0,7***	**663,8**	***0,7***
5.	**Loans provided to other countries**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Placed funds, total	**9 410,8**	***11,0***	**10 519,6**	***11,2***	**11 100,8**	***12,0***	**10 968,1**	***11,9***	**11 547,9**	***12,4***
	Reference data:										
	Overdue interest on claims of credit institutions	11,3	*0,0*	16,5	*0,0*	51,8	*0,1*	51,1	*0,1*	51,6	*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				
	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Total	789 661,2	1 344 828,9	586 742,8	749 994,0	866 876,1	561	484	467	458	456	305 950,3	323 371,1	69 919,7	162 562,7	205 547,5
Profit-making CIs[1]	1 561 646,7	1 919 407,4	653 595,4	819 209,3	942 567,8	421	384	373	359	351	297 328,1	312 423,4	69 008,4	161 641,4	204 230,3
Loss-making CIs	-771 985,5	-574 578,5	-66 852,6	-69 215,3	-75 691,6	140	100	94	99	105	8 622,1	10 947,7	911,3	921,3	1 317,2
CIs that have not provided their reporting	…	…	…	…	…	0	0	6	11	11	…	…	…	…	…
Total CIs	**…**	**…**	**…**	**…**	**…**	**561**	**484**	**473**	**469**	**467**	**…**	**…**	**…**	**…**	**…**

[1] including CIs with zero profit.

Table 31

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

	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 1.06.19

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 *	55 017 230 754	16 781 001 152	56 331 107 592	15 467 124 314
Belgorod Region	8 719 778	734 304	8 720 399	733 683
Bryansk Region	0	0	0	0
Vladimir Region	3 435 317	63 370	3 437 244	61 443
Voronezh Region	0	0	0	0
Ivanovo Region	11 677 671	399 035	11 717 362	359 344
Kaluga Region	53 503 053	834 865	53 513 323	824 595
Kostroma Region	893 745 690	322 200 333	1 062 070 869	153 875 154
Kursk Region	24 670 268	782 303	24 702 321	750 250
Lipetsk Region	19 441 685	202 792	19 454 368	190 109
Moscow Region	29 044 982	3 031 385	29 303 642	2 772 725
Orel Region	0	0	0	0
Ryazan Region	19 235 497	931 171	19 242 596	924 072
Smolensk Region	0	0	0	0
Tambov Region	2 647 041	32 581	2 651 510	28 112
Tver Region	1 897 272	322 111	1 901 667	317 716
Tula Region	1 652 016	30 247	1 652 968	29 295
Yaroslavl Region	4 314 019	238 830	4 358 642	194 207
City of Moscow *	53 943 246 465	16 451 197 825	55 088 380 681	15 306 063 609
North-Western Federal District *	13 604 404 017	3 335 834 817	12 270 182 236	4 670 056 598
Republic of Karelia	543 136	50 532	545 344	48 324
Komi Republic	6 305 300	574 175	6 399 714	479 761
Akhangelsk Region	0	0	0	0
Vologda Region	56 957 839	9 606 891	60 094 034	6 470 696
Kaliningrad Region	39 804 073	9 633 181	35 809 015	13 628 239
Leningrad Region	361 426	32 080	393 506	0
Murmansk Region	1 590 951	378 871	1 591 109	378 713
Novgorod Region	5 097 232	2 066 609	7 000 688	163 153
Pskov Region	3 647 296	20 259	3 645 884	21 671
St Petersburg *	13 490 096 764	3 313 472 219	12 154 702 942	4 648 866 041
Southern Federal District	581 664 688	33 337 337	586 309 874	28 692 151
Republic of Adygeya	1 805 306	6 280	1 811 003	583
Republic of Kalmykia	0	0	0	0
Republic of Crimea	242 156 558	6 328 615	243 702 822	4 782 351
Krasnodar Territory	190 956 039	8 860 478	193 327 349	6 489 168
Astrakhan Region	8 903 320	10 538 075	9 009 444	10 431 951
Volgograd Region	4 149 984	135 577	4 255 198	30 363
Rostov Region	129 507 284	6 789 480	130 022 634	6 274 130
City of Sevastopol	4 186 197	678 832	4 181 424	683 605
North-Caucasian Federal District	17 832 825	311 688	17 919 206	225 307
Republik of Daghestan	1 781 106	26 319	1 796 951	10 474
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 405 679	43 371	4 430 114	18 936
Karachai-Cherkess Republic	1 709 076	3 796	1 709 509	3 363
Republic of North Ossetia - Alania	946 035	56 519	983 706	18 848
Chechen Republic	0	0	0	0
Stavropol Territory	8 990 929	181 683	8 998 926	173 686
Volga Federal District	1 335 939 046	157 334 295	1 392 839 036	100 434 305

Republic of Bashkortostan	13 481 542	1 030 757	13 688 064	824 235
Republic of Marii El	2 957 788	56 491	2 962 232	52 047
Republic of Mordovia	24 086 553	194 657	24 143 746	137 464
Republic of Tatarstan	749 721 263	126 574 139	795 720 758	80 574 644
Udmurt Republic	50 597 882	785 314	50 355 916	1 027 280
Chuvash Republic	9 408 358	637 518	9 661 996	383 880
Perm Territory	30 023 205	2 150 283	30 341 853	1 831 635
Kirov Region	37 270 101	3 666 801	40 099 767	837 135
Nizhny Novgogrod Region	84 509 907	6 601 931	86 540 272	4 571 566
Orenburg Region	43 376 767	1 777 872	43 353 884	1 800 755
Penza Region	6 340 795	99 788	6 340 551	100 032
Samara Region	231 111 768	11 372 177	235 546 404	6 937 541
Saratov Region	46 618 177	2 317 626	47 600 248	1 335 555
Ulyanovsk Region	6 434 940	68 941	6 483 345	20 536
Ural Federal District	1 059 722 419	144 152 936	1 108 620 691	95 254 664
Kurgan Region	3 638 655	71 245	3 682 746	27 154
Sverdlovsk Region	522 067 207	103 781 638	556 458 006	69 390 839
Tyumen Region	379 998 564	27 676 034	393 206 729	14 467 869
Chelyabinsk Region	154 017 993	12 624 019	155 273 210	11 368 802
Siberian Federal District	180 228 431	20 766 062	183 812 195	17 182 298
Republic of Altai	1 338 580	42 664	1 347 049	34 195
Republic of Tuva	670 768	2 241	672 572	437
Republic of Khakassia	8 950 330	137 724	8 964 485	123 569
Altai Territory	11 204 382	142 074	11 206 095	140 361
Krasnoyarsk Territory	6 283 671	337 822	6 240 370	381 123
Irkutsk Region	6 887 771	496 803	7 053 740	330 834
Kemerovo Region	15 744 174	451 389	15 798 710	396 853
Novosibirsk Region	110 790 610	16 915 875	113 057 608	14 648 877
Omsk Region	10 050 827	2 017 026	11 165 908	901 945
Tomsk Region	8 307 318	222 444	8 305 658	224 104
Far Eastern Federal District	559 118 856	71 643 205	583 853 509	46 908 552
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	29 909 647	544 057	30 060 010	393 694
Zabaykal Territory	0	0	0	0
Kamchatka Territory	6 332 043	501 550	6 338 430	495 163
Primorskiy Territory	126 500 332	28 743 716	142 068 884	13 175 164
Khabarovsk Territory	0	0	0	0
Amur Region	389 840 372	39 294 897	398 803 663	30 331 606
Magadan Region	0	0	0	0
Sakhalin Region	6 536 462	2 558 985	6 582 522	2 512 925
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	72 356 141 036	20 544 381 492	72 474 644 339	20 425 878 189

[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 1.06.19

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	8 863 008 131	2 618 860 670	219 769 637	962 212 239	24 718 380	6 439 885
Belgorod Region	1 474 561	331 696	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	136 571	68 248	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	449 663	262 938	15 958	0	0	0
Kaluga Region	6 514 162	912 579	48 386	0	0	0
Kostroma Region	375 608 220	5 986 853	437 580	12 054 836	0	0
Kursk Region	841 018	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 938 817	1 941 315	493 626	0	442 123	0
Orel Region	0	0	0	0	0	0
Ryazan Region	403 204	216 374	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	13 548	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 475 641 915	2 609 140 667	218 760 538	949 847 646	24 276 257	6 439 885
North-Western Federal District	1 198 906 605	332 646 943	129 736 335	673 417 347	21 188 992	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	952 721	796 681	241 769	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	4 227 469	2 113 080	71 115	0	0	0
Kaliningrad Region	8 802 155	763 340	65 484	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	808 279	366 658	231 690	0	0	0
Pskov Region	48 058	0	0	0	0	0
St Petersburg	1 184 067 923	328 607 184	129 126 277	673 417 347	21 188 992	0
Southern Federal District	64 377 793	22 083 843	9 950	970 052	1 905 154	320 531
Republic of Adygeya	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	29 873 146	8 789 348	0	553 405	461 893	0
Krasnodar Territory	32 377 271	11 925 967	0	376 189	1 443 261	320 531
Astrakhan Region	1 952 712	1 255 347	5 203	0	0	0
Volgograd Region	53 319	10 292	0	0	0	0
Rostov Region	121 345	102 889	4 158	20 259	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	254 658	204 763	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	254 658	204 763	0	0	0	0
Volga Federal District	221 609 744	42 473 006	38 498 901	3 868 983	1 700 344	0
Republic of Bashkortostan	7 317 955	1 393 747	438 640	0	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	331 108	196 751	19 254	0	96 056	0
Republic of Tatarstan	145 524 571	26 325 108	35 863 873	979 473	757 063	0
Udmurt Republic	11 003 551	1 661 734	0	0	602 103	0
Chuvash Republic	121 497	22 620	32 247	0	0	0

Perm Territory	4 160 509	1 792 449	503 689	0	3 100	0
Kirov Region	8 990 903	468 744	3 951	0	-14 880	0
Nizhny Novgogrod Region	10 210 860	2 173 188	71 853	0	0	0
Orenburg Region	10 980 381	1 922 413	46 528	35 246	24 857	0
Penza Region	642 614	440 553	4	0	0	0
Samara Region	14 286 400	2 071 296	1 500 167	2 751 264	0	0
Saratov Region	8 039 395	4 004 403	18 695	103 000	232 045	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	336 434 378	28 085 800	6 594 268	13 943 324	12 548	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	121 834 244	16 740 785	6 472 581	13 943 324	0	0
Tyumen Region	164 026 251	3 901 043	17 050	0	0	0
Chelyabinsk Region	50 573 883	7 443 972	104 637	0	12 548	0
Siberian Federal District	20 070 605	4 972 618	62 391	0	97 752	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	120 362	121 499	0	0	0	0
Altai Territory	295 181	149 024	9 142	0	0	0
Krasnoyarsk Territory	89 558	36 468	0	0	0	0
Irkutsk Region	0	0	13 422	0	18 807	0
Kemerovo Region	2 350 912	734 581	39 702	0	970	0
Novosibirsk Region	16 041 777	3 908 404	0	0	10 102	0
Omsk Region	1 172 815	22 642	125	0	67 873	0
Tomsk Region	0	0	0	0	0	0
Far Eastern Federal District	98 861 424	37 522 025	4 138 837	3 432 141	2 261 200	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	169 744	77 448	340 783	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	401 215	266 876	0	0	0	0
Primorskiy Territory	24 581 991	3 544 520	1 018 363	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	73 708 474	33 633 181	2 779 691	3 432 141	2 261 200	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	10 803 523 338	3 086 849 668	398 810 319	1 657 844 086	51 884 370	6 760 416

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.06.19

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	39 518 547 443	18 734 922 185	4 587 539 282	12 168 884 098
Belgorod Region	4 871 884	4 123 728	868	261 531
Bryansk Region	0	0	0	0
Vladimir Region	2 275 785	1 041 900	198 424	1 035 461
Voronezh Region	0	0	0	0
Ivanovo Region	6 409 019	4 227 636	258 664	1 101 960
Kaluga Region	41 890 202	22 078 067	15 355 701	4 435 379
Kostroma Region	629 876 442	123 555 132	225 011 835	237 780 417
Kursk Region	22 036 655	13 031 145	6 440 000	2 019 351
Lipetsk Region	16 834 414	4 365 445	7 800 000	3 240 108
Moscow Region	13 840 763	6 075 850	2 689 561	710 150
Orel Region	0	0	0	0
Ryazan Region	11 759 291	7 965 313	1 423 474	1 800 086
Smolensk Region	0	0	0	0
Tambov Region	1 386 989	1 212 948	2 813	170 212
Tver Region	676 006	578 675	47 000	50 331
Tula Region	1 416 965	772 007	510 000	134 958
Yaroslavl Region	2 677 712	2 083 572	6 948	392 722
City of Moscow	38 762 595 316	18 543 810 767	4 327 793 994	11 915 751 432
North-Western Federal District	9 689 854 840	5 260 098 914	482 148 450	2 975 034 746
Republic of Karelia	130 818	5 695	37 000	88 123
Komi Republic	1 959 198	1 674 194	41 822	243 182
Akhangelsk Region	0	0	0	0
Vologda Region	28 951 439	5 879 414	7 115 617	10 974 314
Kaliningrad Region	8 309 582	6 455 017	37 467	1 817 051
Leningrad Region	137 802	126 802	0	11 000
Murmansk Region	597 196	385 136	80 000	132 057
Novgorod Region	2 250 962	855 266	650 113	742 433
Pskov Region	971 723	868 470	0	103 253
St Petersburg	9 646 546 120	5 243 848 920	474 186 431	2 960 923 333
Southern Federal District	405 946 076	250 030 786	27 681 856	123 831 035
Republic of Adygeya	1 127 050	977 303	525	149 222
Republic of Kalmykia	0	0	0	0
Republic of Crimea	168 173 041	119 305 832	10 945 910	36 636 347
Krasnodar Territory	127 448 210	81 230 416	15 923 063	27 287 284
Astrakhan Region	1 341 618	434 894	128 913	743 751
Volgograd Region	3 125 465	1 578 344	160 627	1 374 494
Rostov Region	102 899 751	44 937 704	519 318	57 378 789
City of Sevastopol	1 830 941	1 566 293	3 500	261 148
North-Caucasian Federal District	9 893 888	7 696 396	984 838	1 144 732
Republik of Daghestan	685 751	473 765	1 366	210 620
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 589 734	2 114 373	231 579	236 968
Karachai-Cherkess Republic	1 255 130	930 363	243 800	65 967
Republic of North Ossetia - Alania	677 108	477 514	0	199 594
Chechen Republic	0	0	0	0
Stavropol Territory	4 686 165	3 700 381	508 093	431 583
Volga Federal District	798 281 442	323 111 022	109 666 479	303 263 341

Republic of Bashkortostan	4 950 130	1 132 806	29 334	3 786 123
Republic of Marii El	1 434 819	623 049	421 373	61 805
Republic of Mordovia	13 377 234	8 458 424	14 357	4 117 243
Republic of Tatarstan	403 015 150	185 230 565	88 095 756	87 724 523
Udmurt Republic	28 918 431	4 732 868	45 546	23 614 406
Chuvash Republic	6 647 283	3 264 386	201 892	3 123 353
Perm Territory	20 133 299	10 385 455	179 662	8 764 932
Kirov Region	23 201 724	13 541 204	17 696	8 155 377
Nizhny Novgogrod Region	51 759 218	34 675 534	6 078 147	6 234 275
Orenburg Region	26 949 030	11 954 685	1 078 562	12 883 390
Penza Region	4 024 103	2 725 347	90 171	940 364
Samara Region	186 355 462	23 960 818	12 800 425	140 931 403
Saratov Region	23 484 898	19 430 835	607 931	1 897 159
Ulyanovsk Region	4 030 661	2 995 046	5 627	1 028 988
Ural Federal District	554 848 729	161 332 685	134 138 002	197 603 652
Kurgan Region	2 506 784	2 348 731	4 186	103 279
Sverdlovsk Region	302 230 299	75 428 199	97 597 874	82 232 892
Tyumen Region	167 466 670	41 883 644	31 091 691	84 791 504
Chelyabinsk Region	82 644 976	41 672 111	5 444 251	30 475 977
Siberian Federal District	95 898 415	48 822 975	3 768 666	38 573 318
Republic of Altai	450 345	384 434	1 737	28 817
Republic of Tuva	85 199	61 507	3 474	20 218
Republic of Khakassia	6 786 098	3 244 688	909 517	2 392 030
Altai Territory	7 896 254	5 867 132	601 737	1 381 411
Krasnoyarsk Territory	2 084 420	528 055	253 474	1 295 362
Irkutsk Region	3 834 171	3 214 424	3 431	395 935
Kemerovo Region	7 069 089	3 333 035	249 025	3 197 934
Novosibirsk Region	54 675 603	25 550 587	1 715 166	23 844 806
Omsk Region	7 013 677	2 955 728	24 012	3 809 516
Tomsk Region	6 003 559	3 683 385	7 093	2 207 289
Far Eastern Federal District	347 262 992	121 143 644	19 462 633	193 667 760
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	21 498 073	12 359 030	1 601 248	6 895 688
Zabaykal Territory	0	0	0	0
Kamchatka Territory	3 874 914	2 102 665	1 419 474	319 529
Primorskiy Territory	90 946 453	53 872 775	3 284 439	25 689 373
Khabarovsk Territory	0	0	0	0
Amur Region	229 284 583	51 717 434	13 007 524	160 349 061
Magadan Region	0	0	0	0
Sakhalin Region	1 658 969	1 091 740	149 948	414 109
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	51 420 533 825	24 907 158 607	5 365 390 206	16 002 002 682

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.06.19

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	11 082 452 072	6 772 544 641	3 226 647 800	79 468 571
Belgorod Region	101 884	43 279	58 602	3
Bryansk Region	0	0	0	0
Vladimir Region	2 398	0	2 398	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	34	26	0	8
Kostroma Region	59 640 428	40 548 938	5 739 346	926 647
Kursk Region	469 206	221 984	247 222	0
Lipetsk Region	0	0	0	0
Moscow Region	1 173 870	119 671	520 466	533 733
Orel Region	0	0	0	0
Ryazan Region	7 244	0	7 242	2
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	162 684	147 565	0	0
City of Moscow	11 020 894 324	6 731 463 178	3 220 072 524	78 008 178
North-Western Federal District	2 680 228 470	1 850 158 939	479 469 263	16 616 043
Republic of Karelia	0	0	0	0
Komi Republic	5 750	5 750	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	4 509 709	335 308	4 147 402	5 389
Kaliningrad Region	222 708	78 443	1 220	143 045
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	28 620	0	28 620	0
Pskov Region	0	0	0	0
St Petersburg	2 675 461 683	1 849 739 438	475 292 021	16 467 609
Southern Federal District	5 326 693	2 393 136	2 528 421	405 136
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	481 632	174 609	13 645	293 378
Krasnodar Territory	1 137 603	88 152	1 047 076	2 375
Astrakhan Region	1 306 052	0	1 306 052	0
Volgograd Region	40 540	0	32 529	8 011
Rostov Region	2 330 365	2 102 788	127 240	100 337
City of Sevastopol	30 501	27 587	1 879	1 035
North-Caucasian Federal District	16 930	0	16 930	0
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	1 197	0	1 197	0
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	46 726 078	7 198 070	32 560 435	210 428
Republic of Bashkortostan	772 434	771 032	1 402	0
Republic of Marii El	1 145	0	1 145	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	40 782 370	3 795 291	30 152 961	76 973
Udmurt Republic	624	0	0	624
Chuvash Republic	26 050	21 092	0	4 958
Perm Territory	599 838	551 044	48 794	0
Kirov Region	1 965	0	1 013	952
Nizhny Novgogrod Region	2 013 815	367 905	1 608 475	37 435
Orenburg Region	275 632	175 520	63 176	36 936
Penza Region	0	0	0	0
Samara Region	2 082 768	1 516 186	514 749	51 833
Saratov Region	168 783	0	168 720	63
Ulyanovsk Region	654	0	0	654
Ural Federal District	56 992 936	31 854 756	17 687 350	928 011
Kurgan Region	0	0	0	0
Sverdlovsk Region	48 751 253	28 942 506	12 364 256	921 672
Tyumen Region	4 932 290	2 585 804	2 340 147	6 339
Chelyabinsk Region	3 309 393	326 446	2 982 947	0
Siberian Federal District	7 657 754	2 407 256	5 193 600	56 898
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	807	807	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	6 506	0	6 506	0
Kemerovo Region	13 053	13 011	0	42
Novosibirsk Region	7 527 102	2 342 885	5 182 248	1 969
Omsk Region	105 437	50 550	0	54 887
Tomsk Region	4 508	3	4 505	0
Far Eastern Federal District	17 168 518	6 476 949	7 763 797	1 629 437
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	39 104	39 104	0	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	131 129	52 036	79 046	47
Primorskiy Territory	2 779 214	1 063 825	1 345 814	47 473
Khabarovsk Territory	0	0	0	0
Amur Region	14 211 892	5 321 984	6 331 780	1 581 895
Magadan Region	0	0	0	0
Sakhalin Region	7 179	0	7 157	22
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 896 569 451	8 673 033 747	3 771 867 596	99 314 524

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.06.19

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	2 000 160 736	315 440 274	72 458 741	35 470 985	581 441 233	26 252 830
Belgorod Region	135 877	0	0	0	1 287	3
Bryansk Region	0	0	0	0	0	0
Vladimir Region	58 265	0	0	0	35 166	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	102 988	0	0	0	41 304	0
Kaluga Region	512 468	26	12 952 092	0	680 305	8
Kostroma Region	9 678 599	214 105	20 286 576	0	21 332 509	496 416
Kursk Region	503 533	0	0	0	13 444	0
Lipetsk Region	1 838 855	0	0	0	173 902	0
Moscow Region	91 933	0	0	0	208 952	385
Orel Region	0	0	0	0	0	0
Ryazan Region	606 817	0	0	0	60 203	2
Smolensk Region	0	0	0	0	0	0
Tambov Region	41 339	0	0	0	20 762	0
Tver Region	72 497	0	0	0	16 995	0
Tula Region	26 498	0	0	0	1 085	0
Yaroslavl Region	96 500	0	0	0	32 837	0
City of Moscow	1 986 394 567	315 226 143	39 220 073	35 470 985	558 822 482	25 756 016
North-Western Federal District	209 439 190	31 630 785	672 968	4 947 756	132 139 971	6 378 542
Republic of Karelia	4 742	0	0	0	31 145	0
Komi Republic	193 546	0	41 822	0	2 380	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	606 841	8 971	45 000	0	552 957	1
Kaliningrad Region	92 894	5 827	23 179	1 220	120 715	19 627
Leningrad Region	16 147	0	0	0	800	0
Murmansk Region	7 357	0	0	0	11 185	0
Novgorod Region	49 492	0	0	0	5 456	0
Pskov Region	121 580	0	0	0	6 266	0
St Petersburg	208 346 591	31 615 987	562 967	4 946 536	131 409 067	6 358 914
Southern Federal District	22 949 854	286 816	673 225	1 879	4 023 027	289 172
Republic of Adygeya	71 343	0	0	0	29 482	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 121 618	174 609	2 572	0	1 454 878	274 420
Krasnodar Territory	13 571 347	88 152	669 840	0	872 626	2 375
Astrakhan Region	37 742	0	813	0	41 718	0
Volgograd Region	476 090	0	0	0	16 147	19
Rostov Region	3 013 210	0	0	0	1 601 237	11 323
City of Sevastopol	658 504	24 055	0	1 879	6 939	1 035
North-Caucasian Federal District	463 534	0	507 000	15 733	186 321	0
Republik of Daghestan	25 917	0	0	0	51 557	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	129 586	0	0	0	19 123	0
Karachai-Cherkess Republic	40 393	0	0	0	47 228	0
Republic of North Ossetia - Alania	13 913	0	0	0	21 945	0

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	253 725	0	507 000	15 733	46 468	0
Volga Federal District	39 383 463	632 157	8 763 101	254	18 253 779	93 614
Republic of Bashkortostan	207 124	34 056	0	0	428 202	0
Republic of Marii El	138 755	0	130 000	0	892	0
Republic of Mordovia	363 097	0	0	0	47 855	0
Republic of Tatarstan	24 150 814	28 963	5 053 067	254	5 686 874	50 479
Udmurt Republic	319 368	0	53	0	1 260 111	0
Chuvash Republic	59 686	0	0	0	80 999	0
Perm Territory	770 854	502 250	0	0	361 012	0
Kirov Region	1 328 164	0	0	0	581 178	135
Nizhny Novgogrod Region	3 083 324	0	255 000	0	498 062	32 925
Orenburg Region	1 141 482	66 886	24 981	0	254 659	0
Penza Region	212 807	0	0	0	75 401	0
Samara Region	3 375 891	2	3 300 000	0	8 507 282	10 012
Saratov Region	4 152 450	0	0	0	384 838	63
Ulyanovsk Region	79 647	0	0	0	86 414	0
Ural Federal District	11 393 670	385 991	3 983 416	1 458	13 351 191	6 702
Kurgan Region	197 664	0	0	0	10 227	0
Sverdlovsk Region	4 673 751	583	3 755 884	0	11 142 145	1 449
Tyumen Region	2 069 694	385 408	0	0	1 610 925	5 253
Chelyabinsk Region	4 452 561	0	227 532	1 458	587 894	0
Siberian Federal District	2 157 774	21	17 085	3 310	1 417 820	1 969
Republic of Altai	68 835	0	0	0	677	0
Republic of Tuva	12 804	0	0	341	7 130	0
Republic of Khakassia	123 237	0	0	0	74 708	0
Altai Territory	256 662	0	0	0	31 360	0
Krasnoyarsk Territory	20 403	0	0	0	62 913	0
Irkutsk Region	125 251	0	0	0	19 357	0
Kemerovo Region	50 637	0	10 014	0	93 904	0
Novosibirsk Region	1 330 933	18	1 715	1 647	927 904	1 969
Omsk Region	111 141	0	0	0	151 021	0
Tomsk Region	57 871	3	5 356	1 322	48 846	0
Far Eastern Federal District	18 417 612	174 954	6 210 949	0	27 913 589	1 266 568
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	881 557	39 104	9 757	0	211 140	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	57 173	0	0	0	99 219	47
Primorskiy Territory	6 576 016	161	26 135	0	863 844	15 048
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	10 858 000	135 689	6 175 057	0	26 711 911	1 251 451
Magadan Region	0	0	0	0	0	0
Sakhalin Region	44 866	0	0	0	27 475	22
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	2 304 365 833	348 550 998	93 286 485	40 441 375	778 726 931	34 289 397

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.06.19

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	34 063 325 971	2 210 571	16 451	5 341 881 494	10 284 277 992	18 112 465 390
Belgorod Region	6 201 869	0	0	1 328 433	76 050	4 782 431
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 931 392	0	252	578 482	160 900	1 185 280
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 561 697	0	0	1 223 872	531 358	7 720 622
Kaluga Region	43 863 956	0	0	2 633 198	20 512 653	20 704 077
Kostroma Region	630 922 935	0	0	93 263 321	172 975 929	363 471 163
Kursk Region	16 016 719	0	0	2 909 867	597 422	12 491 665
Lipetsk Region	12 956 671	0	0	872 212	360 983	11 714 396
Moscow Region	18 970 909	0	0	3 684 114	1 467 404	13 598 663
Orel Region	0	0	0	0	0	0
Ryazan Region	14 062 819	0	0	3 209 947	65 850	10 635 449
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 906 636	0	0	463 236	22 100	1 409 592
Tver Region	964 578	0	0	676 621	14 000	267 826
Tula Region	1 066 392	0	0	297 436	6 718	761 843
Yaroslavl Region	3 060 380	0	0	1 292 375	273 016	1 438 304
City of Moscow	33 301 839 018	2 210 571	16 199	5 229 448 380	10 087 213 609	17 662 284 079
North-Western Federal District	8 276 295 926	33 801	158	1 299 668 776	3 877 257 168	3 027 338 765
Republic of Karelia	161 515	0	0	102 748	50 000	7 927
Komi Republic	4 613 804	0	0	1 203 187	953 288	2 417 887
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	50 118 947	0	0	16 996 438	14 532 208	18 522 445
Kaliningrad Region	27 798 245	0	0	2 267 945	19 649 305	5 786 422
Leningrad Region	28 692	0	0	8 592	20 100	0
Murmansk Region	1 072 545	0	0	730 479	2 800	329 217
Novgorod Region	4 822 008	0	158	1 317 070	315 750	3 032 581
Pskov Region	2 065 149	0	0	603 247	460 000	1 001 044
St Petersburg	8 185 615 021	33 801	0	1 276 439 070	3 841 273 717	2 996 241 242
Southern Federal District	421 068 987	119 582	160	79 032 454	72 260 791	266 687 475
Republic of Adygeya	1 235 209	0	0	167 256	67 474	1 000 313
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	163 167 367	6 123	0	47 650 930	28 688 719	85 927 282
Krasnodar Territory	150 995 998	6 919	160	13 916 362	37 632 461	99 056 884
Astrakhan Region	5 535 099	0	0	1 996 055	847 393	1 098 717
Volgograd Region	726 898	0	0	172 591	9 510	544 677
Rostov Region	95 952 653	106 540	0	14 039 160	4 695 179	77 034 328
City of Sevastopol	3 455 763	0	0	1 090 100	320 055	2 025 274
North-Caucasian Federal District	9 587 341	0	0	3 712 467	859 338	4 925 371
Republik of Daghestan	615 673	0	0	390 707	0	219 277
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 232 082	0	0	411 610	10 413	1 793 553
Karachai-Cherkess Republic	1 096 029	0	0	610 163	100 100	385 604
Republic of North Ossetia - Alania	262 704	0	0	17 245	39 500	205 959
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 380 853	0	0	2 282 742	709 325	2 320 978
Volga Federal District	890 561 070	1 867 977	0	110 463 890	352 077 096	424 022 178
Republic of Bashkortostan	5 754 856	0	0	219 249	135 000	5 397 645
Republic of Marii El	1 736 911	0	0	330 818	4 179	1 383 714
Republic of Mordovia	19 541 445	0	0	1 683 829	792 196	17 029 191
Republic of Tatarstan	572 506 658	1 830 630	0	70 846 246	316 422 734	182 284 396

Udmurt Republic	34 971 269	10 089	0	2 945 572	1 257 878	30 709 964
Chuvash Republic	7 636 519	0	0	1 555 518	1 081 976	4 984 901
Perm Territory	20 766 976	0	0	2 320 275	3 066 313	15 272 154
Kirov Region	29 792 565	1 673	0	5 098 086	1 947 265	22 522 197
Nizhny Novgogrod Region	64 547 554	12 435	0	9 946 663	6 564 752	47 738 391
Orenburg Region	28 508 793	13 150	0	2 550 876	3 122 095	22 811 295
Penza Region	4 711 816	0	0	1 108 192	604 143	2 992 576
Samara Region	57 738 869	0	0	8 143 660	7 944 054	41 466 922
Saratov Region	37 346 483	0	0	2 656 928	8 853 811	25 817 728
Ulyanovsk Region	5 000 356	0	0	1 057 978	280 700	3 611 104
Ural Federal District	791 128 088	123 556	0	72 804 130	260 681 002	454 392 965
Kurgan Region	2 030 205	0	0	631 668	87 116	1 304 234
Sverdlovsk Region	340 672 780	70 168	0	42 673 861	36 607 902	259 966 721
Tyumen Region	337 433 620	41 832	0	11 816 494	213 051 994	111 554 877
Chelyabinsk Region	110 991 483	11 556	0	17 682 107	10 933 990	81 567 133
Siberian Federal District	116 874 496	53 908	0	20 520 099	15 199 853	79 197 683
Republic of Altai	824 197	0	0	333 093	182 470	304 452
Republic of Tuva	115 435	0	0	28 818	42 000	44 617
Republic of Khakassia	6 838 238	0	0	1 169 134	837 608	4 793 567
Altai Territory	7 836 326	0	0	2 321 214	753 488	4 756 465
Krasnoyarsk Territory	5 353 746	0	0	1 587 372	43 346	3 584 584
Irkutsk Region	4 814 105	0	0	1 106 849	334 066	3 355 297
Kemerovo Region	11 378 455	0	0	1 024 092	2 859 369	7 450 791
Novosibirsk Region	64 907 881	53 908	0	10 583 063	9 084 720	43 536 374
Omsk Region	8 161 320	0	0	1 318 431	996 584	5 844 849
Tomsk Region	6 644 793	0	0	1 048 033	66 202	5 526 687
Far Eastern Federal District	364 648 816	25 070	647 907	36 438 236	39 251 681	287 054 144
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	21 289 454	15 216	0	3 050 895	2 220 784	15 901 378
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	3 816 065	0	0	1 041 434	65 002	2 687 004
Primorskiy Territory	103 841 437	1 938	0	20 134 132	11 955 082	70 984 378
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	231 538 978	0	647 907	10 410 094	24 481 789	195 727 075
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 162 882	7 916	0	1 801 681	529 024	1 754 309
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	44 933 490 695	4 434 465	664 676	6 964 521 546	14 901 864 921	22 656 083 971

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.06.19

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	12 410 122 844	5 197 375	26 065	1 983 587 371	5 506 807 644	4 559 074 855
Belgorod Region	733 159	0	0	4 899	0	728 260
Bryansk Region	0	0	0	0	0	0
Vladimir Region	61 389	0	0	18 785	0	42 604
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	358 269	0	0	25 859	0	332 405
Kaluga Region	817 759	0	0	16 995	0	800 762
Kostroma Region	73 293 812	0	0	26 188 696	18 737 444	26 418 006
Kursk Region	691 405	0	0	143 397	0	548 008
Lipetsk Region	189 327	0	0	11 828	0	177 499
Moscow Region	2 756 048	0	0	959 628	0	1 796 420
Orel Region	0	0	0	0	0	0
Ryazan Region	923 135	0	0	162 619	3 253	756 128
Smolensk Region	0	0	0	0	0	0
Tambov Region	28 067	0	0	8 039	0	20 013
Tver Region	317 439	0	0	86 101	203 264	28 061
Tula Region	21 927	0	0	3 957	0	17 970
Yaroslavl Region	193 039	0	0	35 840	0	150 843
City of Moscow	12 329 738 069	5 197 375	26 065	1 955 920 728	5 487 863 683	4 527 257 876
North-Western Federal District	4 108 396 921	26 473 765	0	924 153 425	1 603 363 448	1 481 878 927
Republic of Karelia	48 324	0	0	47 957	0	351
Komi Republic	479 053	0	0	14 911	0	464 142
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	6 423 445	0	0	4 060 613	169 155	2 190 104
Kaliningrad Region	13 625 835	0	0	7 549 669	4 352 715	1 563 765
Leningrad Region	0	0	0	0	0	0
Murmansk Region	378 709	0	0	377 943	0	765
Novgorod Region	162 792	0	0	25 345	1 626	113 585
Pskov Region	21 671	0	0	21 239	0	432
St Petersburg	4 087 257 092	26 473 765	0	912 055 748	1 598 839 952	1 477 545 783
Southern Federal District	27 284 840	2 465	0	13 386 197	823 576	12 303 416
Republic of Adygeya	576	0	0	576	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 592 166	2 465	0	77 279	0	3 925 157
Krasnodar Territory	6 464 442	0	0	534 522	753 151	5 068 596
Astrakhan Region	10 431 908	0	0	10 299 202	0	127 800
Volgograd Region	30 363	0	0	4 412	0	25 951
Rostov Region	5 082 077	0	0	2 394 538	19 674	2 599 023
City of Sevastopol	683 308	0	0	75 668	50 751	556 889
North-Caucasian Federal District	223 577	0	0	75 087	0	144 951
Republik of Daghestan	10 455	0	0	3 362	0	7 093
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	18 931	0	0	14 686	0	4 245
Karachai-Cherkess Republic	3 362	0	0	11	0	3 351
Republic of North Ossetia - Alania	18 761	0	0	0	0	18 761
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	172 068	0	0	57 028	0	111 501
Volga Federal District	97 839 542	6	0	12 156 218	49 900 624	35 138 968
Republic of Bashkortostan	595 092	0	0	4 088	0	588 147
Republic of Marii El	12 069	0	0	3	0	7 043
Republic of Mordovia	137 366	0	0	9 550	0	126 166
Republic of Tatarstan	78 786 414	6	0	7 618 230	47 802 381	22 939 421
Udmurt Republic	1 025 748	0	0	138 172	400	887 175

Chuvash Republic	381 342	0	0	32 859	149 634	198 836
Perm Territory	1 830 625	0	0	283 506	36 024	1 511 095
Kirov Region	837 547	0	0	230 472	0	606 978
Nizhny Novgogrod Region	4 563 481	0	0	871 450	885 711	2 754 904
Orenburg Region	1 793 717	0	0	27 154	274 962	1 491 024
Penza Region	99 962	0	0	9 257	65 488	25 188
Samara Region	6 422 182	0	0	2 636 365	645 731	3 059 233
Saratov Region	1 333 474	0	0	287 397	40 293	931 516
Ulyanovsk Region	20 523	0	0	7 715	0	12 242
Ural Federal District	71 697 815	66 945	0	20 483 380	13 348 980	35 918 226
Kurgan Region	27 150	0	0	445	0	26 702
Sverdlovsk Region	46 193 062	0	0	12 070 267	10 986 992	22 627 610
Tyumen Region	14 372 714	66 945	0	5 334 297	222 306	7 690 983
Chelyabinsk Region	11 104 889	0	0	3 078 371	2 139 682	5 572 931
Siberian Federal District	7 619 861	0	0	3 426 245	728 886	2 906 797
Republic of Altai	34 174	0	0	30 757	0	3 417
Republic of Tuva	424	0	0	0	0	424
Republic of Khakassia	123 504	0	0	1 940	0	116 733
Altai Territory	139 754	0	0	19 912	0	119 842
Krasnoyarsk Territory	377 645	0	0	37 215	0	340 313
Irkutsk Region	330 348	0	0	186 073	0	142 162
Kemerovo Region	384 529	0	0	177 385	0	206 825
Novosibirsk Region	5 106 897	0	0	2 782 804	152 455	1 636 634
Omsk Region	898 875	0	0	104 110	567 513	227 252
Tomsk Region	223 711	0	0	86 049	8 918	113 195
Far Eastern Federal District	45 402 290	0	0	8 528 439	14 112 644	22 199 867
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	367 852	0	0	15 195	0	321 533
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	492 609	0	0	5 499	0	487 110
Primorskiy Territory	12 596 079	0	0	4 935 666	703 313	6 786 722
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	29 475 437	0	0	1 296 887	13 409 331	14 409 381
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 470 313	0	0	2 275 192	0	195 121
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 768 587 690	31 740 556	26 065	2 965 796 362	7 189 085 802	6 149 566 007

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.06.19

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 075 842 104	4 318 717 369	1 757 124 735
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	275 312 027	212 648 610	62 663 417
Kursk Region	58 552	0	58 552
Lipetsk Region	877 000	877 000	0
Moscow Region	1 780 000	1 780 000	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	7 242	0	7 242
Yaroslavl Region	0	0	0
City of Moscow	5 797 807 283	4 103 411 759	1 694 395 524
North-Western Federal District	1 380 535 130	971 709 329	408 825 801
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	200 000	200 000	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	1 380 335 130	971 509 329	408 825 801
Southern Federal District	14 137 222	12 966 173	1 171 049
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 090 173	11 090 173	0
Krasnodar Territory	70 000	70 000	0
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	2 971 049	1 800 000	1 171 049
City of Sevastopol	6 000	6 000	0
North-Caucasian Federal District	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	130 481 807	129 881 438	600 369
Republic of Bashkortostan	5 396 539	5 168 942	227 597
Republic of Marii El	0	0	0
Republic of Mordovia	0	0	0

Republic of Tatarstan	14 947 156	14 574 384	372 772
Udmurt Republic	5 650 000	5 650 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	1 440 820	1 440 820	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	0	0	0
Orenburg Region	250 000	250 000	0
Penza Region	0	0	0
Samara Region	102 747 292	102 747 292	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
Ural Federal District	134 962 219	112 698 976	22 263 243
Kurgan Region	0	0	0
Sverdlovsk Region	134 769 800	112 506 557	22 263 243
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	155 923	155 923	0
Siberian Federal District	2 657 832	2 612 526	45 306
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	12 960	12 960	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 644 872	2 599 566	45 306
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	7 832 711	7 119 392	713 319
Republic of Buryatiya	0	0	0
Republic of Sakha (Yakutia)	0	0	0
Zabaykal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 137 111	1 137 111	0
Khabarovsk Territory	0	0	0
Amur Region	6 695 600	5 982 281	713 319
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 746 449 025	5 555 705 203	2 190 743 822

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,1	12,2	12,2	12,1	12,1
Tier I capital ratio N1.2 (Basel III)	8,5	8,9	9,6	9,6	9,5
Risk-weighted assets [1](Basel III) to total assets ratio	*39,2*	*35,0*	*36,7*	*37,3*	*37,4*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*10,0*	*10,1*	*10,4*	*10,2*	*10,3*
Loan loss provisions made as percent of total loans [2]	*9,3*	*9,1*	*9,2*	*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)	3,2	-	-	-	-
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)	226,1	204,7	196,9	198,4	196,8
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,1*	*4,1*	-	-	-
mining	*6,2*	*6,4*	-	-	-
manufacturing	*15,3*	*14,2*	-	-	-
production and distribution of energy, gas and water	*3,2*	*2,9*	-	-	-
constructing	*3,9*	*3,4*	-	-	-
wholesale and retail trade, car and household appliance repair	*9,5*	*9,5*	-	-	-
transport and communication	*4,2*	*5,0*	-	-	-
other economic activities	*22,6*	*21,4*	-	-	-
individuals	*30,9*	*33,0*	-	-	-
of which			-	-	-
mortgage loans	*13,2*	*14,3*	-	-	-
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*73,0*	*63,8*	*58,8*	*57,0*	*51,7*
United Kingdom	*5,5*	*5,2*	*9,8*	*10,0*	*11,1*
USA	*1,7*	*2,7*	*2,2*	*3,4*	*2,3*
Germany	*0,2*	*3,0*	*2,6*	*3,5*	*4,8*
Austria	*0,7*	*1,8*	*1,7*	*2,4*	*3,8*
France	*1,2*	*1,5*	*2,0*	*1,5*	*1,5*
Italy	*2,2*	*2,0*	*4,2*	*3,9*	*4,2*
Cyprus	*5,9*	*5,5*	*3,2*	*3,1*	*3,1*
Netherlands	*0,7*	*0,8*	*1,5*	*1,6*	*3,9*
Other	*9,0*	*13,7*	*14,2*	*13,7*	*13,7*
Liquidity					
Ratio of high liquid assets to total assets	*11,0*	*10,6*	*11,4*	*11,3*	*11,7*
Ratio of liquid assets to total assets	*23,2*	*21,1*	*21,8*	*21,4*	*22,1*
Ratio of high liquid assets to demand liabilities (N2)	118,5	128,7	130,9	144,3	142,2
Ratio of liquid assets to short-term liabilities (N3)	167,4	166,4	168,6	176,9	176,2
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)	55,4	57,5	56,3	55,8	55,5
Ratio of clients' funds to total loans [4]	*111,1*	*108,8*	*111,4*	*111,7*	*112,0*
Market risk to total own funds (capital) [5]	*42,6*	*37,8*	*36,7*	*36,5*	*35,7*
of which					
Interest rate risk	*31,9*	*24,5*	*24,1*	*23,9*	*23,5*
Equity position risk	*3,6*	*3,5*	*3,8*	*4,1*	*3,7*
Foreign exchange risk	*4,6*	*3,8*	*5,3*	*4,8*	*4,9*
Commodity risk	*2,5*	*6,1*	*3,5*	*3,7*	*3,6*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	13,3	12,7	12,4	12,3	12,5
Banks' financial result over the reporting period (billion rubles)	789,7	1344,8	586,7	750,0	866,9
as percent of the banking sector assets [6]	*1,0*	*1,5*	*0,6*	*0,8*	*0,9*
as percent of the banking sector own funds (capital) [6]	*8,3*	*13,8*	*5,8*	*7,4*	*8,5*
Return on assets [7]	*1,0*	*1,5*	*1,8*	*1,7*	*1,9*
Return on equity [7]	*8,3*	*13,8*	*15,9*	*15,6*	*16,8*

[1] Only balance sheet items are included.

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

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

[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
1.05.19	469	10 234,4	34	4,2	152	73,8	184	560,2	39	619,5	17	612,1	7	492,6	5	743,1	6	7 876,1	25	-747,2
1.06.19	467	10 301,0	33	4,0	153	74,0	183	559,5	39	616,3	17	610,9	7	494,5	5	740,9	6	7 948,5	24	-747,5
Reference data: own funds (capital) adequacy ratio as of 1.06.19, %	12,1		44,9		26,3		22,0		18,7		15,7		14,8		14,2		13,7		17,0	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**10 234,4**	***100,0***	**10 301,0**	***100,0***
of which:										
1. Tier 1 capital	6 622,7	*70,5*	7 499,7	*73,0*	8 020,1	*78,9*	8 104,8	*79,2*	8 092,3	*78,6*
of which:										
1.1. Common Equity Tier 1	6 417,9	*68,3*	7 012,3	*68,3*	7 445,8	*73,2*	7 532,4	*73,6*	7 527,3	*73,1*
1.2. Additional Tier 1	204,9	*2,2*	487,4	*4,8*	574,3	*5,7*	572,4	*5,6*	565,0	*5,5*
2. Tier 2 Capital	2 774,6	*29,5*	2 769,6	*27,0*	2 148,8	*21,1*	2 129,6	*20,8*	2 208,8	*21,4*
Basel III capital adequacy ratios[2]	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,1	2	12,2	1	12,2	0	12,1	0	12,1	0
Common equity Tier 1 ratio (N1.1)	8,2	3	8,3	3	9,0	1	8,9	1	8,9	1
Tier 1 capital ratio (N1.2)	8,5	5	8,9	3	9,6	2	9,6	2	9,5	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	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	**12 424,1**	***132,2***	**13 368,9**	***130,2***	**13 221,8**	***130,0***	**13 294,5**	***129,9***	**13 366,4**	***129,8***
1.1. Authorized capital	2 669,9	*28,4*	2 696,3	*26,3*	2 648,6	*26,0*	2 662,3	*26,0*	2 664,0	*25,9*
1.2. Issue income	1 764,6	*18,8*	1 768,6	*17,2*	1 760,5	*17,3*	1 769,5	*17,3*	1 774,8	*17,2*
1.3. Credit institutions' profit and funds	5 506,8	*58,6*	6 307,4	*61,4*	6 326,2	*62,2*	6 390,9	*62,4*	6 488,8	*63,0*
1.4. Subordinated loans	2 305,2	*24,5*	2 334,6	*22,7*	2 225,4	*21,9*	2 211,1	*21,6*	2 177,5	*21,1*
1.5. Increase in value of property due to revaluation	177,7	*1,9*	164,1	*1,6*	158,2	*1,6*	157,1	*1,5*	156,4	*1,5*
1.6.Other factors of increase	0,0	*0,0*	97,8	*1,0*	102,9	*1,0*	103,6	*1,0*	104,8	*1,0*
2. Factors of own funds (capital) decrease	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 052,9**	***30,0***	**3 060,2**	***29,9***	**3 065,4**	***29,8***
2.1. Losses	1 488,8	*15,8*	1 970,6	*19,2*	1 907,4	*18,8*	1 918,4	*18,7*	1 927,7	*18,7*
2.2. Intangible assets	296,9	*3,2*	350,1	*3,4*	347,1	*3,4*	347,5	*3,4*	346,6	*3,4*
2.3. Treasury stocks (shares)	16,9	*0,2*	22,2	*0,2*	79,7	*0,8*	79,0	*0,8*	80,7	*0,8*
2.4. Sources of own funds (capital), created using improper assets	9,1	*0,1*	0,0	*0,0*	-	-	-	-	0,0	-
2.5. Subordinated loans granted to credit institutions	277,1	*2,9*	233,4	*2,3*	227,1	*2,2*	225,9	*2,2*	227,5	*2,2*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	687,9	*7,3*	342,3	*3,3*	308,2	*3,0*	310,1	*3,0*	304,0	*3,0*
2.7. Other factors	250,0	*2,7*	180,9	*1,8*	183,4	*1,8*	179,2	*1,8*	178,8	*1,7*
Own funds (capital), total	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**10 234,4**	***100,0***	**10 301,0**	***100,0***

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

Table 44

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

The value of credit risk on balance sheet assets [1]	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 246,9	1 101,5	1 055,5	1 109,5	1 098,7
3rd group of assets	35,7	62,7	158,0	199,9	225,2
4th group of assets	31 900,9	31 745,3	32 635,4	33 059,6	33 342,2
5th group of assets	198,3	42,6	44,2	42,9	38,0
The value of credit risk on balance sheet assets	33 381,9	32 952,1	33 893,1	34 411,9	34 704,1

Reference data:

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1st group of assets without risk weighting	10 337,8	11 012,3	11 123,2	11 285,2	10 915,6

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

Table 45

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

		1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
1	Banking sector own funds (capital), billion rubles	9 397,3	10 269,3	10 168,9	10 234,4	10 301,0
2	Risk-weighted assets, billion rubles	77 884,2	84 510,1	83 270,7	84 407,7	85 144,9
	Of which:					
	- the value of credit risk on balance sheet assets	33 381,9	32 952,1	33 893,1	34 411,9	34 704,1
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	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	17 303,6	17 422,9	17 628,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	246,8	286,1	320,9	335,6	340,2
	- the value of credit risk on contingent credit liabilities	4 589,8	3 897,7	3 312,7	3 407,3	3 454,1
	- the value of credit risk on forward and futures transactions net of provisions	453,1	478,7	402,8	391,9	358,1
	- the value of operational risk (calculated with risk coefficient 12,5)	8 369,8	8 137,4	8 290,8	8 247,4	8 220,6
	- market risk	3 916,1	3 737,8	3 554,1	3 584,1	3 537,1
	- credit claims of clearing participants (code 8847)	137,8	150,4	151,5	132,8	140,4
	- higher-risk coefficient transactions	17 234,5	8 465,5	7 838,9	7 969,1	7 976,5
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-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	2 475,7	2 760,2	2 949,1
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[4] (after 8.10.2018 excluded from calculation)	1 483,5	-	-	-	-
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	5 139,8	5 021,4	4 520,3	4 530,3	4 657,5
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	315,1	505,6	416,0	432,9	401,3
	- other	589,3	794,0	790,3	781,3	777,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,1	12,2	12,2	12,1	12,1

[1] Calculated by form 0409135.

[2] IRB -internal rating-based approach to credit risk calculation is established in accordance of Bank of Russia Regulation No. 483-P, dated 6 Aughust 2015 "On the order of credit risk calculation based on internal ratings"

[3] The amount of credit risk incuded buffers calculated on the base of IRB according to be included in capital adequacy ratios (code 8870) is excluded from the component "others" and is prestented in the table as a single line. The menshioned changes have influenced on the amount of the "other".

[4] With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)».

Table 46

Distribution of Credit Institutions (CIs) Grouped by Own Funds (Capital) Adequacy Ratio (N1.0)

Own funds (capital) adequacy ratio	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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]	20	*6,8*	15	*3,7*	14	*2,9*	13	*2,9*	12	*2,8*
From 8% to 10%	9	*1,5*	6	*0,9*	7	*0,7*	5	*0,5*	7	*1,2*
From 10% to 12%	36	*21,5*	26	*25,8*	28	*20,5*	34	*21,4*	35	*22,3*
From 12% to 14%	64	*18,1*	45	*13,0*	42	*18,3*	38	*18,1*	40	*16,9*
14% and more	420	*52,1*	380	*52,5*	369	*53,0*	367	*53,2*	360	*52,8*
Banking sector, total	561	*100,0*	484	*100,0*	473	*100,0*	469	*100,0*	467	*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]

		1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	25 282,9	*44,9*	27 680,1	*44,0*	27 233,5	*43,5*	27 108,5	*43,1*	26 688,6	*42,3*
	Substandard	21 183,9	*37,6*	24 685,4	*39,2*	24 833,0	*39,7*	25 308,3	*40,2*	25 827,0	*40,9*
	Doubtful	4 230,6	*7,5*	4 182,7	*6,6*	4 047,6	*6,5*	4 101,6	*6,5*	4 124,3	*6,5*
	Problem	1 725,7	*3,1*	1 846,8	*2,9*	2 026,2	*3,2*	2 024,8	*3,2*	2 009,5	*3,2*
	Loss	3 908,2	*6,9*	4 522,8	*7,2*	4 463,9	*7,1*	4 403,3	*7,0*	4 500,7	*7,1*
Loan loss provision (LLP) made		5 223,2	*9,3*	5 712,6	*9,1*	5 744,3	*9,2*	5 701,6	*9,1*	5 803,1	*9,2*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	25 125,2	*57,2*	27 451,4	*57,7*	26 980,9	*57,8*	26 855,4	*57,6*	26 452,8	*56,8*
	Substandard	10 406,8	*23,7*	11 594,2	*24,4*	11 253,8	*24,1*	11 465,8	*24,6*	11 770,9	*25,3*
	Doubtful	3 714,2	*8,5*	3 072,8	*6,5*	2 814,0	*6,0*	2 808,5	*6,0*	2 783,6	*6,0*
	Problem	1 650,6	*3,8*	1 768,0	*3,7*	1 935,0	*4,1*	1 930,9	*4,1*	1 908,6	*4,1*
	Loss	3 003,0	*6,8*	3 718,8	*7,8*	3 664,5	*7,9*	3 597,1	*7,7*	3 681,3	*7,9*
Loan loss provision (LLP)	Estimated LLP	5 288,9	*12,0*	5 824,3	*12,2*	5 808,0	*12,5*	5 772,6	*12,4*	5 868,2	*12,6*
	Estimated LLP adjusted for collateral	4 459,4	*10,2*	5 039,4	*10,6*	5 069,3	*10,9*	5 040,9	*10,8*	5 143,9	*11,0*
	LLP made	4 144,3	*9,4*	4 662,9	*9,8*	4 688,6	*10,1*	4 632,7	*9,9*	4 715,0	*10,1*
	LLP made as percent of estimated LLP		*78,4*		*80,1*		*80,7*		*80,3*		*80,3*
	LLP made as percent of estimated LLP adjusted for collateral		*92,9*		*92,5*		*92,5*		*91,9*		*91,7*

[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]

	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	12 431,5	*100,0*	15 312,5	*100,0*	15 956,1	*100,0*	16 288,8	*100,0*	16 552,8	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	529,1	*4,3*	658,3	*4,3*	690,6	*4,3*	714,1	*4,4*	722,4	*4,4*
1.2. Loans to individuals	11 902,4	*95,7*	14 654,2	*95,7*	15 265,5	*95,7*	15 574,7	*95,6*	15 830,4	*95,6*
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		*22,1*		*24,3*		*25,5*		*25,9*		*26,2*
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		*8,7*		*6,9*		*6,6*		*6,6*		*6,6*
4. Claims grouped into portfolios of homogeneous claims - total	122,4	*100,0*	137,9	*100,0*	126,5	*100,0*	141,5	*100,0*	126,2	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	63,2	*51,6*	76,8	*55,7*	76,4	*60,4*	86,8	*61,3*	79,5	*63,0*
4.2. Portfolios of homogeneous claims on individuals	59,2	*48,4*	61,1	*44,3*	50,1	*39,6*	54,7	*38,7*	46,7	*37,0*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*49,6*		*41,6*		*50,0*		*45,1*		*51,4*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.06.19[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	722 364,0	*100,0*	33 518,2	*100,0*	*4,6*
of which by quality categories					
1.1. Quality Category I	367,6	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality Category II	688 099,3	*95,3*	7 260,5	*21,7*	*1,1*
1.3. Quality Category III	5 718,1	*0,8*	554,2	*1,7*	*9,7*
1.4. Quality Category IV	2 605,4	*0,4*	841,0	*2,5*	*32,3*
1.5. Quality Category V	25 573,6	*3,5*	24 862,5	*74,2*	*97,2*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	5,4	*100,0*	0,0	*100,0*	*0,5*
of which by quality categories					
2.1. Quality Category I	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality Category II	5,4	*100,0*	0,0	*100,0*	*0,5*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	722 369,5		33 518,3		*4,6*
4. Homogeneous claims grouped into portfolios - total	79 487,5	*100,0*	33 176,5	*100,0*	*41,7*
of which by quality categories					
4.1. Quality Category I	39 209,3	*49,3*	0,0	*0,0*	*0,0*
4.2. Quality Category II	4 136,5	*5,2*	50,4	*0,2*	*1,2*
4.3. Quality Category III	2 994,7	*3,8*	396,7	*1,2*	*13,2*
4.4. Quality Category IV	646,7	*0,8*	289,8	*0,9*	*44,8*
4.5. Quality Category V	32 500,2	*40,9*	32 439,7	*97,8*	*99,8*
5. Claims for interest payments - total	8 032,4	*100,0*	4 891,6	*100,0*	*60,9*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	4 875,2	*60,7*	4 805,5	*98,2*	*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 1.06.19[1]

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	15 830 415,4	*100,0*	1 054 638,7	*100,0*	*6,7*
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 577 788,1	*10,0*	48 276,7	*4,6*	*3,1*
1.1.2. residental real estate (mortgage) loans, total	5 350 477,4	*33,8*	71 936,9	*6,8*	*1,3*
1.1.3. car loans, total	835 912,8	*5,3*	54 131,8	*5,1*	*6,5*
1.1.4. other consumer loans, total	8 046 592,5	*50,8*	879 829,9	*83,4*	*10,9*
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]	332 544,5	*2,1*	7 404,9	*0,7*	*2,2*
1.2.2. a portfolio of loans without overdue payments	14 272 614,2	*90,2*	246 927,5	*23,4*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	290 074,9	*1,8*	20 718,4	*2,0*	*7,1*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	111 848,1	*0,7*	31 307,2	*3,0*	*28,0*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	89 967,4	*0,6*	53 789,3	*5,1*	*59,8*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	116 482,4	*0,7*	97 693,4	*9,3*	*83,9*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	597 239,3	*3,8*	596 334,6	*56,5*	*99,8*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	235 425	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	13 368 001,8	*84,4*	189 762,4	*18,0*	*1,4*
1.3.3. Quality category III	1 334 975,5	*8,4*	72 029,9	*6,8*	*5,4*
1.3.4. Quality category IV	98 242,3	*0,6*	37 203,1	*3,5*	*37,9*
1.3.5. Quality category V	793 770,8	*5,0*	755 643,4	*71,7*	*95,2*
2. Claims grouped into portfolios of homogeneous claims - total	46 710,1	*100,0*	31 721,6	*100,0*	*67,9*
of which by quality categories					
2.1. Quality category I	7 601,1	*16,3*	0,0	*0,0*	*0,0*
2.2. Quality category II	5 545,3	*11,9*	114,0	*0,4*	*2,1*
2.3. Quality category III	1 680,4	*3,6*	143,5	*0,5*	*8,5*
2.4. Quality category IV	354,2	*0,8*	164,9	*0,5*	*46,5*
2.5. Quality category V	31 529,1	*67,5*	31 299,2	*98,7*	*99,3*
3. Claims for interest payments - total of which	380 593,9	*100,0*	257 737,2	*100,0*	*67,7*
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	262 365,1	*68,9*	253 788,1	*98,5*	*96,7*

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

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

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Substandard	*7,1*	*5,4*	*5,1*	*5,1*	*5,0*	*2,8*	*2,2*	*2,1*	*2,1*	*2,0*
Doubtful	*17,2*	*11,9*	*10,8*	*11,0*	*10,8*	*19,2*	*18,1*	*18,1*	*18,2*	*18,3*
Problem	*17,8*	*17,8*	*20,0*	*20,2*	*19,6*	*44,7*	*47,0*	*48,6*	*48,5*	*48,3*
Loss	*57,8*	*64,8*	*64,0*	*63,6*	*64,6*	*79,8*	*81,3*	*81,9*	*81,9*	*82,7*

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

Table 52

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

Indicator	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Overdue claims on loans, deposits and other claims, billion rubles	**2993,5**	**3050,5**	**3663,8**	**3668,1**	**3712,8**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1924,2	2136,4	2619,8	2624,1	2674,3
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*4,7*	*5,6*	*5,6*	*5,7*
Overdue claims in rubles					
- billion rubles	2694,3	2723,2	3217,6	3265,4	3289,1
- as percent of total loans, deposits and other claims in rubles	*6,0*	*5,4*	*6,3*	*6,3*	*6,4*
Overdue claims in foreign currency					
- billion rubles	299,2	327,3	446,2	402,7	423,7
- as percent of total loans, deposits and other claims in foreign currency	*2,2*	*2,3*	*3,2*	*2,9*	*3,0*
- dollar equivalent, billion $	5,2	4,7	6,9	6,2	6,5
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1942,4	2093,3	2631,2	2600,2	2652,9
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,4*	*6,3*	*7,9*	*7,8*	*7,9*
Overdue claims on loans and other funds provided to individuals, billion rubles	848,9	760,4	798,1	805,1	813,0
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,0*	*5,1*	*5,1*	*5,1*	*5,0*

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, %				
	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
No overdue claims	55	49	21	20	23	*4,5*	*5,3*	*0,4*	*0,4*	*0,5*
Less than 5%	235	205	214	205	204	*70,6*	*71,5*	*76,6*	*75,7*	*75,6*
From 5 to 10%	100	91	88	91	94	*7,6*	*11,1*	*6,7*	*7,8*	*8,0*
From 10 to 15%	50	41	42	45	42	*10,0*	*3,6*	*6,0*	*5,8*	*5,6*
From 15 to 20%	30	18	21	18	17	*0,9*	*2,8*	*5,1*	*3,0*	*5,0*
From 20 to 60%	52	41	43	46	44	*5,3*	*5,4*	*4,6*	*6,9*	*4,9*
From 60 to 90%	4	6	9	8	6	*1,0*	*0,3*	*0,3*	*0,3*	*0,1*
90% and more	4	3	8	8	8	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	31	30	21	17	18	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Large credit risks of the banking sector total, bln rubles	21 247,1	21 024,0	20 017,6	20 302,3	20 268,5
Share of large credit risks in the banking sector assets, %	*24,9*	*22,3*	*21,7*	*22,0*	*21,8*

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

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Volume of large loans, billion rubles	12 884,1	12 477,9	13 619,4	13 759,5	-
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	3 188,0	3 149,6	-
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 562,1	1 499,8	-
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	712,4	700,2	-
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 057,2	970,8	-
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	362,6	378,4	-
collateral of proprietory rights (claims), billion rubles	541,4	584,1	476,1	419,1	-

[1] Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).
Taking into account cancellation of reporting this form by credit institution, since 01.02.2019 data are not available.

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.18		1.01.19		1.04.19		1.05.19		1.06.19	
	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	*42,6*	*100,0*	*37,8*	*100,0*	*36,7*	*100,0*	*36,5*	*100,0*	*35,7*	*100,0*
Of which										
- interest rate risk (IRR)	*31,9*	*75,0*	*24,5*	*64,6*	*24,1*	*65,6*	*23,9*	*65,6*	*23,5*	*65,9*
- equity position risk (EPR)	*3,6*	*8,4*	*3,5*	*9,2*	*3,8*	*10,3*	*4,1*	*11,1*	*3,7*	*10,3*
- foreign exchange risk (FER)	*4,6*	*10,7*	*3,8*	*10,1*	*5,3*	*14,5*	*4,8*	*13,1*	*4,9*	*13,7*
- commodity risk (CR)	*2,5*	*5,9*	*6,1*	*16,0*	*3,5*	*9,6*	*3,7*	*10,2*	*3,6*	*10,0*
Reference data:										
Number of credit institutions[1]	401		323		310		314		310	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,4*		*93,8*		*92,9*		*93,9*		*93,8*	

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

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

Table 57

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

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Share of assets in foreign currency in total assets, %	*22,3*	*22,4*	*22,2*	*21,7*	*22,1*
of which:					
- 20 largest-asset credit institutions	*24,0*	*23,7*	*23,5*	*22,9*	*23,2*
Share of liabilities in foreign currency in total liabilities, %	*21,8*	*22,1*	*22,4*	*21,9*	*22,0*
of which:					
- 20 largest-asset credit institutions	*23,8*	*24,0*	*24,2*	*23,7*	*23,8*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*0,5*	*0,3*	*-0,2*	*-0,2*	*0,1*
of which:					
- 20 largest-asset credit institutions	*0,2*	*-0,3*	*-0,8*	*-0,8*	*-0,7*

Table 58

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

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Balance sheet positions					
Claims, bln rubles	18 999,8	21 112,3	20 523,2	20 028,7	20 544,4
Liabilities, bln rubles	18 579,1	20 824,2	20 675,5	20 218,6	20 425,9
Net balance sheet position, bln rubles	420,6	288,1	-152,4	-189,9	118,5
Net balance sheet position to own funds (capital), % [1]	*4,5*	*2,8*	*-1,5*	*-1,9*	*1,2*
Off-balance sheet positions [2]					
Claims, bln rubles	18 298,9	23 146,3	25 575,2	24 943,5	25 605,0
Liabilities, bln rubles	17 232,1	21 511,2	23 259,0	22 536,3	23 468,8
Net balance sheet position, bln rubles	1 066,8	1 635,1	2 316,2	2 407,1	2 136,2
Net balance sheet position to own funds (capital), % [1]	*11,4*	*15,9*	*22,8*	*23,5*	*20,7*

[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.

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	*-4,2*
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	*-4,9*
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	*-1,8*
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	*-1,8*
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	*-1,3*
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	*-1,0*
1.07.18	149	-526,3	419,0	98,0	-205,3	-107,3	7 221,1	*-1,5*
1.08.18	147	-559,7	474,5	95,2	-180,4	-85,2	6 799,6	*-1,3*
1.09.18	138	-592,5	522,9	125,5	-195,1	-69,6	6 781,3	*-1,0*
1.10.18	143	-366,9	286,3	62,6	-143,3	-80,6	5 267,4	*-1,5*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
1.01.19	119	-25,7	4,2	22,5	-44,0	-21,5	2 187,0	*-1,0*
1.02.19	113	184,8	-199,9	24,0	-39,0	-15,0	1 623,8	*-0,9*
1.03.19	101	194,5	-224,0	16,2	-45,7	-29,5	1 827,3	*-1,6*
1.04.19	107	-102,9	86,8	26,7	-42,8	-16,1	1 952,7	*-0,8*
1.05.19	96	218,8	-227,9	1,9	-11,1	-9,1	939,9	*-1,0*
1.06.19	100	-12,5	-5,0	32,4	-49,9	-17,5	1 854,3	*-0,9*
2. Credit institutions with net long OFXP								
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	*4,6*
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	*2,2*
1.01.18	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*
1.05.19	349	-1 256,0	1 611,1	458,9	-103,8	355,1	9 218,2	*3,9*
1.06.19	343	-804,9	1 144,2	421,8	-82,6	339,2	8 369,9	*4,1*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.06.19

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	112	-13,7	*-0,8*	44,6	-58,3
long	330	315,8	*3,7*	-2 018,5	2 334,2
EUR					
short	144	-58,4	*-0,7*	713,1	-771,5
long	295	55,7	*2,4*	372,8	-317,1
GBP					
short	40	-9,7	*-0,5*	-4,2	-5,5
long	195	4,6	*0,1*	25,7	-21,1

Liquidity of Credit Institutions

Table 62

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

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,0*	*43,0*	*44,3*	*44,7*	*45,1*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*20,3*	*18,6*	*19,3*	*19,6*	*20,0*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*32,5*	*35,2*	*36,1*	*36,7*	*37,1*

[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, %				
	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Less than 0	203	148	137	139	133	*13,9*	*9,8*	*8,6*	*8,7*	*8,9*
From 0 to 20	223	198	195	185	178	*14,1*	*11,5*	*15,2*	*10,7*	*14,5*
More than 20	135	138	135	134	145	*72,0*	*78,7*	*76,3*	*80,6*	*76,7*
Data not available	0	0	6	11	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	561	484	473	469	467	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 64

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

	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Liquid assets with maturity up to 30 days, as percent of liquid assets	*36,2*	*33,6*	*32,8*	*31,9*	*33,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*47,2*	*46,1*	*48,0*
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), %	*13,9*	*20,3*	*24,0*	*23,8*	*23,8*

[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, %				
	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19	1.01.18	1.01.19	1.04.19	1.05.19	1.06.19
Less than 0	409	314	319	312	316	*25,4*	*11,2*	*15,7*	*12,4*	*13,2*
From 0 to 20	82	96	76	74	70	*19,3*	*19,6*	*15,4*	*18,9*	*17,7*
More than 20	70	74	72	72	70	*55,3*	*69,2*	*68,9*	*68,7*	*69,1*
Data not available	0	0	6	11	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	561	484	473	469	467	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*