CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(ONLINE VERSION)

STATISTICS

No. 202, August 2019

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Banking sector overview

The banking sector in the Russian economy

Table 1

Macroeconomic indicators of the Russian banking sector

	Indicator	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
1.	Banking sector total assets (liabilities) (billions of 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 capital,[1] billions of rubles	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3	10 269,3
	as % of GDP	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*	*9,9*
	as % of banking sector assets	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*	*10,9*
3.	Loans[2] to non-financial organisations and households, including overdue loans (billions of 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 banking sector assets	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*	*51,3*
	of which:						
	loans to non-financial organisations, including overdue loans (billions of rubles)	22 499,2	29 536,0	33 300,9	30 134,7	30 192,5	33 371,8
	as % of GDP	*30,8*	*37,4*	*40,1*	*35,0*	*32,8*	*32,1*
	as % of banking sector assets	*39,2*	*38,0*	*40,1*	*37,6*	*35,4*	*35,5*
	loans to households, including overdue loans (billions of 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 banking sector assets	*17,3*	*14,6*	*12,9*	*13,5*	*14,3*	*15,8*
	as % of household money income	*22,3*	*23,6*	*20,0*	*20,0*	*22,0*	*25,9*
3.1.	Bank loans in fixed capital investments of all types of businesses (excl. small businesses) (billions of rubles)	1 003,6	1 098,7	849,9	1 174,5	1 370,1	1 425,3
	as % of fixed capital investments of all types of businesses (excl. small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	*10,8*
4.	Securities acquired by credit institutions (billions of 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 banking sector assets	*13,6*	*12,5*	*14,2*	*14,3*	*14,5*	*13,9*
	of which:						
	debt investment	*6 162,9*	*7 651,4*	*9 616,0*	*9 365,6*	*9 947,5*	*10 856,5*
	equity investment	*790,4*	*488,7*	*295,2*	*357,4*	*479,7*	*494,4*
	discounted promissory notes	*274,1*	*218,0*	*204,0*	*178,0*	*136,7*	*133,2*
5.	Household deposits (billions of 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 banking sector liabilities	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*	*30,2*
	as % of household money income	*38,0*	*38,7*	*43,4*	*44,7*	*46,9*	*49,5*
6.	Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions) (billions of 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 banking sector liabilities	*29,4*	*30,2*	*32,6*	*30,4*	*29,2*	*29,8*

Memo item (Rosstat data):

Indicator, billions of rubles	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
Gross domestic product (GDP)	73 133,9	79 058,5	83 094,3	86 014,2	92 101,3	103 875,8
Fixed capital investments of all types of businesses (excl. small businesses)	10 065,7	10 379,6	10 496,3	11 282,5	12 262,2	13 207,7
Household money income	44 650,4	47 920,6	53 525,9	54 117,7	55 368,2	57 520,9

Hereinafter, information for operating credit institutions as listed in the State Register of Credit Institutions Vnesheconombank is excluded from this list.

In certain cases minor discrepancies between the total and the sum of components are due to the rounding of data.

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Hereinafter, loans exclude created provisions.

[3] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Table 2

Growth in banking sector indicators (% over the period)

Date	Assets		Capital[1]		Loans to non-financial organisations		Loans to households				Household deposits		Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[3]	
							Total		Unsecured consumer loans[2]					
	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the 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
1.07.19	-0,4	6,8	-3,6	4,4	-0,4	6,5	1,4	22,8	1,7	24,6	0,6	7,4	-2,0	5,1
Memo item:														
Year-to-date growth	-1,7		-3,3		0,2		9,6		10,8		1,8		-4,3	
Growth in the corresponding period of the previous year	1,6		1,2		4,0		9,2		9,1		3,9		2,7	

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Credit institutions' financial statements as per Form 0409115 (Section 3, Loan receivables on other consumer loans grouped into a homogeneous loan portfolio)

[3] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Table 3

Growth in banking sector indicators (% over the year)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Assets	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*	*6,4*	*10,4*
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 to 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 to households	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*	*1,1*	*12,7*	*22,4*
Household 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 in accounts of non-financial and financial organisations (other than credit institutions)[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*
Memo item:												
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 and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Institutional characteristics of the banking sector

Table 4

Quantitative characteristics of Russian credit institutions

(units)

Indicator	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Credit institutions registered by the Bank of Russia and other agencies	923	881	871	867	862
Operating credit institutions (credit institutions authorised to carry out banking operations)	561	484	473	467	464
of which:					
Banks	517	440	430	424	421
- with a universal licence	-	291	286	283	281
- with a basic licence	-	149	144	141	140
Non-bank credit institutions	44	44	43	43	43
Credit institutions that have been registered by the Bank of Russia but have yet to pay the authorised capital and receive a licence (within the time period established by law)	0	0	1	0	0
Credit institutions which have their licences revoked (cancelled) since the year start	54	67	8	13	15
Credit institutions which have been restructured since the year start	9	10	3	5	6

Table 5

Operating credit institutions by federal district*

	1.01.18		1.01.19		1.04.19**		1.06.19		1.07.19	
	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total
Central Federal District	319	*56,9*	272	*56,2*	266	*56,2*	264	*56,5*	263	*56,7*
including Moscow and the Moscow Region	284	*50,6*	245	*50,6*	240	*50,7*	239	*51,2*	238	*51,3*
North-Western Federal District	43	*7,7*	41	*8,5*	42	*8,9*	41	*8,8*	40	*8,6*
Southern Federal District	35	*6,2*	25	*5,2*	24	*5,1*	24	*5,1*	24	*5,2*
North Caucasian Federal District	17	*3,0*	12	*2,5*	12	*2,5*	11	*2,4*	11	*2,4*
Volga Federal District	71	*12,7*	67	*13,8*	63	*13,3*	63	*13,5*	63	*13,6*
Urals Federal District	26	*4,6*	23	*4,8*	23	*4,9*	23	*4,9*	23	*5,0*
Siberian Federal District	32	*5,7*	28	*5,8*	28	*5,9*	26	*5,6*	25	*5,4*
Far Eastern Federal District	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***	**467**	***100,0***	**464**	***100,0***

* By the registered location of the head office.

** Starting from 1 February 2019, all credit institutions, including VTB Bank PJSC, are reflected in regional statistics in accordance with the addresses indicated in their charters (VTB is registered in St. Petersburg).

Table 6

Credit institutions' branches and internal structural divisions by federal district

Federal district	Regional credit institutions, units					Their branches and internal structural divisions in the district, units					Branches and internal structural divisions of other regions, units				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Central Federal District	319	272	266	264	263	8581	7614	6923	6920	6942	427	336	880	817	812
including Moscow and the Moscow Region[1]	284	245	240	239	238	4244	3723	3253	3243	3250	373	313	688	637	634
North-Western Federal District	43	41	42	41	40	316	268	448	446	442	3094	2722	2483	2500	2512
Southern Federal District	35	25	24	24	24	871	752	748	738	737	2822	2596	2579	2580	2569
North Caucasian Federal District	17	12	12	11	11	84	51	51	51	51	829	761	758	758	759
Volga Federal District	71	67	63	63	63	1314	1150	1109	1095	1093	6529	5829	5751	5755	5743
Urals Federal District	26	23	23	23	23	651	583	580	576	575	2524	2253	2222	2227	2220
Siberian Federal District	32	28	28	26	25	328	253	252	236	235	3680	3426	3344	3370	3367
Far Eastern Federal District	18	16	15	15	15	528	496	488	488	491	1598	1402	1393	1401	1403
Russian Federation	**561**	**484**	**473**	**467**	**464**	**34176**	**30492**	**30009**	**29958**	**29951**	**-**	**-**	**-**	**-**	**-**

[1] As a single region.

Table 7

Asset concentration in the Russian banking sector (operating credit institutions)

Credit institutions ranked by assets (in descending order)	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total
Top 5	47 513 821	*55,8*	56 865 733	*60,4*	56 715 345	*61,4*	56 900 723	*61,3*	56 516 470	*61,1*
6th through 20th	20 007 403	*23,5*	19 924 791	*21,2*	19 471 047	*21,1*	19 675 841	*21,2*	19 826 020	*21,4*
21st through 50th	9 167 982	*10,8*	9 230 511	*9,8*	8 628 811	*9,3*	8 828 243	*9,5*	8 805 718	*9,5*
51st through 200th	7 195 769	*8,4*	7 152 776	*7,6*	6 719 037	*7,3*	6 723 947	*7,2*	6 559 927	*7,1*
201+	1 306 864	*1,5*	909 875	*1,0*	813 168	*0,9*	771 768	*0,8*	780 496	*0,8*
Total	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 347 406**	***100,0***	**92 900 523**	***100,0***	**92 488 632**	***100,0***

Bank of Russia Banking Supervision Support Department

Table 8

Asset concentration of operating credit institutions by federal district (assets of a district's top-5 credit institutions by assets to total assets of the district's operating credit institutions)

(%)

Federal district	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Central Federal District	*60,6*	*65,4*	*64,2*	*63,6*	*63,6*
including Moscow and the Moscow Region	*61,5*	*66,5*	*65,5*	*64,8*	*64,9*
North-Western Federal District	*80,0*	*83,5*	*97,1*	*97,6*	*97,6*
Southern Federal District	*75,7*	*84,8*	*85,0*	*85,2*	*85,4*
North Caucasian Federal District	*64,1*	*72,2*	*72,5*	*75,1*	*75,0*
Volga Federal District	*55,1*	*64,0*	*62,5*	*62,7*	*62,1*
Urals Federal District	*74,2*	*73,6*	*74,3*	*73,8*	*73,2*
Siberian Federal District	*67,9*	*70,3*	*68,5*	*72,1*	*72,2*
Far Eastern Federal District	*86,2*	*89,0*	*89,7*	*89,7*	*89,7*
Russian Federation	***55,8***	***60,4***	***61,4***	***61,2***	***61,1***

Table 9

Assets of operating credit institutions (broken down by group and change over the period from 1 January 2019 until 1 July 2019)

Group as of 1 January 2019 (ranked by assets)		Number of credit institutions as of 1 January 2019	Groups as of 1 July 2019					Revoked (cancelled) licences	Restructured credit institutions
			1	2	3	4	5		
1	Top-5 credit institutions	5	4	1					
2	6th through 20th credit institutions	15	1	12	1				1
3	21st through 50th credit institutions	30		2	26				2
4	51st through 200th credit institutions	150			3	142		2	3
5	201st through 500th credit institutions	284				8	263	13	
Operating since 1 January 2019							1		
Total for the period								15	6
Total as of 1 January 2019[1]		**484**							
Total as of 1 July 2019[1]		**464**	**5**	**15**	**30**	**150**	**264**		

- credit institutions ranked into a higher group by assets
- credit institutions which remained in the same group
- credit institutions ranked into a lower group

[1] Credit institutions which failed to submit their statements are only included in total indicators as of the respective dates.

Table 10

Individual indicators of credit institutions with foreign stakes in authorised capital vs indicators of operating credit institutions (%)

	1.01.18	1.01.19	1.04.19	1.06.19[1]	1.07.19
Credit institutions with a foreign stake of more than 50% in the authorised capital					
Assets	*12,3*	*9,6*	*9,8*	*10,0*	*9,8*
Capital	*11,9*	*13,4*	*13,6*	*13,4*	*13,8*
Correspondent accounts with non-resident banks	*10,4*	*13,2*	*11,1*	*13,0*	*12,4*
Loans to non-financial organisations	*8,8*	*6,6*	*6,7*	*6,6*	*6,4*
Loans to households	*14,2*	*12,6*	*12,7*	*12,8*	*13,2*
Loans to and deposits of credit institutions	*20,7*	*15,5*	*16,7*	*18,9*	*19,2*
Household deposits	*12,0*	*8,8*	*8,8*	*8,8*	*8,3*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*11,3*	*10,4*	*10,7*	*11,3*	*11,6*
Current year profit (loss)	*29,3*	*13,4*	*13,1*	*13,3*	*14,5*
Memo item:					
Number of credit institutions, units	84	77	77	76	74
including wholly foreign-owned credit institutions					
Assets	*6,5*	*6,2*	*6,3*	*6,5*	*6,5*
Capital	*10,2*	*9,6*	*9,7*	*9,5*	*9,9*
Correspondent accounts with non-resident banks	*7,7*	*12,1*	*8,6*	*9,6*	*10,5*
Loans to non-financial organisations	*4,6*	*4,8*	*4,8*	*4,8*	*4,7*
Loans to households	*9,2*	*8,1*	*8,1*	*8,2*	*8,2*
Loans to and deposits of credit institutions	*9,5*	*10,4*	*10,8*	*13,1*	*13,8*
Household deposits	*5,7*	*5,0*	*4,9*	*5,0*	*5,0*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*7,2*	*7,5*	*7,6*	*8,4*	*8,4*
Current year profit (loss)	*21,2*	*10,3*	*10,9*	*10,6*	*10,6*
Memo item:					
Number of credit institutions, units	65	61	60	60	60

[1] In accordance with the lists of credit institutions with foreign stakes as of 1 April 2019.

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

Table 11

Individual indicators of credit institutions undergoing bankruptcy prevention measures[1]

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector
Assets	10 374,6	*12,2*	9 953,7	*10,6*	9 016,2	*9,8*	9 124,4	*9,8*	9 119,7	*9,9*
Capital	-480,5	*-5,1*	-602,4	*-5,9*	-750,7	*-7,4*	-747,5	*-7,3*	-810,2	*-8,2*
Loans to non-financial organisations	2 586,5	*8,6*	2 501,6	*7,5*	3 016,8	*9,0*	3 120,1	*9,3*	3 164,6	*9,5*
of which: overdue loans	984,1	*50,7*	1 032,5	*49,3*	1 427,1	*54,2*	1 443,9	*54,4*	1 438,1	*54,7*
Loans to households	556,6	*4,6*	657,7	*4,4*	705,1	*4,5*	747,9	*4,6*	771,2	*4,7*
of which: overdue loans	179,8	*21,2*	144,6	*19,0*	140,0	*17,5*	138,6	*17,1*	137,9	*17,2*
Household deposits	2 084,1	*8,0*	1 879,4	*6,6*	2 002,0	*7,1*	2 017,1	*7,0*	2 036,1	*7,0*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	2 141,0	*8,6*	2 047,1	*7,3*	2 190,8	*8,0*	2 252,2	*8,2*	2 300,2	*8,6*
Memo item:										
Number of credit institutions,[1] units	29	*5,2*	28	*5,8*	26	*5,5*	24	*5,1*	24	*5,2*

[1] Credit institutions undergoing bankruptcy prevention measures with the participation of the Bank of Russia or the State Corporation Deposit Insurance Agency in accordance with Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

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

Credit institutions' performance
Main trends

Table 12

Bank assets grouped by investment

(billions of rubles)

	Assets	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1.	Money, precious metals and gemstones – total	1 903,8	1 998,2	1 660,7	1 682,9	1 691,8
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	1 735,1	1 889,9	1 592,9	1 575,8	1 535,7
2.	Accounts with the Bank of Russia and authorised bodies of other countries – total	4 735,2	4 328,7	4 484,9	4 053,3	3 809,4
3.	Correspondent accounts with credit institutions – total	1 280,7	1 744,3	2 041,5	2 005,5	1 971,7
	Including:					
3.1.	Correspondent accounts with resident credit institutions	432,6	477,6	330,5	358,5	420,7
3.2.	Correspondent accounts with non-resident banks	848,1	1 266,7	1 711,1	1 647,0	1 551,0
4.	Securities – total	12 310,9	13 098,1	12 485,3	12 918,8	12 889,3
	of which:					
	revaluation of securities	30,7	-259,4	-756,4	-665,5	-602,7
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	-35,8	-32,9	-32,4
	Including:					
4.1.	Debt investment	9 947,5	10 856,5	10 358,4	10 803,5	10 762,4
4.2.	Equity investment	479,7	494,4	388,4	398,8	411,7
4.3.	Discounted promissory notes	136,7	133,2	97,6	58,6	57,8
4.4.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	1 747,0	1 613,9	1 640,8	1 657,8	1 657,4
5.	Other stakes in authorised capital	1 180,3	1 351,3	1 077,9	1 110,1	1 119,2
6.	Derivatives providing economic benefits	505,0	728,8	551,8	492,2	534,5
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	58 122,3	65 123,9	63 876,7	64 251,7	64 241,4
	Of which:					
	revaluation of issued (placed) funds	-	-	-865,4	-851,1	-847,2
	value adjustment of issued (placed) funds	-	-	-360,7	-352,7	-345,9
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	58 122,3	65 123,9	65 102,8	65 455,5	65 434,5
	Of which:					
7.1.1.	Loans issued[1] – total	58 006,1	64 969,0	64 959,2	65 317,1	65 292,8
	of which: overdue loans	2 993,5	3 050,5	3 663,8	3 712,8	3 694,8
	Of which:					
7.1.1.1	Loans to non-financial organisations	30 192,5	33 371,8	33 459,0	33 580,2	33 454,4
	of which: overdue loans	1 942,4	2 093,3	2 631,2	2 652,9	2 628,7
7.1.1.2.	Loans to households	12 173,7	14 901,4	15 535,0	16 101,3	16 328,6
	of which: overdue loans	848,9	760,4	798,1	813,0	802,6
7.1.1.3.	Loans to credit institutions	9 804,6	9 335,6	9 455,6	9 137,3	8 981,2
	of which: overdue loans	146,0	119,3	133,7	133,7	130,4
8.	Fixed assets, other real estate, intangible assets and inventories	1 512,9	1 625,9	1 597,0	1 597,4	1 598,2
8.1	of which: real estate temporarily unused in core activities	207,5	255,0	243,1	241,3	242,3
9.	Disposition of profits	327,7	330,0	79,0	210,1	245,7
	of which: profit tax	306,0	323,4	76,6	208,8	244,1
10.	Other assets – total	3 313,0	3 754,6	4 492,6	4 578,5	4 387,4
	Of which:					
10.1.	Float	1 237,6	1 678,1	1 557,4	1 458,9	1 377,3
10.2.	Debtors	489,1	534,3	669,0	678,3	649,4
Total assets		85 191,8	94 083,7	92 347,4	92 900,5	92 488,6

[1] Hereinafter, loans, deposits and other placements.

Table 13

Bank liabilities grouped by source of funds (billions of rubles)

Liabilities		1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1.	Bank funds and profits – total	8 962,9	9 306,1	8 527,8	8 891,8	8 616,4
	Including:					
1.1.	Funds	4 866,3	4 882,5	4 864,5	4 915,5	4 960,6
1.2.	Accumulated profit (loss) before tax	4 041,3	4 447,2	3 662,7	3 897,2	3 577,2
	Of which:					
1.2.1.	Current year profit (loss)	789,7	1 344,8	586,7	866,9	1 004,9
2.	Bank of Russia loans	2 016,5	2 607,4	2 599,7	2 591,2	2 592,2
3.	Accounts of credit institutions – total	774,8	879,5	704,9	706,0	712,4
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	396,2	430,5	302,9	289,5	310,2
3.2.	Correspondent accounts of non-resident banks	253,1	338,9	279,8	297,2	288,1
4.	Loans from other credit institutions – total	9 265,3	9 190,3	8 502,0	7 746,4	7 550,0
5.	Customer funds – total[1]	53 703,0	60 701,8	60 609,6	61 702,1	61 359,0
	Of which:					
5.1.	Budget funds in settlement accounts	10,4	11,4	21,4	36,2	45,1
5.2.	Government and extra-budgetary funds in settlement accounts	0,6	0,1	1,9	0,7	1,0
5.3.	Corporate funds in settlement and other accounts	9 103,6	9 772,3	10 164,4	9 930,3	9 896,7
5.4.	Customer float	536,9	631,1	680,8	663,2	700,1
5.5.	Deposits and other funds raised from legal entities (other than credit institutions)	17 900,4	21 652,0	21 345,7	22 091,0	21 556,2
5.6.	Household deposits	25 987,4	28 460,2	28 215,5	28 805,6	28 982,5
5.7.	Customer funds in factoring and forfeiting operations	23,4	21,9	41,2	41,1	40,5
6.	Bonds	1 211,4	1 328,7	1 448,1	1 545,4	1 592,6
7.	Promissory notes and bank acceptances	428,1	438,6	420,9	383,4	380,4
8.	Derivatives reducing economic benefits	337,1	503,8	392,5	360,3	447,6
9.	Other liabilities – total	8 492,8	9 127,3	9 141,9	8 973,8	9 238,1
	of which:					
	revaluation of funding cost	-	-	0,3	0,2	0,1
	adjustment of funding cost	-	-	-120,0	-120,2	-120,5
	Of which:					
9.1.	Loss provisions, including adjustment	6 916,5	7 538,8	7 077,9	7 158,4	7 223,3
	including:					
9.1.1	adjustment of loss provisions to estimated loan loss provisions	-	-	-849,6	-895,2	-897,0
9.1.2	loss provisions, excluding adjustment	6 916,5	7 538,8	7 927,6	8 053,6	8 120,2
9.2.	Float	666,4	634,9	983,8	748,4	909,1
9.3.	Creditors	208,6	228,1	318,9	259,1	318,2
9.4.	Accrued interest liabilities (including interest/coupons on securities issued)	630,2	658,5	704,1	741,8	715,0
	Of which:					
9.4.1.	Overdue interest	0,1	1,2	1,5	1,7	1,8
Total liabilities		85 191,8	94 083,7	92 347,4	92 900,5	92 488,6

[1] Including certificates of deposit and savings certificates

Table 14

Bank assets grouped by investment (as % of assets)

	Assets	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1.	Money, precious metals and gemstones – total	*2,2*	*2,1*	*1,8*	*1,8*	*1,8*
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	*2,0*	*2,0*	*1,7*	*1,7*	*1,7*
2.	Accounts with the Bank of Russia and authorised bodies of other countries – total	*5,6*	*4,6*	*4,9*	*4,4*	*4,1*
3.	Correspondent accounts with credit institutions – total	*1,5*	*1,9*	*2,2*	*2,2*	*2,1*
	Including:					
3.1.	Correspondent accounts with resident credit institutions	*0,5*	*0,5*	*0,4*	*0,4*	*0,5*
3.2.	Correspondent accounts with non-resident banks	*1,0*	*1,3*	*1,9*	*1,8*	*1,7*
4.	Securities – 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*
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	*0,0*	*0,0*	*0,0*
	Including:					
4.1.	Debt investment	*11,7*	*11,5*	*11,2*	*11,6*	*11,6*
4.2.	Equity investment	*0,6*	*0,5*	*0,4*	*0,4*	*0,4*
4.3.	Discounted promissory notes	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
4.4.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	*2,1*	*1,7*	*1,8*	*1,8*	*1,8*
5.	Other stakes in authorised capital	*1,4*	*1,4*	*1,2*	*1,2*	*1,2*
6.	Derivatives providing economic benefits	*0,6*	*0,8*	*0,6*	*0,5*	*0,6*
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	*68,2*	*69,2*	*69,2*	*69,2*	*69,5*
	Of which:					
	revaluation of issued (placed) funds	-	-	*-0,9*	*-0,9*	*-0,9*
	value adjustment of issued (placed) funds	-	-	*-0,4*	*-0,4*	*-0,4*
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	*68,2*	*69,2*	*70,5*	*70,5*	*70,7*
	Of which:					
7.1.1.	Loans issued 1 – total	*68,1*	*69,1*	*70,3*	*70,3*	*70,6*
	of which: overdue loans	*3,5*	*3,2*	*4,0*	*4,0*	*4,0*
	Of which:					
7.1.1.1	Loans to non-financial organisations	*35,4*	*35,5*	*36,2*	*36,1*	*36,2*
	of which: overdue loans	*2,3*	*2,2*	*2,8*	*2,9*	*2,8*
7.1.1.2.	Loans to households	*14,3*	*15,8*	*16,8*	*17,3*	*17,7*
	of which: overdue loans	*1,0*	*0,8*	*0,9*	*0,9*	*0,9*
7.1.1.3.	Loans to credit institutions	*11,5*	*9,9*	*10,2*	*9,8*	*9,7*
	of which: overdue loans	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
8.	Fixed assets, other real estate, intangible assets and inventories	*1,8*	*1,7*	*1,7*	*1,7*	*1,7*
8.1	of which: real estate temporarily unused in core activities	*0,2*	*0,3*	*0,3*	*0,3*	*0,3*
9.	Disposition of profits	*0,4*	*0,4*	*0,1*	*0,2*	*0,3*
	of which: profit tax	*0,4*	*0,3*	*0,1*	*0,2*	*0,3*
10.	Other assets – total	*3,9*	*4,0*	*4,9*	*4,9*	*4,7*
	Of which:					
10.1.	Float	*1,5*	*1,8*	*1,7*	*1,6*	*1,5*
10.2.	Debtors	*0,6*	*0,6*	*0,7*	*0,7*	*0,7*
Total assets		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Bank liabilities grouped by source of funds (as % of liabilities)

Liabilities		1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1.	Bank funds and profits – total	*10,5*	*9,9*	*9,2*	*9,6*	*9,3*
	Including:					
1.1.	Funds	*5,7*	*5,2*	*5,3*	*5,3*	*5,4*
1.2.	Accumulated profit (loss) before tax	*4,7*	*4,7*	*4,0*	*4,2*	*3,9*
	Of which:					
1.2.1.	Current year profit (loss)	*0,9*	*1,4*	*0,6*	*0,9*	*1,1*
2.	Bank of Russia loans	*2,4*	*2,8*	*2,8*	*2,8*	*2,8*
3.	Accounts of credit institutions – total	*0,9*	*0,9*	*0,8*	*0,8*	*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 from other credit institutions – total	*10,9*	*9,8*	*9,2*	*8,3*	*8,2*
5.	Customer funds – total[1]	*63,0*	*64,5*	*65,6*	*66,4*	*66,3*
	Of which:					
5.1.	Budget funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.2.	Government and extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Corporate funds in settlement and other accounts	*10,7*	*10,4*	*11,0*	*10,7*	*10,7*
5.4.	Customer float	*0,6*	*0,7*	*0,7*	*0,7*	*0,8*
5.5.	Deposits and other funds raised from legal entities (other than credit institutions)	*21,0*	*23,0*	*23,1*	*23,8*	*23,3*
5.6.	Household deposits	*30,5*	*30,2*	*30,6*	*31,0*	*31,3*
5.7.	Customer funds in factoring and forfeiting operations	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,4*	*1,4*	*1,6*	*1,7*	*1,7*
7.	Promissory notes and bank acceptances	*0,5*	*0,5*	*0,5*	*0,4*	*0,4*
8.	Derivatives reducing economic benefits	*0,4*	*0,5*	*0,4*	*0,4*	*0,5*
9.	Other liabilities – total	*10,0*	*9,7*	*9,9*	*9,7*	*10,0*
	of which:					
	revaluation of funding cost	-	-	*0,0*	*0,0*	*0,0*
	adjustment of funding cost	-	-	*-0,1*	*-0,1*	*-0,1*
	Of which:					
9.1.	Loss provisions, including adjustment	*8,1*	*8,0*	*7,7*	*7,7*	*7,8*
	including:					
9.1.1	adjustment of loss provisions to estimated loan loss provisions	-	-	*-0,9*	*-1,0*	*-1,0*
9.1.2	loss provisions, excluding adjustment	*8,1*	*8,0*	*8,6*	*8,7*	*8,8*
9.2.	Float	*0,8*	*0,7*	*1,1*	*0,8*	*1,0*
9.3.	Creditors	*0,2*	*0,2*	*0,3*	*0,3*	*0,3*
9.4.	Accrued interest liabilities (including interest/coupons on securities issued)	*0,7*	*0,7*	*0,8*	*0,8*	*0,8*
	Of which:	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.4.1.	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total liabilities		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

[1] Including certificates of deposit and savings certificates

Table 16

Main characteristics of credit operations of the banking sector (billions of rubles)

	Rubles					Foreign currency					Total				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1. Loans issued – total	**44 682,1**	**50 438,2**	**51 189,0**	**51 420,5**	**51 830,7**	**13 324,1**	**14 530,8**	**13 770,2**	**13 896,6**	**13 462,0**	**58 006,1**	**64 969,0**	**64 959,2**	**65 317,1**	**65 292,8**
Of which:															
- overdue loans	2 694,3	2 723,2	3 217,6	3 289,1	3 303,2	299,2	327,3	446,2	423,7	391,5	2 993,5	3 050,5	3 663,8	3 712,8	3 694,8
1.1 Loans to resident non-financial organisations	**20 413,0**	**22 926,0**	**23 675,1**	**23 877,4**	**23 996,8**	**5 548,9**	**5 522,9**	**5 040,0**	**5 079,2**	**4 896,2**	**25 961,9**	**28 448,9**	**28 715,1**	**28 956,6**	**28 893,0**
Of which:															
- overdue loans	1 647,2	1 728,5	2 091,4	2 139,8	2 141,9	75,1	121,1	160,4	207,2	183,0	1 722,3	1 849,6	2 251,8	2 347,0	2 325,0
of which:															
1.1.1. Loans to individual entrepreneurs	434,9	466,5	477,1	489,9	495,1	3,7	3,1	2,8	2,8	2,6	438,6	469,7	480,0	492,7	497,8
Of which:															
- overdue loans	66,3	54,8	58,0	59,0	57,1	0,4	0,4	0,4	0,4	0,4	66,7	55,2	58,3	59,4	57,5
1.2 Loans to non-resident legal entities (other than banks)	**805,4**	**839,8**	**984,6**	**1 029,7**	**1 036,8**	**3 425,2**	**4 083,1**	**3 759,3**	**3 593,8**	**3 524,5**	**4 230,6**	**4 922,9**	**4 743,9**	**4 623,6**	**4 561,4**
Of which:															
- overdue loans	90,8	117,1	166,9	164,6	165,1	129,2	126,7	212,4	141,3	138,7	220,0	243,7	379,4	305,9	303,7
1.3 Loans to the financial sector	**9 448,1**	**9 763,5**	**9 424,5**	**8 815,9**	**8 806,9**	**2 249,2**	**2 488,7**	**2 414,0**	**2 250,8**	**2 098,4**	**11 697,3**	**12 252,2**	**11 838,5**	**11 066,7**	**10 905,2**
Of which:															
- overdue loans	141,3	146,6	193,0	205,7	225,7	4,6	0,4	0,4	2,0	0,9	145,9	147,0	193,4	207,7	226,6
including:															
1.3.1 Loans to resident credit institutions	6 285,8	6 038,0	5 785,8	5 165,0	5 119,1	1 784,1	1 575,0	1 622,4	1 468,5	1 350,0	8 069,9	7 613,0	7 408,2	6 633,5	6 469,1
Of which:															
- overdue loans	90,0	69,5	92,7	93,0	93,1	0,1	0,1	0,1	1,8	0,6	90,2	69,6	92,9	94,7	93,6
1.3.2 Loans to resident financial organisations of various forms of ownership	3 162,3	3 725,5	3 638,7	3 650,9	3 687,8	465,1	913,7	791,5	782,3	748,4	3 627,4	4 639,2	4 430,3	4 433,3	4 436,1
Of which:															
- overdue loans	51,3	77,1	100,3	112,7	132,6	4,5	0,3	0,3	0,3	0,3	55,7	77,4	100,6	113,0	133,0
1.4 Loans to non-resident banks	**196,7**	**116,8**	**156,6**	**200,4**	**226,8**	**1 538,0**	**1 605,9**	**1 890,7**	**2 303,4**	**2 285,4**	**1 734,7**	**1 722,6**	**2 047,4**	**2 503,8**	**2 512,1**
Of which:															
- overdue loans	0,6	1,4	1,2	0,3	0,2	55,3	48,3	39,6	38,7	36,6	55,9	49,7	40,9	39,0	36,8
1.5 Loans to public financial authorities and extra-budgetary funds	**907,8**	**885,1**	**673,3**	**618,5**	**627,9**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**907,9**	**885,2**	**673,5**	**618,6**	**628,0**
Of which:															
- overdue loans	0,4	0,0	0,1	0,1	0,0	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,2	0,2	0,1
1.6 Loans to resident individuals	**12 047,5**	**14 765,2**	**15 402,6**	**15 972,3**	**16 203,4**	**104,4**	**107,2**	**101,0**	**96,2**	**92,0**	**12 151,9**	**14 872,5**	**15 503,6**	**16 068,5**	**16 295,5**
Of which:															
- overdue loans	813,5	729,1	764,2	778,0	769,5	33,4	28,6	31,2	32,3	30,4	846,8	757,7	795,4	810,4	799,9
1.7 Loans to non-resident individuals	**17,9**	**25,4**	**28,1**	**29,7**	**30,2**	**3,8**	**3,5**	**3,2**	**3,1**	**3,0**	**21,8**	**28,9**	**31,4**	**32,8**	**33,1**
Of which:															
- overdue loans	0,5	0,5	0,7	0,7	0,7	1,5	2,1	2,0	1,9	1,9	2,0	2,7	2,7	2,6	2,6
Memo item:															
Loan loss provisions, including provisions adjustment[1]	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	4 818,1	4 830,9	4 850,2
including:															
adjustment of loss provisions to estimated loan loss provisions	-	-	-	-	-	-	-	-	-	-	-	-	-573,0	-620,7	-629,7
loan loss provisions, excluding adjustment	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	5 391,2	5 451,5	5 479,9
Overdue interest on loans issued that are accounted for in balance sheet accounts	214,7	211,1	673,4	682,7	681,7	10,0	15,3	46,1	45,7	45,6	224,7	226,4	719,5	728,4	727,3
Investments of credit institutions in residents' promissory notes	98,6	89,6	78,9	74,3	73,0	36,2	41,7	39,5	6,8	7,1	134,8	131,4	118,4	81,1	80,1
Investments of credit institutions in 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] In accordance with the Russian accounting principles, loan provisions are created in rubles.

Table 17

Main characteristics of credit operations of the banking sector
(as % of total loans and as % of total assets)

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1. Loans issued – total	*100,0* *68,1*	*100,0* *69,1*	*100,0* *70,3*	*100,0* *70,3*	*100,0* *70,6*
Of which:					
- overdue loans	*5,2* *3,5*	*4,7* *3,2*	*5,6* *4,0*	*5,7* *4,0*	*5,7* *4,0*
1.1 Loans to resident non-financial organisations	***44,8*** ***30,5***	***43,8*** ***30,2***	***44,2*** ***31,1***	***44,3*** ***31,2***	***44,3*** ***31,2***
Of which:					
- overdue loans	*3,0* *2,0*	*2,8* *2,0*	*3,5* *2,4*	*3,6* *2,5*	*3,6* *2,5*
of which:					
1.1.1. Loans to individual entrepreneurs	*0,8* *0,5*	*0,7* *0,5*	*0,7* *0,5*	*0,8* *0,5*	*0,8* *0,5*
Of which:					
- overdue loans	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,1*
1.2 Loans to non-resident legal entities (other than banks)	***7,3*** ***5,0***	***7,6*** ***5,2***	***7,3*** ***5,1***	***7,1*** ***5,0***	***7,0*** ***4,9***
Of which:					
- overdue loans	*0,4* *0,3*	*0,4* *0,3*	*0,6* *0,4*	*0,5* *0,3*	*0,5* *0,3*
1.3 Loans to the financial sector	***20,2*** ***13,7***	***18,9*** ***13,0***	***18,2*** ***12,8***	***16,9*** ***11,9***	***16,7*** ***11,8***
Of which:					
- overdue loans	*0,3* *0,2*	*0,2* *0,2*	*0,3* *0,2*	*0,3* *0,2*	*0,3* *0,2*
including:					
1.3.1 Loans to resident credit institutions	*13,9* *9,5*	*11,7* *8,1*	*11,4* *8,0*	*10,2* *7,1*	*9,9* *7,0*
Of which:					
- overdue loans	*0,2* *0,1*	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,1*
1.3.2 Loans to resident financial organisations of various forms of ownership	*6,3* *4,3*	*7,1* *4,9*	*6,8* *4,8*	*6,8* *4,8*	*6,8* *4,8*
Of which:					
- overdue loans	*0,1* *0,1*	*0,1* *0,1*	*0,2* *0,1*	*0,2* *0,1*	*0,2* *0,1*
1.4 Loans to non-resident banks	***3,0*** ***2,0***	***2,7*** ***1,8***	***3,2*** ***2,2***	***3,8*** ***2,7***	***3,8*** ***2,7***
Of which:					
- overdue loans	*0,1* *0,1*	*0,1* *0,1*	*0,1* *0,0*	*0,1* *0,0*	*0,1* *0,0*
1.5 Loans to public financial authorities and extra-budgetary funds	***1,6*** ***1,1***	***1,4*** ***0,9***	***1,0*** ***0,7***	***0,9*** ***0,7***	***1,0*** ***0,7***
Of which:					
- overdue loans	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*
1.6 Loans to resident individuals	***20,9*** ***14,3***	***22,9*** ***15,8***	***23,9*** ***16,8***	***24,6*** ***17,3***	***25,0*** ***17,6***
Of which:					
- overdue loans	*1,5* *1,0*	*1,2* *0,8*	*1,2* *0,9*	*1,2* *0,9*	*1,2* *0,9*
1.7 Loans to non-resident individuals	***0,0*** ***0,0***	***0,0*** ***0,0***	***0,0*** ***0,0***	***0,1*** ***0,0***	***0,1*** ***0,0***
Of which:					
- overdue loans	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*
Memo item:					
Loan loss provisions, including provisions adjustment	*8,8* *6,0*	*8,3* *5,7*	*7,4* *5,2*	*7,4* *5,2*	*7,4* *5,2*
including					
Adjustment of loss provisions to estimated loan loss provisions	- -	- -	*-0,9* *-0,6*	*-1,0* *-0,7*	*-1,0* *-0,7*
Loan loss provisions, excluding provisions adjustment	*8,8* *6,0*	*8,3* *5,7*	*8,3* *5,8*	*8,3* *5,9*	*8,4* *5,9*
Overdue interest on loans issued that are accounted for in balance sheet accounts	*0,4* *0,3*	*0,3* *0,2*	*1,1* *0,8*	*1,1* *0,8*	*1,1* *0,8*
Investments of credit institutions in residents' promissory notes	*0,2* *0,2*	*0,2* *0,1*	*0,2* *0,1*	*0,1* *0,1*	*0,1* *0,1*
Investments of credit institutions in non-residents' promissory notes	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*	*0,0* *0,0*

Table 18

Credit institutions' investments in securities[1]

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Investments – total	**12 174,2**	***100,0***	**12 964,9**	***100,0***	**12 387,6**	***100,0***	**12 860,2**	***100,0***	**12 831,5**	***100,0***
- in rubles	9 095,1	*74,7*	9 832,3	*75,8*	9 670,3	*78,1*	10 034,7	*78,0*	10 080,9	*78,6*
- in foreign currency	3 079,1	*25,3*	3 132,5	*24,2*	2 717,3	*21,9*	2 825,5	*22,0*	2 750,6	*21,4*
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*	1 977,0	*15,4*	2 033,8	*15,9*
- in rubles	1 232,3	*10,1*	1 230,8	*9,5*	1 220,9	*9,9*	1 339,4	*10,4*	1 408,4	*11,0*
- in foreign currency	807,8	*6,6*	656,4	*5,1*	664,4	*5,4*	637,6	*5,0*	625,5	*4,9*
Securities at fair value through other comprehensive income[2]	6 040,7	*49,6*	6 342,3	*48,9*	5 525,7	*44,6*	5 728,1	*44,5*	5 751,0	*44,8*
- in rubles	4 581,6	*37,6*	4 938,3	*38,1*	4 495,3	*36,3*	4 533,2	*35,2*	4 610,4	*35,9*
- in foreign currency	1 459,1	*12,0*	1 404,0	*10,8*	1 030,4	*8,3*	1 194,9	*9,3*	1 140,6	*8,9*
Securities at amortised cost[3]	2 315,4	*19,0*	3 065,6	*23,6*	3 254,3	*26,3*	3 397,3	*26,4*	3 287,6	*25,6*
- in rubles	1 515,3	*12,4*	2 008,0	*15,5*	2 245,8	*18,1*	2 433,3	*18,9*	2 331,1	*18,2*
- in foreign currency	800,1	*6,6*	1 057,5	*8,2*	1 008,6	*8,1*	964,1	*7,5*	956,5	*7,5*
Stakes in subsidiary and affiliated joint-stock companies, and unit investment funds	1 747,0	*14,4*	1 613,9	*12,4*	1 640,8	*13,2*	1 657,8	*12,9*	1 657,4	*12,9*
- in rubles	1 746,3	*14,3*	1 613,2	*12,4*	1 640,1	*13,2*	1 657,8	*12,9*	1 657,4	*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*
Memo item:										
Revaluation of securities	30,7		-259,4		-756,3		-663,5		-600,7	
Adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-		-		- 13,26		-10,6		-10,2	
Provisions for losses on securities, including provisions adjustment	557,0		670,0		421,87		434,8		441,1	
including:										
adjustment of loss provisions to estimated loss provisions	-		-		25,47		19,2		21,9	
provisions for losses on securities, excluding provisions adjustment	557,0		670,0		396,4		415,6		419,3	
of which: provisions for losses on stakes in subsidiary and affiliated joint-stock companies, excluding provisions adjustment	219,2		296,4		298,9		301,1		304,5	

[1] Excluding promissory notes.

[2] Until 1 February 2019, Securities available for sale

[3] Until 1 February 2019, Securities held to maturity

Table 19

Credit institutions' debt investments

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Debt investments – total	9 947,5	*100,0*	10 856,5	*100,0*	10 358,4	*100,0*	10 803,5	*100,0*	10 762,4	*100,0*
- in rubles	6 955,6	*69,9*	7 839,4	*72,2*	7 686,3	*74,2*	8 022,6	*74,3*	8 056,5	*74,9*
- in foreign currency	2 991,9	*30,1*	3 017,1	*27,8*	2 672,0	*25,8*	2 780,9	*25,7*	2 705,8	*25,1*
of which:										
revaluation	30,8	*0,3*	-209,8	*-1,9*	-522,7	*-5,0*	-469,8	*-4,3*	-419,1	*-3,9*
adjustment increasing (reducing) the cost of debt securities	-	-	-	-	-13,3	*-0,1*	-10,6	*-0,1*	-10,2	*-0,1*
Investments in debt securities at balance-sheet value (excluding revaluation and value adjustment)	9 916,7	*100,0*	11 066,3	*100,0*	10 894,3	*100,0*	11 284,0	*100,0*	11 191,7	*100,0*
including:										
debt securities of the Russian Federation	3 554,3	*35,8*	3 238,8	*29,3*	3 043,7	*27,9*	3 086,8	*27,4*	2 980,3	*26,6*
- in rubles	2 824,0	*28,5*	2 732,0	*24,7*	2 599,5	*23,9*	2 585,4	*22,9*	2 498,6	*22,3*
- in foreign currency	730,3	*7,4*	506,8	*4,6*	444,2	*4,1*	501,5	*4,4*	481,6	*4,3*
debt securities of the Bank of Russia	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 572,9	*13,9*	1 672,5	*14,9*
- in rubles	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 572,9	*13,9*	1 672,5	*14,9*
- 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 Russian constituent territories and local governments	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	372,8	*3,3*	372,9	*3,3*
- in rubles	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	372,8	*3,3*	372,9	*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*	319,3	*2,8*	307,0	*2,7*
- in rubles	415,2	*4,2*	306,3	*2,8*	270,1	*2,5*	269,0	*2,4*	258,8	*2,3*
- in foreign currency	12,0	*0,1*	21,1	*0,2*	46,4	*0,4*	50,3	*0,4*	48,2	*0,4*
debt securities of other residents	2 013,0	*20,3*	1 974,0	*17,8*	2 093,5	*19,2*	2 197,0	*19,5*	2 121,5	*19,0*
- in rubles	2 003,4	*20,2*	1 960,4	*17,7*	2 075,3	*19,0*	2 175,9	*19,3*	2 107,7	*18,8*
- in foreign currency	9,6	*0,1*	13,6	*0,1*	18,2	*0,2*	21,1	*0,2*	13,8	*0,1*
foreign sovereign debt	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	89,9	*0,8*	88,8	*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*	89,9	*0,8*	88,8	*0,8*
debt securities of non-resident banks	43,2	*0,4*	60,0	*0,5*	67,5	*0,6*	225,5	*2,0*	223,5	*2,0*
- in rubles	23,0	*0,2*	11,8	*0,1*	14,6	*0,1*	14,0	*0,1*	13,1	*0,1*
- in foreign currency	20,2	*0,2*	48,1	*0,4*	52,9	*0,5*	211,5	*1,9*	210,4	*1,9*
debt securities of other non-residents	1 769,3	*17,8*	1 701,2	*15,4*	1 614,5	*14,8*	1 611,4	*14,3*	1 566,9	*14,0*
- in rubles	134,5	*1,4*	143,4	*1,3*	140,2	*1,3*	129,1	*1,1*	127,9	*1,1*
- in foreign currency	1 634,8	*16,5*	1 557,8	*14,1*	1 474,4	*13,5*	1 482,3	*13,1*	1 439,0	*12,9*
debt securities transferred without derecognition	1 277,7	*12,9*	1 930,0	*17,4*	1 756,1	*16,1*	1 708,4	*15,1*	1 756,7	*15,7*
- in rubles	773,3	*7,8*	1 137,2	*10,3*	1 210,1	*11,1*	1 313,0	*11,6*	1 360,6	*12,2*
- in foreign currency	504,4	*5,1*	792,8	*7,2*	546,0	*5,0*	395,5	*3,5*	396,1	*3,5*
overdue debt securities	31,0	*0,3*	55,9	*0,5*	81,4	*0,7*	99,9	*0,9*	101,6	*0,9*
- in rubles	19,5	*0,2*	42,0	*0,4*	68,2	*0,6*	71,0	*0,6*	73,6	*0,7*
- in foreign currency	11,5	*0,1*	13,8	*0,1*	13,2	*0,1*	28,9	*0,3*	28,0	*0,3*
Memo item:										
Provisions for losses on debt securities, including provisions adjustment	276,3		293,0		103,6		122,3		122,0	
including:										
adjustment of provisions for losses on debt securities to estimated loss provisions	-		-		9,4		11,0		10,7	
provisions for losses on debt securities, excluding provisions adjustment	276,3		293,0		94,1		111,3		111,4	

Table 20

Credit institutions' equity investments

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Equity investments – total	479,7	*100,0*	494,4	*100,0*	388,4	*100,0*	398,8	*100,0*	411,7	*100,0*
- in rubles	393,2	*82,0*	379,7	*76,8*	343,9	*88,5*	354,2	*88,8*	366,9	*89,1*
- in foreign currency	86,5	*18,0*	114,7	*23,2*	44,5	*11,5*	44,6	*11,2*	44,7	*10,9*
of which:										
revaluation	-0,2	*0,0*	-49,7	*-10,0*	-147,4	*-37,9*	-99,1	*-24,9*	-85,8	*-20,8*
change in fair value at initial recognition	-	-	-	-	*0,0*	*0,0*	*0,0*	*0,0*	0,0	*0,0*
Investments in equity securities at balance-sheet value (excluding revaluation and changes in fair value at initial recognition)	479,8	*100,0*	544,1	*100,0*	535,8	*100,0*	497,9	*100,0*	497,4	*100,0*
including:										
equity of resident credit institutions	10,3	*2,1*	58,0	*10,7*	105,3	*19,7*	65,2	*13,1*	62,6	*12,6*
- in rubles	10,3	*2,1*	57,4	*10,6*	105,3	*19,7*	65,2	*13,1*	62,6	*12,6*
- in foreign currency	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
equity of other residents	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	297,9	*59,8*	301,6	*60,6*
- in rubles	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	297,9	*59,8*	301,6	*60,6*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
equity of non-resident banks	14,5	*3,0*	28,6	*5,3*	28,7	*5,3*	28,7	*5,8*	28,6	*5,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	27,6	*5,2*	27,6	*5,5*	27,6	*5,6*
- in foreign currency	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,0	*0,2*	1,0	*0,2*
equity of other non-residents	48,3	*10,1*	64,7	*11,9*	93,2	*17,4*	94,5	*19,0*	94,6	*19,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	49,7	*9,3*	51,0	*10,2*	50,9	*10,2*
- in foreign currency	48,2	*10,1*	64,7	*11,9*	43,5	*8,1*	43,5	*8,7*	43,7	*8,8*
equity securities transferred without derecognition	1,9	*0,4*	19,0	*3,5*	9,9	*1,8*	11,6	*2,3*	10,0	*2,0*
- in rubles	1,8	*0,4*	19,0	*3,5*	9,9	*1,8*	11,6	*2,3*	10,0	*2,0*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
equity securities at cost	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*
Memo item:										
Provisions for losses on equity securities, including provisions adjustment	61,4		80,6		2,0		2,0		2,1	
including:										
adjustment of provisions for losses on equity securities to estimated loss provisions	-		-		-1,4		-1,2		-1,4	
provisions for losses on equity securities, excluding provisions adjustment	61,4		80,6		3,4		3,2		3,4	

Table 21

Credit institutions' investments in promissory notes (billions of rubles)

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Discounted promissory notes in a credit institution's portfolio (including revaluation and value adjustment) – total	136,7	133,2	97,6	58,6	57,8
- in rubles	100,5	91,5	58,1	51,9	50,7
- in foreign currency	36,2	41,7	39,5	6,8	7,1
including:					
Promissory notes at fair value through profit or loss	-	-	0,4	0,7	0,3
- in rubles	-	-	0,4	0,7	0,3
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at fair value through other comprehensive income	-	-	0,6	0,5	0,0
- in rubles	-	-	0,6	0,5	0,0
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at amortised cost	-	-	96,6	57,5	57,4
- in rubles	-	-	57,1	50,7	50,3
- in foreign currency	-	-	39,5	6,8	7,1

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Table 22

Credit institutions' investments in promissory notes

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total
Discounted promissory notes, total	**136,7**	***100,0***	**133,2**	***100,0***	**97,6**	***100,0***	**58,6**	***100,0***	**57,8**	***100,0***
of which:										
revaluation	-	-	-	-	-0,1	-0,1	-2,0	-3,4	-2,0	-3,4
adjustment increasing (reducing) the cost of discounted promissory notes	-	-	-	-	-22,6	-23,1	-22,3	-38,1	-22,2	-38,4
Discounted promissory notes at balance-sheet value (excluding revaluation and value adjustment):	**136,7**	***100,0***	**133,2**	***100,0***	**120,3**	***100,0***	**82,9**	***100,0***	**82,0**	***100,0***
Including:										
- promissory notes of federal executive authorities	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of executive authorities of Russian constituent territories 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*	46,5	*56,0*	46,7	*57,0*
- promissory notes of other residents	56,0	*41,0*	49,0	*36,8*	38,6	*32,1*	34,6	*41,8*	33,4	*40,8*
- promissory notes of foreign governments	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 banks	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of other non-residents	1,8	*1,3*	1,8	*1,4*	1,8	*1,5*	1,8	*2,2*	1,8	*2,3*
Memo item:										
Provisions for losses on promissory notes, including provisions adjustment	27,81		25,27		22,32		19,5		19,6	
including:										
adjustment of provisions for losses on discounted promissory notes to estimated loss provisions	-		-		0,56		-2,2		-2,2	
provisions for losses on promissory notes, excluding provisions adjustment	27,8		25,3		21,8		21,7		21,8	

Table 23

Real estate temporarily unused in core activities

billions of rubles

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Land plots temporarily unused in core activities	7,5	3,9	3,9	3,9	3,9
Land plots temporarily unused in core activities and leased out	6,3	3,5	3,3	3,3	3,3
Land plots temporarily unused in core activities at present (fair) value	58,7	105,0	97,3	95,7	96,6
Land plots temporarily unused in core activities and leased out, at present (fair) value	15,1	13,7	12,5	12,6	12,8
Real estate (other than land plots) temporarily unused in core activities*	4,3	2,4	2,2	2,2	2,2
Real estate (other than land plots) temporarily unused in core activities and leased out*	4,2	4,5	4,6	4,5	4,7
Real estate (other than land plots) temporarily unused in core activities at present (fair) value	61,0	62,5	61,2	60,3	58,3
Real estate (other than land plots) temporarily unused in core activities and leased out, at present (fair) value	36,9	48,3	49,5	48,8	48,2
Investments in construction of real estate temporarily unused in core activities	13,5	11,2	8,7	10,0	12,3
Loss provisions calculated based on assets listed in Clause 2.7 of Bank of Russia Regulation No. 283-P, dated 20 March 2006, 'On the Procedure for Making Loan Loss Provisions by Credit Institutions'	26,8	23,5	24,5	24,7	25,4

* At residual value (less depreciation).

Table 24

Movements of core corporate funds raised by credit institutions

billions of rubles

		1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1.	Corporate funds raised – total	27 547,2	32 057,3	32 217,5	32 710,4	32 179,1
	- in rubles	18 174,5	21 383,5	21 839,5	22 257,2	22 555,8
	- in foreign currency	9 372,7	10 673,9	10 378,0	10 453,2	9 623,3
	including:					
1.1.	Corporate funds in settlement and other accounts[2]	9 103,6	9 772,3	10 164,4	9 930,3	9 896,7
	- in rubles	6 925,2	7 102,4	7 363,1	6 964,5	7 245,3
	- in foreign currency	2 178,4	2 669,9	2 801,3	2 965,8	2 651,4
	Of which:					
1.1.1.	Funds of individual entrepreneurs	360,7	479,5	460,5	466,1	490,9
	- in rubles	347,1	459,1	438,6	443,9	468,0
	- in foreign currency	13,7	20,4	21,9	22,2	22,8
1.2.	Government and extra-budgetary funds in settlement accounts	0,6	0,1	1,9	0,7	1,0
1.3.	Corporate float	518,8	611,1	664,3	647,4	684,8
1.4.	Deposits and other funds raised from legal entities (other than credit institutions):	17 900,4	21 652,0	21 345,7	22 091,0	21 556,2
	- in rubles	10 952,8	13 893,9	14 044,5	14 901,9	14 864,0
	- in foreign currency	6 947,6	7 758,1	7 301,2	7 189,1	6 692,2
	Of which:					
1.4.1.	Deposits and other raised funds of the Federal Treasury, Russia's Ministry of Finance, financial authorities and extra-budgetary funds of the Russian Federation, Russian constituent territories and local governments	2 160,8	3 418,3	3 956,5	4 676,1	4 657,0
1.4.2.	Certificates of deposit	0,5	0,1	0,1	0,1	1,4
1.4.3.	Outstanding liabilities on deposit agreements and other raised funds	41,3	13,3	13,3	15,0	14,2
1.5.	Customer funds in factoring and forfeiting operations	23,4	21,9	41,2	41,1	40,5
1.6.	Funds written off from customer accounts but not passed through a credit institution's correspondent account due to insufficiency of funds	0,3	0,0	0,0	0,0	0,0
	Deposits and other funds raised from legal entities (Item 1.4) by maturity:					
	sight and up to 30 days	3 438,7	4 548,3	3 991,1	4 178,0	4 301,0
	- in rubles	3 040,4	3 955,2	3 541,7	3 624,8	3 778,2
	- in foreign currency	398,3	593,2	449,4	553,2	522,7
	from 31 days to one year	6 670,0	9 191,2	9 680,8	10 072,6	9 751,1
	- in rubles	5 629,1	7 712,7	8 213,5	8 840,2	8 629,5
	- in foreign currency	1 040,9	1 478,4	1 467,3	1 232,3	1 121,6
	more than one year	7 791,8	7 912,5	7 673,8	7 840,4	7 504,1
	- in rubles	2 283,3	2 226,0	2 289,3	2 436,8	2 456,3
	- in foreign currency	5 508,4	5 686,5	5 384,5	5 403,6	5 047,8
	Memo item					
Funds raised from non-resident organisations – total		3 094,7	2 788,7	2 705,9	2 616,0	2 395,8
- in rubles		294,7	302,0	372,3	347,5	365,7
- in foreign currency		2 800,0	2 486,8	2 333,6	2 268,6	2 030,0
	Of which:					
	Funds of non-resident organisations in settlement and other accounts	608,7	548,1	666,0	620,4	583,2
	Deposits of non-resident legal entities (excl. certificates of deposit)	204,8	174,4	174,7	203,8	199,4
	Other funds raised from non-resident legal entities	2 253,0	2 045,3	1 838,1	1 755,4	1 577,7
	Outstanding liabilities on deposit agreements and other funds raised from non-resident legal entities	0,0	0,0	0,0	1,7	0,9

[1] Including deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

[2] Excluding funds in Items 1.2, 1.3, 1.5 and 1.6.

Table 25

Main characteristics of debt issued by the banking sector (billions of rubles)

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Debt issued – total	**2 027,8**	**1 918,7**	**1 951,7**	**1 987,1**	**2 027,6**
including:					
bonds	1 211,4	1 328,7	1 448,1	1 545,4	1 592,6
of which					
maturing within one year	37,0	10,1	18,7	57,0	75,3
maturing in more than one year	1 149,5	1 305,0	1 384,3	1 465,1	1 483,9
certificates of deposit[1]	0,5	0,1	0,1	0,1	1,4
of which					
maturing within one year	0,4	0,0	0,0	0,0	0,5
maturing in more than one year	0,1	0,0	0,0	0,0	0,8
savings certificates[2]	387,8	151,3	82,6	58,2	53,3
of which					
maturing within one year	216,1	41,2	7,4	0,0	0,0
maturing in more than one year	149,7	93,2	55,7	40,4	38,3
promissory notes and bank acceptances	428,1	438,6	420,9	383,4	380,4
of which					
maturing within one year	165,1	178,1	151,0	144,6	142,5
maturing in more than one year	234,9	231,1	213,5	178,6	181,3

[1] Included in corporate deposits.

[2] Included in household deposits.

Table 26

Household deposits

(billions of rubles)

		1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1	Household deposits	25 987,4	28 460,2	28 215,5	28 805,6	28 982,5
	of which: savings certificates	387,8	151,3	82,6	58,2	53,3
1.1.	Household sight deposits and deposits for up to 30 days	5 461,7	6 718,8	6 150,8	6 539,0	6 823,4
	- in rubles	4 353,3	5 391,8	4 867,2	5 237,3	5 519,6
	- in foreign currency	1 108,5	1 327,0	1 283,6	1 301,7	1 303,8
1.2.	Household deposits for a period from 31 days to one year	9 825,6	10 498,9	10 579,0	10 590,0	10 376,4
	- in rubles	8 952,5	8 893,0	8 926,5	8 904,2	8 760,7
	- in foreign currency	873,1	1 605,9	1 652,5	1 685,8	1 615,7
1.3.	Household deposits for more than one year	10 700,1	11 242,5	11 485,7	11 676,7	11 782,7
	- in rubles	7 336,8	8 066,8	8 363,0	8 514,6	8 644,6
	- in foreign currency	3 363,2	3 175,7	3 122,7	3 162,1	3 138,1
	Memo item:					
	Deposits of non-resident households (excl. savings certificates)	450,3	457,6	441,1	435,8	434,6

Table 27

Main characteristics of loans issued by other credit institutions

(billions of rubles)

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Loans from other credit institutions – total	**9 265,3**	**9 190,3**	**8 502,0**	**7 746,4**	**7 550,0**
- in rubles	6 576,5	6 638,2	6 042,7	5 555,7	5 474,0
- in foreign currency	2 688,7	2 552,1	2 459,3	2 190,7	2 076,1
including:					
- loans from resident credit institutions	8 286,9	8 009,9	7 609,5	6 900,2	6 760,8
- in rubles	6 379,2	6 417,3	5 954,8	5 417,5	5 366,8
- in foreign currency	1 907,7	1 592,6	1 654,7	1 482,6	1 394,0
of which					
overdue loans	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 from non-resident banks	978,3	1 180,5	892,5	846,3	789,2
- in rubles	197,3	220,9	87,8	138,2	107,2
- in foreign currency	781,0	959,6	804,7	708,1	682,0
of which					
overdue loans	0,0	0,0	0,0	0,0	0,4
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,4

Table 28

Budget funds in settlement accounts by bank group as of 1 July 2019

Share of budget funds in settlement accounts in liabilities	Number of credit institutions, units	Budget funds in settlement accounts[1]		Bank assets	
		millions of rubles	share in Russia, %	millions of rubles	share in Russia, %
More than 25%	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	45 115	*100,0*	62 535 964	*67,6*
None	432	0	*0,0*	29 952 668	*32,4*
No data available	0	0	*0,0*	0	*0,0*
Total	**464**	**45 115**	***100,0***	**92 488 632**	***100,0***

[1] Excluding government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

No.	Indicator	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
		billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %	billions of rubles	Share of banking sector liabilities (assets), %
	Funds raised										
1.	**Customer funds (other than funds of credit institutions) – total**	**3 625,4**	***4,3***	**3 329,1**	***3,5***	**3 215,0**	***3,5***	**3 114,1**	***3,4***	**2 896,7**	***3,1***
1.1	Funds in corporate accounts (excl. certificates of deposit)	3 066,5	*3,6*	2 767,8	*2,9*	2 678,8	*2,9*	2 581,3	*2,8*	2 361,1	*2,6*
1.1.1	including deposits and other raised funds (excl. certificates of deposit)	2 457,8	*2,9*	2 219,7	*2,4*	2 012,8	*2,2*	1 960,9	*2,1*	1 778,0	*1,9*
1.2	Household deposits (excl. savings certificates)	450,3	*0,5*	457,6	*0,5*	441,1	*0,5*	435,8	*0,5*	434,6	*0,5*
1.2.1	including deposits and other raised funds (excl. savings certificates)	299,8	*0,4*	285,1	*0,3*	284,6	*0,3*	265,8	*0,3*	264,0	*0,3*
1.3	Funds in other accounts	108,7	*0,1*	103,7	*0,1*	95,1	*0,1*	97,0	*0,1*	101,0	*0,1*
2.	**Funds in bank correspondent and other accounts**	**256,7**	***0,3***	**346,4**	***0,4***	**284,6**	***0,3***	**301,5**	***0,3***	**292,4**	***0,3***
3.	**Loans raised from banks**	**978,3**	***1,1***	**1 180,5**	***1,3***	**892,5**	***1,0***	**846,3**	***0,9***	**789,2**	***0,9***
4.	**Loans raised from foreign governments**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Funds raised – total	**4 860,4**	***5,7***	**4 855,9**	***5,2***	**4 397,4**	***4,8***	**4 270,9**	***4,6***	**3 986,8**	***4,3***
	Memo item:										
	Authorised banks' liabilities to non-residents on debt securities issued – total	236,2	*0,3*	271,1	*0,3*	252,8	*0,3*	251,1	*0,3*		
	Overdue interest on credit institutions' liabilities	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Funds placed										
1.	**Credit exposure – total**	**5 989,2**	***7,0***	**6 676,7**	***7,1***	**6 823,9**	***7,4***	**7 161,6**	***7,7***	**7 108,0**	***7,7***
	of which overdue loans	277,9	*0,3*	296,1	*0,3*	423,0	*0,5*	347,5	*0,4*	343,2	*0,4*
	including:										
1.1.	Loans to banks	1 734,7	*2,0*	1 722,6	*1,8*	2 047,4	*2,2*	2 503,8	*2,7*	2 512,1	*2,7*
1.2	Loans to legal entities	4 230,6	*5,0*	4 922,9	*5,2*	4 743,9	*5,1*	4 623,6	*5,0*	4 561,4	*4,9*
1.3	Loans to households	21,8	*0,0*	28,9	*0,0*	31,4	*0,0*	32,8	*0,0*	33,1	*0,0*
2.	**Funds in correspondent accounts with banks**	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 711,1**	***1,9***	**1 647,0**	***1,8***	**1 551,0**	***1,7***
3.	**Investments in securities – total**	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**1 882,5**	***2,0***	**2 051,8**	***2,2***	**2 004,2**	***2,2***
	including:										
3.1	Debt (unadjusted for revaluation and transferred without derecognition)	1 881,7	*2,2*	1 824,3	*1,9*	1 758,8	*1,9*	1 926,8	*2,1*	1 879,2	*2,0*
3.2	Equity (unadjusted for revaluation and transferred without derecognition)	62,8	*0,1*	93,3	*0,1*	121,8	*0,1*	123,2	*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.	**Stakes in subsidiary and affiliated joint-stock companies**	**604,6**	***0,7***	**648,7**	***0,7***	**660,1**	***0,7***	**663,8**	***0,7***	**664,3**	***0,7***
5.	**Loans to foreign governments**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Funds placed – total	**9 410,8**	***11,0***	**10 519,6**	***11,2***	**11 100,8**	***12,0***	**11 547,9**	***12,4***	**11 350,1**	***12,3***
	Memo item:										
	Overdue interest on credit institutions' assets	11,3	*0,0*	16,5	*0,0*	51,8	*0,1*	51,6	*0,1*	52,5	*0,1*

Bank of Russia Banking Supervision Support Department

Financial standing

Table 30

Financial result of operating credit institutions

	Current year profit (+)/loss (-), millions of rubles					Number of credit institutions, units					Memo item: disposition of current year profit, millions of rubles				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Total	789 661,2	1 344 828,9	586 742,8	866 876,1	1 004 902,9	561	484	467	456	464	305 950,3	323 371,1	69 919,7	205 547,5	244 082,0
Profit-making credit institutions[1]	1 561 646,7	1 919 407,4	653 595,4	942 567,8	1 117 635,2	421	384	373	351	365	297 328,1	312 423,4	69 008,4	204 230,3	242 594,6
Loss-making credit institutions	-771 985,5	-574 578,5	-66 852,6	-75 691,6	-112 732,4	140	100	94	105	99	8 622,1	10 947,7	911,3	1 317,2	1 487,5
Credit institutions that failed to submit their statements[2]	…	…	…	…	…	0	0	6	11	0	…	…	…	…	…
Total number of credit institutions	**…**	**…**	**…**	**…**	**…**	**561**	**484**	**473**	**467**	**464**	**…**	**…**	**…**	**…**	**…**

[1] Including credit institutions with zero profit.

[2] No data available

Table 31

Income and expense structure of operating credit institutions (billions of rubles) [1]

		1.01.17	1.01.18	1.01.19	1.04.19	1.07.19
	Comprehensive income	**182 516,2**	**104 967,2**	**137 990,6**	**25 785,2**	**48 101,4**
1	**Part 1.** Interest income	**16 182,3**	**12 532,4**	**12 450,4**	**4 491,4**	**8 444,5**
1.1	Interest income	6 484,8	5 781,1	6 138,1	1 779,6	3 518,6
1.2	Commission income	109,7	98,0	98,2	37,7	77,6
1.3	Income from recovery (reduction) of loss provisions	9 587,6	6 652,5	6 214,1	2 674,1	4 848,3
1.4	Premiums deductible from interest expense	0,1	0,8	0,0	0,0	0,0
2	**Part 2.** Operating income	**166 334,0**	**92 434,8**	**125 540,2**	**21 293,8**	**39 656,9**
2.1	Commission income	1 023,1	1 082,6	1 396,9	333,4	714,3
2.2	Income from securities trading	555,8	466,8	505,4	92,5	237,0
2.3	Income from foreign currency and precious metal transactions	161 782,9	87 885,8	119 992,3	19 282,3	35 780,6
2.4	Other income from transactions with placed and raised funds	78,3	72,9	109,1	240,3	435,3
2.5	Other operating income	1 665,0	1 684,7	1 948,8	785,4	1 291,8
2.6	Income from recovery (reduction) of other provisions	1 228,9	1 242,0	1 587,7	559,9	1 197,8
	Comprehensive expenses	**181 587,2**	**104 182,1**	**136 645,8**	**25 198,7**	**47 096,5**
3	**Part 3.** Interest expenses	**13 935,9**	**10 825,2**	**10 160,2**	**3 597,7**	**7 065,3**
3.1	Interest expenses	3 790,9	3 147,6	3 012,1	1 018,5	2 008,1
3.2	Commission expenses	10,4	10,8	13,8	5,7	11,6
3.3	Loss provision expenses	10 093,7	7 625,4	7 086,9	2 563,9	5 026,6
3.4	Premiums deductible from interest income	40,9	41,4	47,4	9,6	18,9
4	**Part 4.** Operating expenses	**167 651,2**	**93 356,9**	**126 485,6**	**21 600,9**	**40 031,2**
4.1	Commission expenses	228,9	243,6	356,2	93,9	205,0
4.2	Expenses for securities trading	139,0	208,6	279,9	46,6	100,0
4.3	Expenses for foreign currency and precious metal transactions	161 758,0	87 793,8	119 835,7	19 304,3	35 735,8
4.4	Other expenses for transactions with placed and raised funds	569,4	448,7	499,9	298,2	315,7
4.5	Other operating expenses	3 568,5	2 959,8	3 592,8	1 304,2	2 416,4
4.6	Loss provision expenses	1 387,3	1 702,4	1 921,2	553,6	1 258,3
	Financial result before tax	**929,1**	**785,1**	**1 344,8**	**586,5**	**1 004,9**
	Memo item: aggregates					
1	Net interest income	2 653,2	2 592,8	3 078,6	751,5	1 491,7
2	Net commission income	893,5	926,3	1 125,1	271,4	575,2
3	Net income from securities trading	416,8	258,2	225,5	45,9	137,0
4	Net income from foreign currency and precious metal transactions	24,9	92,0	156,5	-22,0	44,8
5	Net income (other than interest income) from transactions with placed and raised funds	-491,1	-375,8	-390,7	-57,9	119,6
6	Other net operating income	-1 903,6	-1 275,1	-1 644,0	-518,9	-1 124,6
	including administrative expenses of a credit institution	1 731,0	1 821,3	2 044,4	491,5	1 046,3
7	Creation of net additional loss provisions(-)/recovery (+) of loss provisions	-664,5	-1 433,3	-1 206,3	116,5	-238,8

[1] In accordance with the Credit Institution Performance Statement (Form 0409102)

Individual indicators of bank operations with assets and liabilities by federal district and Russian constituent territory

Table 32

Assets and liabilities of banks (including balancing of certain accounts) registered in the region, as of 1 July 2019

thousands of rubles

	Ruble assets	Foreign currency assets	Ruble liabilities	Foreign currency liabilities
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	55 371 610 665	16 260 009 574	56 667 320 905	14 964 299 334
Belgorod Region	8 924 143	792 919	8 923 904	793 158
Bryansk Region	0	0	0	0
Vladimir Region	3 552 465	73 816	3 555 872	70 409
Voronezh Region	0	0	0	0
Ivanovo Region	11 768 028	393 379	11 801 476	359 931
Kaluga Region	53 478 087	806 154	53 489 134	795 107
Kostroma Region	938 577 846	312 496 087	1 084 331 990	166 741 943
Kursk Region	24 566 870	1 208 464	24 646 470	1 128 864
Lipetsk Region	18 939 533	190 396	18 942 901	187 028
Moscow Region	29 333 269	2 326 397	29 570 943	2 088 723
Orel Region	0	0	0	0
Ryazan Region	19 335 211	829 020	19 315 915	848 316
Smolensk Region	0	0	0	0
Tambov Region	2 654 856	31 107	2 659 067	26 896
Tver Region	1 862 965	297 138	1 868 679	291 424
Tula Region	1 749 938	26 290	1 750 162	26 066
Yaroslavl Region	4 093 244	226 772	4 133 208	186 808
Moscow	54 252 774 210	15 940 311 635	55 402 331 184	14 790 754 661
NORTH-WESTERN FEDERAL DISTRICT	13 462 976 320	3 236 839 302	12 518 155 543	4 181 660 079
Republic of Karelia	529 352	14 763	532 998	11 117
Republic of Komi	6 495 746	557 576	6 587 696	465 626
Arkhangelsk Region	0	0	0	0
Vologda Region	57 208 828	10 861 904	61 767 591	6 303 141
Kaliningrad Region	43 635 230	10 543 709	37 657 760	16 521 179
Leningrad Region	369 184	32 033	401 217	0
Murmansk Region	1 308 227	677 916	1 308 478	677 665
Novgorod Region	6 710 672	623 457	7 172 681	161 448
Pskov Region	3 695 292	23 780	3 699 319	19 753
Saint Petersburg	13 343 023 789	3 213 504 164	12 399 027 803	4 157 500 150
SOUTHERN FEDERAL DISTRICT	593 504 066	32 916 841	597 413 695	29 007 212
Republic of Adygeya (Adygeya)	1 800 598	6 755	1 807 337	16
Republic of Kalmykia	0	0	0	0
Republic of Crimea	250 479 100	5 848 375	251 605 627	4 721 848
Krasnodar Territory	194 190 533	8 910 379	196 582 186	6 518 726
Astrakhan Region	8 938 312	8 895 333	9 040 473	8 793 172
Volgograd Region	4 162 367	128 826	4 261 432	29 761
Rostov Region	129 804 072	8 480 763	130 002 012	8 282 823
Sevastopol	4 129 084	646 410	4 114 628	660 866
NORTH CAUCASIAN FEDERAL DISTRICT	17 627 298	397 157	17 715 301	309 154
Republic of Daghestan	1 861 292	34 240	1 868 376	27 156
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 382 212	108 174	4 404 929	85 457
Karachay-Cherkess Republic	1 412 494	5 749	1 412 402	5 841

Republic of North Ossetia-Alania	895 695	55 854	933 230	18 319
Chechen Republic	0	0	0	0
Stavropol Territory	9 075 605	193 140	9 096 364	172 381
VOLGA FEDERAL DISTRICT	1 314 220 268	151 482 612	1 364 871 757	100 831 123
Republic of Bashkortostan	11 740 577	1 011 575	12 126 747	625 405
Mari El Republic	2 930 411	49 902	2 936 440	43 873
Republic of Mordovia	24 363 349	185 538	24 420 216	128 671
Republic of Tatarstan (Tatarstan)	724 110 740	122 381 713	763 252 873	83 239 580
Udmurt Republic	51 945 296	809 927	51 808 099	947 124
Chuvash Republic - Chuvashia	9 646 311	551 199	9 806 813	390 697
Perm Territory	30 695 744	2 042 584	30 978 970	1 759 358
Kirov Region	38 124 019	3 824 681	41 170 419	778 281
Nizhny Novgorod Region	86 329 934	6 572 042	88 440 508	4 461 468
Orenburg Region	44 272 765	1 780 353	44 221 551	1 831 567
Penza Region	6 361 508	103 661	6 360 886	104 283
Samara Region	230 009 496	9 737 795	234 552 316	5 194 975
Saratov Region	47 326 452	2 350 418	48 389 572	1 287 298
Ulyanovsk Region	6 363 666	81 224	6 406 347	38 543
URALS FEDERAL DISTRICT	1 083 752 118	128 325 632	1 131 603 229	80 474 521
Kurgan Region	3 696 344	77 971	3 727 933	46 382
Sverdlovsk Region	534 890 101	90 888 892	570 095 434	55 683 559
Tyumen Region	389 313 398	25 480 772	400 531 618	14 262 552
Chelyabinsk Region	155 852 275	11 877 997	157 248 244	10 482 028
SIBERIAN FEDERAL DISTRICT	182 754 977	20 582 440	185 445 958	17 891 459
Altai Republic	1 314 391	57 367	1 323 449	48 309
Republic of Tuva	454 139	2 138	455 853	424
Republic of Khakassia	9 053 912	135 585	9 069 679	119 818
Altai Territory	11 280 514	145 052	11 280 067	145 499
Krasnoyarsk Territory	6 340 138	384 549	6 335 855	388 832
Irkutsk Region	6 834 543	463 812	7 031 189	267 166
Kemerovo Region	16 412 316	453 785	16 463 647	402 454
Novosibirsk Region	112 605 448	17 036 942	114 087 171	15 555 219
Omsk Region	10 062 064	1 692 327	11 004 764	749 627
Tomsk Region	8 397 512	210 883	8 394 284	214 111
FAR-EASTERN FEDERAL DISTRICT	563 990 979	67 641 400	587 597 528	44 034 851
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	32 559 465	505 740	32 684 619	380 586
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	5 932 447	480 854	5 938 546	474 755
Primorye Territory	124 442 535	29 545 164	140 313 513	13 674 186
Khabarovsk Territory	0	0	0	0
Amur Region	393 981 784	36 284 565	401 539 584	28 726 765
Magadan Region	0	0	0	0
Sakhalin Region	7 074 748	825 077	7 121 266	778 559
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	72 590 436 691	19 898 194 958	73 070 123 916	19 418 507 733

Table 33

Securities purchased by credit institutions registered in the region, as of 1 July 2019

thousands of rubles

	Debt securities		Equity securities*	Stakes in subsidiaries and affiliated joint-stock companies*	Discounted promissory notes*	
	Total*	of which: Russian sovereign debt (excluding revaluation and value			denominated in rubles	denominated in foreign currency
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	8 878 446 398	2 508 025 429	237 782 711	949 883 792	23 758 496	6 778 558
Belgorod Region	1 409 551	318 723	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	153 004	67 788	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	241 025	56 270	15 958	0	0	0
Kaluga Region	6 552 250	917 968	47 272	0	0	0
Kostroma Region	361 911 273	6 549 351	457 283	12 054 836	0	0
Kursk Region	855 077	519 784	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 943 291	1 941 830	493 626	0	446 233	0
Orel Region	0	0	0	0	0	0
Ryazan Region	656 790	518 995	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	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0
Moscow	8 504 724 137	2 497 134 720	236 768 571	937 519 199	23 312 263	6 778 558
NORTH-WESTERN FEDERAL DISTRICT	1 152 007 971	359 669 418	129 246 912	685 346 323	20 792 841	0
Republic of Karelia	0	0	0	0	0	0
Republic of Komi	905 139	790 374	265 295	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	4 131 453	2 041 297	156 407	0	0	0
Kaliningrad Region	9 171 478	753 343	65 592	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	809 012	367 263	223 767	0	0	0
Pskov Region	88 528	0	0	0	0	0
Saint Petersburg	1 136 902 361	355 717 141	128 535 851	685 346 323	20 792 841	0
SOUTHERN FEDERAL DISTRICT	66 752 772	23 583 678	10 486	970 052	1 918 630	311 926
Republic of Adygeya (Adygeya)	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	31 776 643	10 602 006	0	553 405	465 237	0
Krasnodar Territory	32 854 235	11 612 599	0	376 189	1 453 393	311 926
Astrakhan Region	1 921 038	1 255 255	5 739	0	0	0
Volgograd Region	78 817	10 355	0	0	0	0
Rostov Region	122 039	103 463	4 158	20 259	0	0
Sevastopol	0	0	0	20 199	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	255 041	204 265	0	0	0	0
Republic 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
Karachay-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	255 041	204 265	0	0	0	0
VOLGA FEDERAL DISTRICT	213 291 592	37 372 898	34 587 741	3 868 983	1 296 853	33 006
Republic of Bashkortostan	5 779 679	1 530 238	476 841	0	0	0
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	384 704	197 399	21 053	0	95 619	0
Republic of Tatarstan (Tatarstan)	138 970 530	22 220 107	32 194 370	979 473	733 624	0
Udmurt Republic	10 641 078	1 920 707	0	0	212 824	0
Chuvash Republic - Chuvashia	191 639	22 103	29 264	0	2 918	0
Perm Territory	4 184 457	2 573 617	212 056	0	2 920	0
Kirov Region	8 608 242	426 638	4 340	0	-14 880	0
Nizhny Novgorod Region	7 793 301	377 287	74 856	0	0	0
Orenburg Region	11 121 253	1 621 873	19 557	35 246	31 781	0
Penza Region	637 649	432 844	5	0	0	0
Samara Region	15 864 718	2 069 539	1 537 985	2 751 264	-656	33 006
Saratov Region	9 114 342	3 980 546	17 414	103 000	232 703	0
Ulyanovsk Region	0	0	0	0	0	0
URALS FEDERAL DISTRICT	341 398 333	22 641 855	6 817 045	13 943 324	250 305	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	123 834 705	10 982 098	6 687 036	13 943 324	0	0
Tyumen Region	167 004 908	4 178 065	18 064	0	250 305	0
Chelyabinsk Region	50 558 720	7 481 692	111 945	0	0	0
SIBERIAN FEDERAL DISTRICT	19 841 289	5 463 132	66 239	0	139 687	0
Altai Republic	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	121 493	121 979	0	0	0	0
Altai Territory	295 929	149 506	9 816	0	0	0
Krasnoyarsk Territory	169 842	36 689	0	0	0	0
Irkutsk Region	0	0	14 752	0	18 807	0
Kemerovo Region	2 363 766	728 547	41 546	0	977	0
Novosibirsk Region	15 925 927	4 404 444	0	0	0	0
Omsk Region	964 332	21 967	125	0	119 903	0
Tomsk Region	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	90 399 620	23 311 425	3 147 463	3 432 043	2 505 523	0
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	210 635	77 917	318 004	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	397 615	257 946	0	0	0	0
Primorye Territory	23 034 340	3 409 600	1 301 400	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	66 757 030	19 565 962	1 528 059	3 432 043	2 505 523	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 for Russia	10 762 393 016	2 980 272 100	411 658 597	1 657 444 517	50 662 335	7 123 490

* Including revaluation and value adjustment

Table 34

Ruble loans, deposits and other placements with credit institutions registered in the region, as of 1 July 2019

thousands of rubles

	Total	of which		
		loans and other placements extended to non-financial organisations	loans, deposits and other placements extended to credit institutions	loans and other funds extended to households
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	39 797 685 421	18 739 293 834	4 557 284 383	12 371 400 227
Belgorod Region	4 993 480	4 217 264	866	277 305
Bryansk Region	0	0	0	0
Vladimir Region	2 430 322	1 185 477	203 474	1 041 371
Voronezh Region	0	0	0	0
Ivanovo Region	6 805 203	4 542 219	203 294	1 115 654
Kaluga Region	41 779 406	21 397 707	15 885 701	4 475 115
Kostroma Region	671 891 073	124 647 656	259 326 474	244 258 410
Kursk Region	21 600 272	13 337 391	4 990 000	2 020 939
Lipetsk Region	16 309 329	4 308 182	7 300 000	3 273 821
Moscow Region	14 179 970	6 129 703	2 120 228	704 653
Orel Region	0	0	0	0
Ryazan Region	11 632 183	8 039 825	1 143 474	1 818 659
Smolensk Region	0	0	0	0
Tambov Region	1 415 331	1 245 766	2 813	165 739
Tver Region	673 715	568 878	53 000	51 837
Tula Region	1 395 504	655 651	610 000	129 853
Yaroslavl Region	2 618 679	2 046 575	6 948	378 213
Moscow	38 999 960 954	18 546 971 540	4 265 438 111	12 111 688 658
NORTH-WESTERN FEDERAL DISTRICT	9 759 137 909	5 380 192 534	442 117 099	2 996 958 210
Republic of Karelia	138 356	5 455	61 000	71 901
Republic of Komi	2 013 722	1 679 039	41 822	242 861
Arkhangelsk Region	0	0	0	0
Vologda Region	31 571 719	6 096 303	9 825 617	11 094 820
Kaliningrad Region	8 414 727	6 546 126	38 051	1 830 479
Leningrad Region	135 639	125 339	0	10 300
Murmansk Region	576 584	371 055	80 000	125 526
Novgorod Region	2 290 028	879 120	650 113	757 743
Pskov Region	923 130	818 651	0	104 479
Saint Petersburg	9 713 074 004	5 363 671 446	431 420 496	2 982 720 101
SOUTHERN FEDERAL DISTRICT	416 490 545	252 764 861	33 204 331	125 775 853
Republic of Adygeya (Adygeya)	1 116 530	956 617	525	159 388
Republic of Kalmykia	0	0	0	0
Republic of Crimea	174 433 677	120 868 589	14 242 553	37 848 358
Krasnodar Territory	131 121 870	82 086 779	17 873 895	28 006 782
Astrakhan Region	1 369 839	455 779	128 913	751 087
Volgograd Region	3 150 245	1 573 288	185 627	1 379 330
Rostov Region	103 377 592	45 178 546	769 318	57 370 747
Sevastopol	1 920 792	1 645 263	3 500	260 161
NORTH CAUCASIAN FEDERAL DISTRICT	9 942 116	7 738 706	989 918	1 146 278
Republic of Daghestan	702 722	491 713	1 366	209 643
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 618 026	2 129 125	244 579	237 508
Karachay-Cherkess Republic	1 247 444	926 866	235 880	69 798
Republic of North Ossetia-Alania	689 875	491 191	0	198 684
Chechen Republic	0	0	0	0
Stavropol Territory	4 684 049	3 699 811	508 093	430 645
VOLGA FEDERAL DISTRICT	822 786 919	326 018 265	126 436 228	306 878 360
Republic of Bashkortostan	4 834 237	1 047 867	18 697	3 765 829

Mari El Republic	1 489 110	580 393	661 373	61 356
Republic of Mordovia	13 434 972	8 469 243	14 357	4 168 191
Republic of Tatarstan (Tatarstan)	419 353 098	185 515 657	103 984 969	88 485 485
Udmurt Republic	28 582 442	4 609 043	45 551	23 394 034
Chuvash Republic - Chuvashia	6 742 840	3 318 031	281 892	3 096 000
Perm Territory	20 352 925	10 577 008	109 662	8 846 447
Kirov Region	23 979 962	13 819 551	347 696	8 342 910
Nizhny Novgorod Region	60 027 298	35 975 357	12 978 147	6 372 924
Orenburg Region	27 077 660	12 088 502	795 189	13 139 610
Penza Region	4 042 247	2 618 109	190 171	954 616
Samara Region	185 044 340	24 172 447	6 817 913	143 306 241
Saratov Region	23 738 692	20 179 811	184 984	1 911 494
Ulyanovsk Region	4 087 096	3 047 246	5 627	1 033 223
URALS FEDERAL DISTRICT	572 079 254	156 884 327	152 961 596	199 764 021
Kurgan Region	2 530 905	2 367 909	4 186	105 912
Sverdlovsk Region	309 351 177	70 234 449	108 204 240	83 533 134
Tyumen Region	175 835 729	42 582 670	38 174 489	85 330 138
Chelyabinsk Region	84 361 443	41 699 299	6 578 681	30 794 837
SIBERIAN FEDERAL DISTRICT	96 573 286	48 671 272	4 623 618	38 900 407
Altai Republic	415 108	357 294	1 737	22 638
Republic of Tuva	82 975	59 713	3 474	19 788
Republic of Khakassia	6 745 541	3 194 050	909 517	2 402 964
Altai Territory	7 731 644	5 589 013	671 737	1 410 588
Krasnoyarsk Territory	1 933 544	601 115	3 474	1 321 426
Irkutsk Region	3 984 220	3 347 743	3 431	408 973
Kemerovo Region	7 234 326	3 406 946	301 092	3 258 696
Novosibirsk Region	55 625 891	25 654 517	2 697 837	24 053 632
Omsk Region	6 699 059	2 679 992	24 226	3 773 543
Tomsk Region	6 120 978	3 780 889	7 093	2 228 159
FAR-EASTERN FEDERAL DISTRICT	356 048 300	122 064 737	28 266 757	192 777 048
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	23 109 166	13 682 855	1 817 909	6 955 597
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	3 259 366	2 063 110	835 774	321 835
Primorye Territory	89 537 291	53 045 513	2 198 488	26 179 354
Khabarovsk Territory	0	0	0	0
Amur Region	238 154 032	51 836 436	23 262 638	158 923 610
Magadan Region	0	0	0	0
Sakhalin Region	1 988 445	1 436 823	151 948	396 652
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	51 830 743 750	25 033 628 536	5 345 883 930	16 233 600 404

Table 35

Foreign currency loans, deposits and other placements with credit institutions registered in the region, as of 1 July 2019

thousands of rubles

	Total	of which		
		loans and other placements extended to non-financial organisations	loans, deposits and other placements extended to credit institutions	loans and other funds extended to households
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	10 792 464 969	6 578 535 244	3 159 159 340	76 442 935
Belgorod Region	40 755	40 704	49	2
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	35	27	0	8
Kostroma Region	57 143 317	37 500 585	7 252 251	814 901
Kursk Region	975 585	247 627	176 612	0
Lipetsk Region	0	0	0	0
Moscow Region	1 136 142	116 252	504 604	515 286
Orel Region	0	0	0	0
Ryazan Region	7 184	0	7 182	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	142 161	128 000	0	0
Moscow	10 733 019 790	6 540 502 049	3 151 218 642	75 112 736
NORTH-WESTERN FEDERAL DISTRICT	2 560 180 657	1 794 672 323	430 465 215	15 620 896
Republic of Karelia	0	0	0	0
Republic of Komi	4 839	4 839	0	0
Arkhangelsk Region	0	0	0	0
Vologda Region	3 251 357	331 223	2 897 543	6 793
Kaliningrad Region	219 262	76 212	1 200	141 850
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	28 381	0	28 381	0
Pskov Region	0	0	0	0
Saint Petersburg	2 556 676 818	1 794 260 049	427 538 091	15 472 253
SOUTHERN FEDERAL DISTRICT	5 159 761	2 315 678	2 452 074	392 009
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	469 067	171 286	13 443	284 338
Krasnodar Territory	1 103 429	85 466	1 015 660	2 303
Astrakhan Region	1 266 249	0	1 266 249	0
Volgograd Region	39 424	0	31 538	7 886
Rostov Region	2 255 416	2 035 604	123 362	96 450
Sevastopol	26 176	23 322	1 822	1 032
NORTH CAUCASIAN FEDERAL DISTRICT	16 894	0	16 894	0
Republic of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachay-Cherkess Republic	1 161	0	1 161	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	33 489 810	6 752 606	20 250 371	197 366
Republic of Bashkortostan	765 362	764 002	1 360	0
Mari El Republic	1 110	0	1 110	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan (Tatarstan)	27 674 202	3 471 597	17 837 773	75 365
Udmurt Republic	515	0	0	515
Chuvash Republic - Chuvashia	22 724	19 484	0	3 240
Perm Territory	581 558	534 251	47 307	0
Kirov Region	3 158	0	989	2 169
Nizhny Novgorod Region	1 953 424	356 673	1 559 788	36 963
Orenburg Region	269 835	172 575	60 633	36 627
Penza Region	15 138	0	15 138	0
Samara Region	2 045 137	1 434 024	569 389	41 724
Saratov Region	156 946	0	156 884	62
Ulyanovsk Region	701	0	0	701
URALS FEDERAL DISTRICT	45 771 143	29 915 394	9 475 654	747 774
Kurgan Region	0	0	0	0
Sverdlovsk Region	35 607 879	27 071 307	2 162 684	741 567
Tyumen Region	7 578 532	2 519 971	5 052 354	6 207
Chelyabinsk Region	2 584 732	324 116	2 260 616	0
SIBERIAN FEDERAL DISTRICT	8 466 567	2 335 902	6 076 922	53 743
Altai Republic	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	743	743	0	0
Krasnoyarsk Territory	50 460	0	50 460	0
Irkutsk Region	6 308	0	6 308	0
Kemerovo Region	13 665	12 615	0	1 050
Novosibirsk Region	8 288 974	2 273 531	6 015 406	37
Omsk Region	101 666	49 010	0	52 656
Tomsk Region	4 410	3	4 407	0
FAR-EASTERN FEDERAL DISTRICT	16 476 371	6 233 475	7 452 073	1 546 892
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	37 912	37 912	0	0
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	127 658	48 137	79 476	45
Primorye Territory	3 166 805	976 116	1 829 434	48 980
Khabarovsk Territory	0	0	0	0
Amur Region	13 137 040	5 171 310	5 536 228	1 497 846
Magadan Region	0	0	0	0
Sakhalin Region	6 956	0	6 935	21
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	13 462 026 172	8 420 760 622	3 635 348 543	95 001 615

Table 36

Overdue loans, deposits and other placements with credit institutions registered in the region, as of 1 July 2019

thousands of rubles

	loans and other placements extended to non-financial organisations		loans, deposits and other placements extended to credit institutions		loans and other funds extended to households	
	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	2 008 129 913	288 843 515	72 372 025	32 185 928	582 356 465	24 924 330
Belgorod Region	133 899	0	0	0	1 275	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	58 381	0	0	0	35 758	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	98 791	0	0	0	39 816	0
Kaluga Region	512 195	27	12 952 092	0	695 301	8
Kostroma Region	9 630 251	217 577	20 286 576	0	22 072 746	401 699
Kursk Region	546 524	0	0	0	13 455	0
Lipetsk Region	1 810 343	0	0	0	179 990	0
Moscow Region	92 886	0	0	0	209 002	382
Orel Region	0	0	0	0	0	0
Ryazan Region	626 850	0	0	0	60 266	2
Smolensk Region	0	0	0	0	0	0
Tambov Region	42 815	0	0	0	20 693	0
Tver Region	65 628	0	0	0	17 000	0
Tula Region	29 498	0	0	0	1 102	0
Yaroslavl Region	98 278	0	0	0	32 974	0
Moscow	1 994 383 574	288 625 911	39 133 357	32 185 928	558 977 087	24 522 237
NORTH-WESTERN FEDERAL DISTRICT	203 638 198	31 348 421	671 801	4 907 528	124 551 385	5 689 408
Republic of Karelia	4 737	0	0	0	15 878	0
Republic of Komi	194 189	0	41 822	0	2 341	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	602 480	14 527	45 000	0	545 644	1
Kaliningrad Region	84 929	5 777	23 179	1 200	115 909	19 463
Leningrad Region	16 120	0	0	0	100	0
Murmansk Region	907	0	0	0	11 172	0
Novgorod Region	49 589	0	0	0	5 510	0
Pskov Region	106 466	0	0	0	6 210	0
Saint Petersburg	202 578 781	31 328 117	561 800	4 906 328	123 848 621	5 669 944
SOUTHERN FEDERAL DISTRICT	23 312 089	280 074	673 225	1 822	4 338 681	280 605
Republic of Adygeya (Adygeya)	78 910	0	0	0	28 447	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 010 234	171 286	2 572	0	1 809 913	266 148
Krasnodar Territory	13 590 561	85 466	669 840	0	879 232	2 303
Astrakhan Region	37 661	0	813	0	41 641	0
Volgograd Region	473 553	0	0	0	17 643	140
Rostov Region	2 463 135	0	0	0	1 552 513	10 982
Sevastopol	658 035	23 322	0	1 822	9 292	1 032
NORTH CAUCASIAN FEDERAL DISTRICT	481 267	0	507 000	15 733	187 071	0
Republic of Daghestan	24 258	0	0	0	51 753	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	132 136	0	0	0	19 246	0
Karachay-Cherkess Republic	40 400	0	0	0	47 073	0
Republic of North Ossetia-Alania	13 913	0	0	0	23 415	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	270 560	0	507 000	15 733	45 584	0
VOLGA FEDERAL DISTRICT	39 899 692	603 567	8 881 583	249	18 454 123	82 196
Republic of Bashkortostan	216 148	33 772	0	0	418 929	0
Mari El Republic	138 092	0	130 000	0	888	0
Republic of Mordovia	357 399	0	0	0	50 973	0
Republic of Tatarstan (Tatarstan)	24 423 138	18 003	5 053 067	249	5 667 719	49 082
Udmurt Republic	332 690	0	53	0	1 314 748	0
Chuvash Republic - Chuvashia	66 427	0	0	0	80 847	0
Perm Territory	803 747	486 944	0	0	348 591	0
Kirov Region	1 331 878	0	0	0	583 485	132
Nizhny Novgorod Region	3 201 568	0	373 482	0	546 817	32 668
Orenburg Region	1 133 945	64 848	24 981	0	251 271	0
Penza Region	221 538	0	0	0	75 782	0
Samara Region	3 360 328	0	3 300 000	0	8 626 286	252
Saratov Region	4 237 103	0	0	0	404 420	62
Ulyanovsk Region	75 691	0	0	0	83 367	0
URALS FEDERAL DISTRICT	11 622 895	443 731	3 983 416	1 458	13 152 677	6 598
Kurgan Region	209 415	0	0	0	10 273	0
Sverdlovsk Region	4 983 248	65 211	3 755 884	0	10 958 625	1 414
Tyumen Region	2 000 498	373 662	0	0	1 589 090	5 184
Chelyabinsk Region	4 429 734	4 858	227 532	1 458	594 689	0
SIBERIAN FEDERAL DISTRICT	2 036 873	21	18 903	3 260	1 401 464	37
Altai Republic	69 590	0	0	0	678	0
Republic of Tuva	10 075	0	0	341	7 007	0
Republic of Khakassia	128 795	0	0	0	74 777	0
Altai Territory	254 484	0	0	0	31 342	0
Krasnoyarsk Territory	20 589	0	0	0	62 773	0
Irkutsk Region	126 445	0	0	0	19 273	0
Kemerovo Region	49 396	0	12 081	0	91 514	0
Novosibirsk Region	1 237 530	18	1 252	1 597	885 664	37
Omsk Region	94 752	0	214	0	180 712	0
Tomsk Region	45 217	3	5 356	1 322	47 724	0
FAR-EASTERN FEDERAL DISTRICT	17 886 157	169 751	6 210 949	0	25 843 232	1 294 318
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	952 936	37 912	9 757	0	212 827	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	56 197	0	0	0	98 789	45
Primorye Territory	6 046 614	160	26 135	0	857 632	14 755
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	10 795 463	131 679	6 175 057	0	24 658 709	1 279 497
Magadan Region	0	0	0	0	0	0
Sakhalin Region	34 947	0	0	0	15 275	21
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	2 307 007 084	321 689 080	93 318 902	37 115 978	770 285 098	32 277 492

Table 37

Customer funds in rubles with credit institutions registered in the region, as of 1 July 2019

thousands of rubles

	Total	of which				
		Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Corporate funds in settlement and other accounts	Deposits and other funds raised from legal entities (other than credit institutions)	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	34 647 406 923	3 575 071	17 170	5 625 878 105	10 314 768 545	18 327 474 792
Belgorod Region	6 371 596	0	0	1 418 398	84 300	4 849 117
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 034 484	0	206	563 574	174 000	1 193 678
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 091 882	0	0	1 194 929	76 808	7 736 030
Kaluga Region	43 741 242	0	0	2 232 059	20 521 647	20 969 289
Kostroma Region	647 056 813	0	0	100 633 900	173 792 719	369 944 052
Kursk Region	15 937 759	0	0	2 869 350	783 724	12 261 194
Lipetsk Region	12 805 191	0	0	953 929	80 883	11 758 943
Moscow Region	18 484 456	0	0	3 580 821	1 174 598	13 528 772
Orel Region	0	0	0	0	0	0
Ryazan Region	14 226 209	0	0	3 139 880	54 870	10 927 109
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 912 332	0	0	464 084	16 000	1 421 597
Tver Region	931 713	0	0	645 730	14 000	265 441
Tula Region	1 160 902	0	0	501 062	6 739	652 624
Yaroslavl Region	2 833 743	0	0	1 125 576	194 454	1 452 648
Moscow	33 870 818 601	3 575 071	16 964	5 506 554 813	10 117 793 803	17 870 514 298
NORTH-WESTERN FEDERAL DISTRICT	8 247 674 297	31 482	153	1 300 026 099	3 821 135 422	3 053 316 081
Republic of Karelia	149 142	0	0	90 527	50 000	7 680
Republic of Komi	4 756 826	0	0	1 170 299	1 032 011	2 473 640
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	51 319 115	0	0	17 554 918	14 752 903	18 913 850
Kaliningrad Region	29 485 030	0	0	3 575 081	19 957 042	5 875 950
Leningrad Region	36 444	0	0	16 344	20 100	0
Murmansk Region	798 513	0	0	458 790	2 800	323 525
Novgorod Region	4 962 026	0	153	1 679 889	180 405	3 078 295
Pskov Region	2 122 236	0	0	467 992	660 000	993 229
Saint Petersburg	8 154 044 965	31 482	0	1 275 012 259	3 784 480 161	3 021 649 912
SOUTHERN FEDERAL DISTRICT	430 597 457	95 897	154	80 980 233	73 246 701	273 039 152
Republic of Adygeya (Adygeya)	1 227 932	0	0	162 012	67 474	998 258
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	169 129 153	16 443	0	49 333 072	29 961 261	88 892 980
Krasnodar Territory	153 374 307	13 403	154	14 091 566	37 983 717	100 705 761
Astrakhan Region	5 560 921	0	0	2 806 475	46 193	1 099 513
Volgograd Region	624 191	0	0	200 886	9 510	407 469
Rostov Region	97 304 298	66 051	0	13 382 633	4 856 106	78 900 770
Sevastopol	3 376 655	0	0	1 003 589	322 440	2 034 401
NORTH CAUCASIAN FEDERAL DISTRICT	9 373 402	0	0	3 385 156	975 373	4 887 329
Republic of Daghestan	691 363	0	0	459 307	0	219 274
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	2 202 184	0	0	378 934	10 413	1 804 782
Karachay-Cherkess Republic	790 966	0	0	295 299	100 100	394 417
Republic of North Ossetia-Alania	203 917	0	0	12 571	39 500	151 846
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 484 972	0	0	2 239 045	825 360	2 317 010
VOLGA FEDERAL DISTRICT	869 547 431	1 706 757	0	101 856 506	330 265 151	433 413 001
Republic of Bashkortostan	5 664 166	0	0	201 615	55 000	5 401 733
Mari El Republic	1 749 161	0	0	310 878	4 179	1 412 238
Republic of Mordovia	19 796 780	0	0	1 697 669	778 222	17 250 042
Republic of Tatarstan (Tatarstan)	547 140 961	1 667 850	0	63 723 531	293 216 923	187 271 934
Udmurt Republic	35 645 961	5 546	0	3 262 860	1 179 380	31 147 561
Chuvash Republic - Chuvashia	7 735 782	0	0	1 697 626	940 919	5 078 820
Perm Territory	21 980 950	0	0	3 078 138	3 163 506	15 657 712
Kirov Region	30 600 814	2 462	0	5 416 610	1 996 189	22 965 615
Nizhny Novgorod Region	65 983 184	13 655	0	9 609 251	7 474 428	48 633 919
Orenburg Region	29 360 998	17 244	0	2 524 867	3 850 286	22 911 846
Penza Region	4 770 820	0	0	1 194 588	510 827	3 060 457
Samara Region	56 182 488	0	0	5 600 962	7 932 245	42 521 786
Saratov Region	38 039 070	0	0	2 785 170	8 856 347	26 373 586
Ulyanovsk Region	4 896 296	0	0	752 741	306 700	3 725 752
URALS FEDERAL DISTRICT	804 538 188	118 381	0	74 711 392	262 469 152	464 231 820
Kurgan Region	2 049 399	0	0	605 244	97 141	1 339 454
Sverdlovsk Region	346 067 889	61 092	0	44 655 244	35 546 900	265 057 032
Tyumen Region	344 216 021	45 541	0	12 451 275	216 120 978	114 330 918
Chelyabinsk Region	112 204 879	11 748	0	16 999 629	10 704 133	83 504 416
SIBERIAN FEDERAL DISTRICT	119 817 582	36 765	0	21 490 343	15 176 432	80 886 731
Altai Republic	804 790	0	0	371 162	134 970	291 272
Republic of Tuva	115 386	0	0	29 025	42 000	44 361
Republic of Khakassia	6 917 676	0	0	1 113 459	872 538	4 835 505
Altai Territory	7 909 758	0	0	2 393 876	743 318	4 767 734
Krasnoyarsk Territory	5 422 062	0	0	1 442 200	42 546	3 738 493
Irkutsk Region	4 781 174	0	0	1 033 329	334 066	3 335 952
Kemerovo Region	11 978 487	0	0	1 095 146	3 200 023	7 585 786
Novosibirsk Region	67 187 871	36 765	0	11 836 952	8 754 269	44 828 244
Omsk Region	7 979 945	0	0	1 065 477	1 015 700	5 890 985
Tomsk Region	6 720 433	0	0	1 109 717	37 002	5 568 399
FAR-EASTERN FEDERAL DISTRICT	373 117 301	40 910	968 248	36 951 766	45 985 197	287 674 248
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	24 147 602	32 112	0	5 800 906	2 164 418	16 059 957
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	3 388 722	0	0	708 629	65 002	2 595 866
Primorye Territory	102 614 225	1 944	0	18 244 522	10 647 956	73 064 806
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	238 217 718	0	968 248	10 166 787	32 293 134	194 186 171
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 749 034	6 854	0	2 030 922	814 687	1 767 448
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	45 502 072 581	5 605 263	985 725	7 245 279 600	14 864 021 973	22 924 923 154

Table 38

Customer funds in foreign currency with credit institutions registered in the region, as of 1 July 2019

thousands of rubles

	Total	of which				
		Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Corporate funds in settlement and other accounts	Deposits and other funds raised from legal entities (other than credit institutions)	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	11 889 052 518	7 617 625	27 940	1 945 864 803	5 119 301 146	4 475 689 403
Belgorod Region	793 100	0	0	80 261	0	712 839
Bryansk Region	0	0	0	0	0	0
Vladimir Region	69 239	0	0	24 937	0	44 302
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	359 219	0	0	46 449	0	312 765
Kaluga Region	788 556	0	0	19 482	0	769 074
Kostroma Region	69 041 455	0	0	24 987 554	15 794 096	26 148 525
Kursk Region	625 823	0	0	125 787	0	499 490
Lipetsk Region	186 153	0	0	14 616	0	171 537
Moscow Region	2 069 817	0	0	354 593	0	1 715 224
Orel Region	0	0	0	0	0	0
Ryazan Region	829 948	0	0	164 895	3 154	660 415
Smolensk Region	0	0	0	0	0	0
Tambov Region	26 874	0	0	7 874	0	18 985
Tver Region	291 134	0	0	63 280	199 334	28 507
Tula Region	18 749	0	0	2 740	0	16 009
Yaroslavl Region	185 691	0	0	36 980	0	148 711
Moscow	11 813 766 760	7 617 625	27 940	1 919 935 355	5 103 304 562	4 444 443 020
NORTH-WESTERN FEDERAL DISTRICT	3 734 216 797	31 824 275	0	657 113 610	1 497 234 359	1 476 629 683
Republic of Karelia	11 117	0	0	10 030	0	345
Republic of Komi	464 776	0	0	9 666	0	455 110
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	6 252 572	0	0	3 967 756	184 311	2 096 596
Kaliningrad Region	16 508 880	0	0	10 920 349	3 883 555	1 512 854
Leningrad Region	0	0	0	0	0	0
Murmansk Region	677 660	0	0	676 905	0	754
Novgorod Region	161 230	0	0	22 386	1 577	137 204
Pskov Region	19 753	0	0	19 327	0	426
Saint Petersburg	3 710 120 809	31 824 275	0	641 487 191	1 493 164 916	1 472 426 394
SOUTHERN FEDERAL DISTRICT	27 544 136	2 534	0	11 282 822	3 330 959	12 182 274
Republic of Adygeya (Adygeya)	10	0	0	10	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 537 377	2 534	0	74 813	0	3 890 385
Krasnodar Territory	6 401 100	0	0	550 754	738 217	4 998 585
Astrakhan Region	8 793 143	0	0	8 663 449	0	124 446
Volgograd Region	29 761	0	0	3 881	0	25 880
Rostov Region	7 122 168	0	0	1 916 494	2 542 098	2 606 466
Sevastopol	660 577	0	0	73 421	50 644	536 512
NORTH CAUCASIAN FEDERAL DISTRICT	311 046	0	0	161 983	0	140 994
Republic of Daghestan	27 138	0	0	19 960	0	7 178
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	85 661	0	0	81 471	0	4 190
Karachay-Cherkess Republic	5 841	0	0	2 165	0	3 676
Republic of North Ossetia-Alania	18 310	0	0	0	0	18 310
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	174 096	0	0	58 387	0	107 640
VOLGA FEDERAL DISTRICT	97 712 969	6	0	15 151 114	48 293 528	33 674 975
Republic of Bashkortostan	574 349	0	0	3 944	0	564 031
Mari El Republic	13 044	0	0	11	0	7 811
Republic of Mordovia	128 572	0	0	8 570	0	118 236
Republic of Tatarstan (Tatarstan)	80 741 596	6	0	12 442 104	46 230 499	21 756 983
Udmurt Republic	945 886	0	0	147 212	391	798 281
Chuvash Republic - Chuvashia	388 154	0	0	35 196	145 074	207 871
Perm Territory	1 758 622	0	0	242 858	35 067	1 480 697
Kirov Region	779 313	0	0	179 794	2 524	595 290
Nizhny Novgorod Region	4 453 250	0	0	852 956	848 239	2 705 041
Orenburg Region	1 822 335	0	0	25 737	269 786	1 526 352
Penza Region	104 166	0	0	5 331	67 171	31 636
Samara Region	4 679 824	0	0	932 862	654 002	2 949 976
Saratov Region	1 285 326	0	0	255 917	40 775	914 806
Ulyanovsk Region	38 532	0	0	18 622	0	17 964
URALS FEDERAL DISTRICT	58 582 076	64 958	0	11 750 284	10 576 407	34 453 140
Kurgan Region	33 245	0	0	475	0	32 451
Sverdlovsk Region	34 168 578	0	0	3 081 313	9 043 676	21 558 844
Tyumen Region	14 162 974	64 958	0	5 608 011	217 497	7 328 641
Chelyabinsk Region	10 217 279	0	0	3 060 485	1 315 234	5 533 204
SIBERIAN FEDERAL DISTRICT	7 017 957	0	0	3 181 357	549 456	2 801 451
Altai Republic	48 293	0	0	46 122	0	2 171
Republic of Tuva	412	0	0	0	0	412
Republic of Khakassia	119 763	0	0	3	0	114 580
Altai Territory	144 828	0	0	33 447	0	111 381
Krasnoyarsk Territory	385 140	0	0	39 742	0	345 247
Irkutsk Region	267 339	0	0	147 158	0	117 913
Kemerovo Region	398 154	0	0	197 228	0	200 926
Novosibirsk Region	4 707 463	0	0	2 388 639	270 761	1 569 969
Omsk Region	733 005	0	0	243 625	270 053	219 327
Tomsk Region	213 560	0	0	85 393	8 642	119 525
FAR-EASTERN FEDERAL DISTRICT	42 448 325	0	0	6 869 484	12 886 385	22 038 697
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	356 463	0	0	9 974	0	313 148
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	473 171	0	0	2 786	0	470 385
Primorye Territory	13 076 211	0	0	5 243 709	700 096	6 916 522
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	27 769 485	0	0	1 039 740	12 186 289	14 138 922
Magadan Region	0	0	0	0	0	0
Sakhalin Region	772 995	0	0	573 275	0	199 720
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	15 856 885 824	39 509 398	27 940	2 651 375 457	6 692 172 240	6 057 610 617

Table 39

Loans, deposits, and other funds received from other credit institutions (for credit institutions registered in the region), as of 1 July 2019

thousands of rubles

	Total	in rubles	in foreign currency
1	2	3	4
CENTRAL FEDERAL DISTRICT	5 807 083 566	4 046 912 822	1 760 170 744
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	291 226 904	210 776 744	80 450 160
Kursk Region	502 725	0	502 725
Lipetsk Region	877 000	877 000	0
Moscow Region	2 530 000	2 530 000	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	7 182	0	7 182
Yaroslavl Region	0	0	0
Moscow	5 511 939 755	3 832 729 078	1 679 210 677
NORTH-WESTERN FEDERAL DISTRICT	1 458 630 771	1 166 687 959	291 942 812
Republic of Karelia	0	0	0
Republic of Komi	0	0	0
Arkhangelsk Region	0	0	0
Vologda Region	500 000	500 000	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
Saint Petersburg	1 458 130 771	1 166 187 959	291 942 812
SOUTHERN FEDERAL DISTRICT	14 275 393	13 039 790	1 235 603
Republic of Adygeya (Adygeya)	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 288 790	11 288 790	0
Krasnodar Territory	245 242	145 000	100 242
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	2 735 361	1 600 000	1 135 361
Sevastopol	6 000	6 000	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	0
Republic of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachay-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	118 172 575	117 233 095	939 480
Republic of Bashkortostan	3 808 184	3 757 306	50 878
Mari El Republic	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan (Tatarstan)	4 544 780	3 656 178	888 602
Udmurt Republic	6 020 000	6 020 000	0
Chuvash Republic - Chuvashia	50 000	50 000	0
Perm Territory	749 611	749 611	0
Kirov Region	0	0	0
Nizhny Novgorod Region	0	0	0
Orenburg Region	50 000	50 000	0
Penza Region	0	0	0
Samara Region	102 950 000	102 950 000	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
URALS FEDERAL DISTRICT	142 322 641	121 295 701	21 026 940
Kurgan Region	0	0	0
Sverdlovsk Region	142 133 347	121 106 407	21 026 940
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	152 798	152 798	0
SIBERIAN FEDERAL DISTRICT	2 040 677	1 996 472	44 205
Altai Republic	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	2 027 417	1 983 212	44 205
Omsk Region	300	300	0
Tomsk Region	0	0	0
FAR-EASTERN FEDERAL DISTRICT	7 491 529	6 796 717	694 812
Republic of Buryatia	0	0	0
Republic of Sakha (Yakutia)	0	0	0
Trans-Baikal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorye Territory	397 469	397 469	0
Khabarovsk Territory	0	0	0
Amur Region	7 094 060	6 399 248	694 812
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total for Russia	7 550 017 152	5 473 962 556	2 076 054 596

Macroprudential indicators of the banking sector

Table 40

Individual financial stability indicators of the banking sector (%)

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Capital adequacy					
Capital adequacy (N1.0)	12,1	12,2	12,2	12,1	11,8
Tier I capital adequacy ratio (N1.2)	8,5	8,9	9,6	9,5	9,2
Credit risk-weighted assets[1] relative to total assets	*39,2*	*35,0*	*36,7*	*37,4*	*37,2*
Credit risk					
Problem and loss loans in total loans[2]	*10,0*	*10,1*	*10,4*	*10,3*	*10,3*
Loan loss provisions as percentage of total loans[2]	*9,3*	*9,1*	*9,2*	*9,2*	*9,2*
Total insider exposure relative to capital (N10.1)	0,4	0,4	0,4	0,4	0,4
Total large credit exposure relative to capital (N7)	226,1	204,7	196,9	196,8	202,6
Outstanding loans extended by credit institutions [3]					
agriculture, hunting, and forestry	*4,1*	*4,1*	-	-	-
mining and quarrying	*6,2*	*6,4*	-	-	-
manufacturing	*15,3*	*14,2*	-	-	-
electricity, gas and water supply	*3,2*	*2,9*	-	-	-
construction	*3,9*	*3,4*	-	-	-
wholesale and retail trade; repairs of motor vehicles, motorcycles, household appliances and personal items	*9,5*	*9,5*	-	-	-
transport and communications	*4,2*	*5,0*	-	-	-
other	*22,6*	*21,4*	-	-	-
households	*30,9*	*33,0*	-	-	-
of which:			-	-	-
housing mortgage loans	*13,2*	*14,3*	-	-	-
Geographical distribution of extended interbank loans and placed deposits [4]					
Russia	*73,0*	*63,8*	*58,8*	*51,7*	*52,5*
United Kingdom	*5,5*	*5,2*	*9,8*	*11,1*	*10,2*
United States	*1,7*	*2,7*	*2,2*	*2,3*	*2,6*
Germany	*0,2*	*3,0*	*2,6*	*4,8*	*3,3*
Austria	*0,7*	*1,8*	*1,7*	*3,8*	*3,9*
France	*1,2*	*1,5*	*2,0*	*1,5*	*2,8*
Italy	*2,2*	*2,0*	*4,2*	*4,2*	*3,1*
Cyprus	*5,9*	*5,5*	*3,2*	*3,1*	*2,7*
Netherlands	*0,7*	*0,8*	*1,5*	*3,9*	*6,0*
Other	*9,0*	*13,7*	*14,2*	*13,7*	*12,9*
Liquidity					
Highly liquid assets relative to total assets	*11,0*	*10,6*	*11,4*	*11,7*	*11,9*
Liquid assets relative to total assets	*23,2*	*21,1*	*21,8*	*22,1*	*21,5*
Highly liquid assets relative to sight liabilities (N2)	118,5	128,7	130,9	142,2	137,2
Liquid assets relative to short-term liabilities (N3)	167,4	166,4	168,6	176,2	189,3
Long-term (more than 365 or 366 days) claims relative to capital adjusted for the minimum short-term (up to 365 days) customer account balances (N4)	55,4	57,5	56,3	55,5	55,7
Customer funds relative to total loans[5]	*111,1*	*108,8*	*111,4*	*112,0*	*111,0*
Market risk (relative to total capital)[6]	*42,6*	*37,8*	*36,7*	*35,7*	*37,2*
including					
Interest rate risk	*31,9*	*24,5*	*24,1*	*23,5*	*23,8*
Stock market risk	*3,6*	*3,5*	*3,8*	*3,7*	*4,1*
Foreign exchange risk	*4,6*	*3,8*	*5,3*	*4,9*	*5,2*
Commodity risk	*2,5*	*6,1*	*3,5*	*3,6*	*4,1*
Bank investments in other legal entities' shares (stakes) relative to capital (N12)	13,3	12,7	12,4	12,5	13,0
Banks' financial result in the reporting period (billions of rubles)	789,7	1344,8	586,7	866,9	1004,9
as % of banking sector assets[7]	*1,0*	*1,5*	*0,6*	*0,9*	*1,1*
as % of banking sector capital[7]	*8,3*	*13,8*	*5,8*	*8,5*	*9,9*
Return[8] on assets	*1,0*	*1,5*	*1,8*	*1,9*	*1,9*
Return[8] on equity	*8,3*	*13,8*	*15,9*	*16,8*	*17,1*

[1] Assets recorded in balance-sheet accounts.

[2] Calculation based on Form 0409115, Sections 1, 2, and 3.

[3] Reporting form 0409501 'Interbank loans and deposits'.

[3] Data are unavailable from 1 February 2019 as information on corporate loans was excluded from reporting Form 0409302.

[4] Reporting Form 0409501 'Interbank loans and deposits'.

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

[6] Capital of credit institutions which carry out transactions taken into account in market risk assessment.

[7] Assets and capital are calculated as a reporting period average.

[8] Calculated as the ratio between financial result (before tax) for the 12 months before the reporting date and the average chronological amount of assets (capital) in the same period.

Bank of Russia Banking Supervision Support Department

Capital adequacy

Table 41

Credit institutions by capital[1]

Date	Total		Including credit institutions with capital																	
	Number of credit institutions	Capital, billions of rubles	Up to 300 million rubles		300 million rubles to one billion rubles		One billion rubles to ten billion rubles		Ten billion rubles to 25 billion rubles		25 billion rubles to 50 billion rubles		50 billion rubles to 100 billion rubles		100 billion rubles to 250 billion rubles		250 billion rubles and over		Credit institutions undergoing bankruptcy prevention measures[2]	
			Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of 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
1.07.19	464	9 929,9	33	4,6	152	73,4	182	555,8	36	545,4	19	656,8	7	506,5	5	766,6	6	7 631,1	24	-810,2
Memo item: capital adequacy (N1.0) as of 1 July 2019, %	11,8		50,5		25,8		21,7		19,2		15,8		15,0		14,7		13,3		17,1	

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Credit institutions undergoing bankruptcy prevention measures with the participation of the Bank of Russia or the State Corporation Deposit Insurance Agency in accordance with Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Table 42

Capital and capital adequacy of the banking sector (Basel III)

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
Capital structure[1] (Basel III)	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital
Total capital, including:	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**10 301,0**	***100,0***	**9 929,9**	***100,0***
1. Tier 1 capital including:	6 622,7	*70,5*	7 499,7	*73,0*	8 020,1	*78,9*	8 092,3	*78,6*	7 774,2	*78,3*
1.1. Common equity Tier 1 capital	6 417,9	*68,3*	7 012,3	*68,3*	7 445,8	*73,2*	7 527,3	*73,1*	7 216,8	*72,7*
1.2. Additional Tier 1 capital	204,9	*2,2*	487,4	*4,8*	574,3	*5,7*	565,0	*5,5*	557,4	*5,6*
2. Tier 2 capital	2 774,6	*29,5*	2 769,6	*27,0*	2 148,8	*21,1*	2 208,8	*21,4*	2 155,8	*21,7*
Capital adequacy[2] (Basel III)	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions
Capital adequacy (N1.0)	12,1	2	12,2	1	12,2	0	12,1	0	11,8	0
Common equity Tier I adequacy ratio (N1.1)	8,2	3	8,3	3	9,0	1	8,9	1	8,6	1
Tier I capital adequacy ratio (N1.2)	8,5	5	8,9	3	9,6	2	9,5	2	9,2	2

[1] Capital (Basel III) calculation is based on bank reporting Form 0409123.

[2] Minimum requirements for the ratios are as follows: N1.0 – 8%, N1.1 – 4.5%, N1.2 – 6.0%.

Table 43

Effect of individual factors on banking sector capital[1] (%)

Indicators	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital
1. Capital growth factors	**12 424,1**	***132,2***	**13 368,9**	***130,2***	**13 221,8**	***130,0***	**13 366,4**	***129,8***	**13 090,5**	***131,8***
1.1. Authorised capital	2 669,9	*28,4*	2 696,3	*26,3*	2 648,6	*26,0*	2 664,0	*25,9*	2 661,7	*26,8*
1.2. Share premium	1 764,6	*18,8*	1 768,6	*17,2*	1 760,5	*17,3*	1 774,8	*17,2*	1 766,7	*17,8*
1.3. Profit and funds of credit institutions	5 506,8	*58,6*	6 307,4	*61,4*	6 326,2	*62,2*	6 488,8	*63,0*	6 270,3	*63,1*
1.4. Subordinated loans received	2 305,2	*24,5*	2 334,6	*22,7*	2 225,4	*21,9*	2 177,5	*21,1*	2 135,8	*21,5*
1.5. Revaluation surplus	177,7	*1,9*	164,1	*1,6*	158,2	*1,6*	156,4	*1,5*	155,3	*1,6*
1.6. Other factors	0,0	*0,0*	97,8	*1,0*	102,9	*1,0*	104,8	*1,0*	100,7	*1,0*
2. Capital reducing factors	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 052,9**	***30,0***	**3 065,4**	***29,8***	**3 160,6**	***31,8***
2.1. Losses	1 488,8	*15,8*	1 970,6	*19,2*	1 907,4	*18,8*	1 927,7	*18,7*	2 013,7	*20,3*
2.2. Intangible assets	296,9	*3,2*	350,1	*3,4*	347,1	*3,4*	346,6	*3,4*	348,9	*3,5*
2.3. Treasury shares (stakes)	16,9	*0,2*	22,2	*0,2*	79,7	*0,8*	80,7	*0,8*	80,3	*0,8*
2.4. Sources of capital formed from improper assets	9,1	*0,1*	0,0	*0,0*	-	-	-	-	-	-
2.5. Subordinated loans to financial organisations (residents and non-residents)	277,1	*2,9*	233,4	*2,3*	227,1	*2,2*	227,5	*2,2*	218,2	*2,2*
2.6. Credit institution's investments in shares (stakes) of financial organisations (including subsidiaries and affiliates), and authorised capital of resident credit institutions	687,9	*7,3*	342,3	*3,3*	308,2	*3,0*	304,0	*3,0*	319,5	*3,2*
2.7. Other factors	250,0	*2,7*	180,9	*1,8*	183,4	*1,8*	178,8	*1,7*	180,1	*1,8*
Capital – total	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**10 301,0**	***100,0***	**9 929,9**	***100,0***

[1] Calculated using bank reporting Form 0409123.

Table 44

Credit risk-weighted assets of credit institutions for calculation of capital adequacy (N1.0) (billions of rubles)

Credit risk-weighted assets[1]	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Asset group 1	0,0	0,0	0,0	0,0	0,0
Asset group 2	1 246,9	1 101,5	1 055,5	1 098,7	1 159,7
Asset group 3	35,7	62,7	158,0	225,2	501,7
Asset group 4	31 900,9	31 745,3	32 635,4	33 342,2	32 699,7
Asset group 5	198,3	42,6	44,2	38,0	20,3
Total credit risk-weighted assets of credit institutions	33 381,9	32 952,1	33 893,1	34 704,1	34 381,4

Memo item:

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Asset group 1 unadjusted for credit risk weighting ratios	10 337,8	11 012,3	11 123,2	10 915,6	10 814,8

[1] Assets recognised in balance-sheet accounts.

Banking sector capital adequacy[1] dynamics and structure

		1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
1	Capital, billions of rubles	9 397,3	10 269,3	10 168,9	10 301,0	9 929,9
2	Risk-weighted assets, billions of rubles	77 884,2	84 510,1	83 270,7	85 144,9	84 198,9
	Of which:					
	- credit risk on assets recognised in balance-sheet accounts	33 381,9	32 952,1	33 893,1	34 704,1	34 381,4
	- total risk-weighted claims on bank affiliates recorded in Code 8957.0	3 056,6	2 546,1	-	-	-
	- credit risk, including buffers, calculated using the IRB approach[2] for the purpose of inclusion in the capital adequacy ratio (KRP and Code 8770)[3]	-	16 308,2	17 303,6	17 628,4	16 943,1
	- total exposures and claims on accrued interest on loans (Code 8807)	246,8	286,1	320,9	340,2	344,5
	- credit risks on contingent credit liabilities (KRV)	4 589,8	3 897,7	3 312,7	3 454,1	3 653,4
	- credit risk on forward transactions (KRS)	453,1	478,7	402,8	358,1	356,5
	- operational risk (OR) with risk ratio of 12.5	8 369,8	8 137,4	8 290,8	8 220,6	8 201,0
	- market risk (MR)	3 916,1	3 737,8	3 554,1	3 537,1	3 550,7
	- total exposure of clearing participants accounted for within Code 8847	137,8	150,4	151,5	140,4	136,4
	- higher risk transactions (PK and Code 8754.0, until 8 October 2018 PK and PKv)	17 234,5	8 465,5	7 838,9	7 976,5	7 704,2
	- adjustment to the N1.0 ratio denominator that prevents re-including credit claims on higher risk transactions in capital calculation	-1 029,8	-875,9	-	-	-
	- result of the application of add-ons to risk weights calculated in accordance with Bank of Russia Ordinance No. 4892-U (Code 8769.0) (included in calculation from 8 October 2018)	-	2 104,9	2 475,7	2 949,1	3 143,1
	- credit risk on unsecured household loans issued after 1 July 2013 at increased interest rates[4] (PKr) (excluded from calculation since 8 October 2018)	1 483,5	-	-	-	-
	- indicator providing for application of higher requirements for capital of the appropriate level to cover individual assets of a bank in compliance with international approaches to improvement of banking sector stability (BK)	5 139,8	5 021,4	4 520,3	4 657,5	4 586,6
	- risk of changes in the credit claim value following deterioration of a counterparty's credit quality (RSK)	315,1	505,6	416,0	401,3	394,1
	- other	589,3	794,0	790,3	777,4	803,9
3	Capital relative to risk-weighted assets (capital adequacy),[1] %	12,1	12,2	12,2	12,1	11,8

[1] Calculation of capital adequacy of the banking sector is based on bank reporting Form 0409135.

[2] IRB approach is an internal ratings-based approach to calculating credit risk in accordance with Bank of Russia Regulation No. 483-P, dated 6 August 2015, 'On the Procedure for Assessing IRB Credit Risk'.

[3] Credit risk including buffers calculated using the IRB approach for the purpose of inclusion in capital adequacy requirements (KRP and Code 8770) is excluded from the Other item and included in a separate item in the table. These updates changed the Other value starting from statements as of 1 February 2018.

[4] For which the effective interest rate is calculated in accordance with Federal Law No. 353-FZ, dated 21 December 2013.

Table 46

Operating credit institutions by capital adequacy (N1.0)

Value of N1.0	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %
Less than 8%[1]	20	*6,8*	15	*3,7*	14	*2,9*	12	*2,8*	12	*2,8*
From 8% to 10%	9	*1,5*	6	*0,9*	7	*0,7*	7	*1,2*	4	*0,4*
From 10% to 12%	36	*21,5*	26	*25,8*	28	*20,5*	35	*22,3*	38	*24,1*
From 12% to 14%	64	*18,1*	45	*13,0*	42	*18,3*	40	*16,9*	39	*15,2*
14% and more	420	*52,1*	380	*52,5*	369	*53,0*	360	*52,8*	359	*53,7*
Total for the banking sector	561	*100,0*	484	*100,0*	473	*100,0*	467	*100,0*	464	*100,0*

[1] Including credit institutions with negative capital which undergo financial resolution or had their licences revoked after the reporting date.

The minimum value of the N1.0 ratio is 8%.

Credit risk

Table 47

Outstanding loan structure of the banking sector

(share of loans classified into quality categories and loan loss provisions as percentage of total loans issued)[1]

		1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
		billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%
Loans	Standard	25 282,9	*44,9*	27 680,1	*44,0*	27 233,5	*43,5*	26 688,6	*42,3*	26 567,5	*42,0*
	Substandard	21 183,9	*37,6*	24 685,4	*39,2*	24 833,0	*39,7*	25 827,0	*40,9*	26 109,7	*41,2*
	Doubtful	4 230,6	*7,5*	4 182,7	*6,6*	4 047,6	*6,5*	4 124,3	*6,5*	4 138,2	*6,5*
	Problem	1 725,7	*3,1*	1 846,8	*2,9*	2 026,2	*3,2*	2 009,5	*3,2*	1 969,2	*3,1*
	Loss	3 908,2	*6,9*	4 522,8	*7,2*	4 463,9	*7,1*	4 500,7	*7,1*	4 528,6	*7,2*
Created loan loss provisions		5 223,2	*9,3*	5 712,6	*9,1*	5 744,3	*9,2*	5 803,1	*9,2*	5 826,0	*9,2*
Memo item: of which loans assessed on a case-by-case basis[2]											
Loans	Standard	25 125,2	*57,2*	27 451,4	*57,7*	26 980,9	*57,8*	26 452,8	*56,8*	26 321,5	*56,6*
	Substandard	10 406,8	*23,7*	11 594,2	*24,4*	11 253,8	*24,1*	11 770,9	*25,3*	11 811,6	*25,4*
	Doubtful	3 714,2	*8,5*	3 072,8	*6,5*	2 814,0	*6,0*	2 783,6	*6,0*	2 780,2	*6,0*
	Problem	1 650,6	*3,8*	1 768,0	*3,7*	1 935,0	*4,1*	1 908,6	*4,1*	1 867,1	*4,0*
	Loss	3 003,0	*6,8*	3 718,8	*7,8*	3 664,5	*7,9*	3 681,3	*7,9*	3 718,3	*8,0*
Loan loss provisions	Estimated provisions	5 288,9	*12,0*	5 824,3	*12,2*	5 808,0	*12,5*	5 868,2	*12,6*	5 891,4	*12,7*
	Estimated provisions adjusted for collateral	4 459,4	*10,2*	5 039,4	*10,6*	5 069,3	*10,9*	5 143,9	*11,0*	5 171,4	*11,1*
	Created provisions	4 144,3	*9,4*	4 662,9	*9,8*	4 688,6	*10,1*	4 715,0	*10,1*	4 743,6	*10,2*
	Created provisions as percentage of estimated provisions		*78,4*		*80,1*		*80,7*		*80,3*		*80,5*
	Created provisions as percentage of estimated provisions adjusted for collateral		*92,9*		*92,5*		*92,5*		*91,7*		*91,7*

[1] Calculated using bank reporting Form 0409115, Sections 1, 2, and 3.

[2] Calculated using bank reporting Form 0409115, Section 1.

Table 48

Structure of homogeneous loan and claim portfolios[1]

	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%
1. Outstanding loans grouped into homogeneous loan portfolios – total	12 431,5	*100,0*	15 312,5	*100,0*	15 956,1	*100,0*	16 552,8	*100,0*	16 814,5	*100,0*
Including:										
1.1. Outstanding loans to legal entities (other than credit institutions)	529,1	*4,3*	658,3	*4,3*	690,6	*4,3*	722,4	*4,4*	743,7	*4,4*
1.2. Outstanding household loans	11 902,4	*95,7*	14 654,2	*95,7*	15 265,5	*95,7*	15 830,4	*95,6*	16 070,8	*95,6*
1.3. Outstanding 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. Outstanding loans grouped into homogeneous loan portfolios relative to total outstanding loans and similar debt		*22,1*		*24,3*		*25,5*		*26,2*		*26,6*
3. Created loss provisions for loans grouped into homogeneous loan portfolios relative to loans grouped into homogeneous loan portfolios		*8,7*		*6,9*		*6,6*		*6,6*		*6,4*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	122,4	*100,0*	137,9	*100,0*	126,5	*100,0*	126,2	*100,0*	132,2	*100,0*
Including:										
4.1. Outstanding claims of legal entities grouped into portfolios	63,2	*51,6*	76,8	*55,7*	76,4	*60,4*	79,5	*63,0*	80,2	*60,7*
4.2. Outstanding claims of households grouped into portfolios	59,2	*48,4*	61,1	*44,3*	50,1	*39,6*	46,7	*37,0*	52,0	*39,3*
5. Created loss provisions for homogeneous claims grouped into portfolios relative to homogeneous claims grouped into portfolios		*49,6*		*41,6*		*50,0*		*51,4*		*48,2*

[1] Calculated using bank reporting Form 0409115.

Table 49

Outstanding homogeneous corporate claims and loans and created loss provisions as of 1 July 2019[1]

	Outstanding loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims as percentage of outstanding loans/claims in a corresponding portfolio
	millions of rubles	as percentage of total outstanding loans/claims	millions of rubles	as percentage of total loss provisions	
1. Outstanding loans to legal entities (other than credit institutions) grouped into homogeneous loan portfolios – total	743 712,9	*100,0*	33 562,2	*100,0*	*4,5*
including by quality category					
1.1. Quality category I loan portfolio	366,6	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality category II loan portfolio	708 816,6	*95,3*	7 493,5	*22,3*	*1,1*
1.3. Quality category III loan portfolio	6 369,0	*0,9*	603,0	*1,8*	*9,5*
1.4. Quality category IV loan portfolio	2 867,8	*0,4*	890,3	*2,7*	*31,0*
1.5. Quality category V loan portfolio	25 293,0	*3,4*	24 575,3	*73,2*	*97,2*
2. Outstanding loans to credit institutions grouped into homogeneous loan portfolios – total	11,6	*100,0*	3,8	*100,0*	*32,9*
including by quality category					
2.1. Quality category I loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality category II loan portfolio	7,9	*67,6*	0,1	*1,5*	*0,8*
2.3. Quality category III loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality category IV loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality category V loan portfolio	3,8	*32,4*	3,8	*98,5*	*100,0*
3. Outstanding corporate loans grouped into homogeneous loan portfolios – total	743 724,5		33 566,0		*4,5*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	80 218,6	*100,0*	32 239,1	*100,0*	*40,2*
including by quality category					
4.1. Quality category I claim portfolio	40 615,3	*50,6*	0,0	*0,0*	*0,0*
4.2. Quality category II claim portfolio	4 500,4	*5,6*	54,3	*0,2*	*1,2*
4.3. Quality category III claim portfolio	2 964,5	*3,7*	400,9	*1,2*	*13,5*
4.4. Quality category IV claim portfolio	520,3	*0,6*	226,4	*0,7*	*43,5*
4.5. Quality category V claim portfolio	31 618,1	*39,4*	31 557,5	*97,9*	*99,8*
5. Interest income claims – total	8 359,6	*100,0*	4 837,0	*100,0*	*57,9*
of which:					
5.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	4 859,5	*58,1*	4 791,2	*99,1*	*98,6*

[1] Calculated using bank reporting Form 0409115.

Table 50

Outstanding homogeneous household claims and loans and created loss provisions as of 1 July 2019[1]

	Outstanding loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims as percentage of outstanding loans/claims in a corresponding portfolio
	millions of rubles	as percentage of total outstanding loans/claims	millions of rubles	as percentage of total loss provisions	
1. Outstanding household loans grouped into homogeneous loan portfolios – total	16 070 786,6	*100,0*	1 048 834,6	*100,0*	*6,5*
of which:					
1.1. by loan type:					
1.1.1. housing (other than mortgage) loans, total	1 584 888,5	*9,9*	48 138,4	*4,6*	*3,0*
1.1.2. mortgage loans, total	5 431 605,5	*33,8*	70 474,7	*6,7*	*1,3*
1.1.3. car loans, total	847 566,5	*5,3*	53 595,4	*5,1*	*6,3*
1.1.4. other consumer loans, total	8 185 277,4	*50,9*	876 124,1	*83,5*	*10,7*
1.2. by term of loan delinquency:					
1.2.1. portfolio or loans which are not overdue or overdue for one to 30 days[2]	337 649,8	*2,1*	7 528,7	*0,7*	*2,2*
1.2.2. portfolio or loans which are not overdue	14 556 267,2	*90,6*	250 819,7	*23,9*	*1,7*
1.2.3. portfolio or loans overdue for one to 30 days	243 523,7	*1,5*	18 321,7	*1,7*	*7,5*
1.2.4. portfolio or loans overdue for 31 to 90 days	115 176,9	*0,7*	32 410,4	*3,1*	*28,1*
1.2.5. portfolio or loans overdue for 91 to 180 days	93 897,8	*0,6*	56 323,0	*5,4*	*60,0*
1.2.6. portfolio or loans overdue for 181 to 360 days	117 975,5	*0,7*	99 001,6	*9,4*	*83,9*
1.2.7. portfolio or loans overdue for more than 360 days	584 846,9	*3,6*	583 927,5	*55,7*	*99,8*
1.3. by quality category:					
1.3.1. Quality category I loan portfolio	245 608	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II loan portfolio	13 589 266,6	*84,6*	192 530,8	*18,4*	*1,4*
1.3.3. Quality category III loan portfolio	1 351 627,5	*8,4*	72 280,1	*6,9*	*5,3*
1.3.4. Quality category IV loan portfolio	99 319,5	*0,6*	38 099,3	*3,6*	*38,4*
1.3.5. Quality category V loan portfolio	784 965,0	*4,9*	745 924,4	*71,1*	*95,0*
2. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	51 988,7	*100,0*	31 534,7	*100,0*	*60,7*
including by quality category					
2.1. Quality category I claim portfolio	14 026,2	*27,0*	0,0	*0,0*	*0,0*
2.2. Quality category II claim portfolio	4 903,6	*9,4*	110,5	*0,4*	*2,3*
2.3. Quality category III claim portfolio	1 349,7	*2,6*	121,6	*0,4*	*9,0*
2.4. Quality category IV claim portfolio	338,8	*0,7*	158,9	*0,5*	*46,9*
2.5. Quality category V claim portfolio	31 370,5	*60,3*	31 143,7	*98,8*	*99,3*
3. Interest income claims – total	378 160,3	*100,0*	250 072,4	*100,0*	*66,1*
of which:					
3.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	254 510,2	*67,3*	246 007,5	*98,4*	*96,7*

[1] Calculated using bank reporting Form 0409115.

[2] For credit institutions that have combined loans which are not overdue and overdue for one to 30 days into one portfolio to create minimum provisions (Version 2 of Table 3, Clause 5.1 of Bank of Russia Regulation No. 590-P).

Table 51

Characteristics of loan loss provisions by credit risk group[1]

Loan quality category	Share of actual total provisions in the group, %					Actual loan loss provisions as percentage of outstanding loans of the respective quality category				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Substandard	*7,1*	*5,4*	*5,1*	*5,0*	*5,0*	*2,8*	*2,2*	*2,1*	*2,0*	*2,0*
Doubtful	*17,2*	*11,9*	*10,8*	*10,8*	*10,8*	*19,2*	*18,1*	*18,1*	*18,3*	*18,3*
Problem	*17,8*	*17,8*	*20,0*	*19,6*	*19,3*	*44,7*	*47,0*	*48,6*	*48,3*	*49,1*
Loss	*57,8*	*64,8*	*64,0*	*64,6*	*64,9*	*79,8*	*81,3*	*81,9*	*82,7*	*82,8*

[1] Calculated using bank reporting Form 0409115, Section 1.

Table 52

Dynamics and structure of overdue loans

Indicator	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Overdue loans, billions of rubles	**2993,5**	**3050,5**	**3663,8**	**3712,8**	**3694,8**
Of which:					
- for top-20 credit institutions by assets, billions of rubles	1924,2	2136,4	2619,8	2674,3	2632,6
Share of overdue loans in total loans, %	*5,2*	*4,7*	*5,6*	*5,7*	*5,7*
Overdue ruble loans					
- billions of rubles	2694,3	2723,2	3217,6	3289,1	3303,2
- as percentage of total loans, deposits and other placements in rubles	*6,0*	*5,4*	*6,3*	*6,4*	*6,4*
Overdue FX loans					
- billions of rubles	299,2	327,3	446,2	423,7	391,5
- as percentage of total FX loans	*2,2*	*2,3*	*3,2*	*3,0*	*2,9*
- in US dollar terms, billions of US dollars	5,2	4,7	6,9	6,5	6,2
Overdue loans to non-financial organisations, billions of rubles	1942,4	2093,3	2631,2	2652,9	2628,7
share of overdue loans in total loans to non-financial organisations, %	*6,4*	*6,3*	*7,9*	*7,9*	*7,9*
Overdue household loans, billions of rubles	848,9	760,4	798,1	813,0	802,6
share of overdue loans in total household loans, %	*7,0*	*5,1*	*5,1*	*5,0*	*4,9*

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Table 53

Credit institutions by overdue loans in their loan portfolios

Share of overdue loans in total loans	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
No overdue loans	55	49	21	23	25	*4,5*	*5,3*	*0,4*	*0,5*	*0,4*
from 0% to 5%	235	205	214	204	206	*70,6*	*71,5*	*76,6*	*75,6*	*75,6*
from 5% to 10%	100	91	88	94	93	*7,6*	*11,1*	*6,7*	*8,0*	*11,3*
from 10% to 15%	50	41	42	42	40	*10,0*	*3,6*	*6,0*	*5,6*	*2,3*
from 15% to 20%	30	18	21	17	18	*0,9*	*2,8*	*5,1*	*5,0*	*5,2*
from 20% to 60%	52	41	43	44	40	*5,3*	*5,4*	*4,6*	*4,9*	*4,7*
from 60% to 90%	4	6	9	6	8	*1,0*	*0,3*	*0,3*	*0,1*	*0,1*
more than 90%	4	3	8	8	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans	31	30	21	18	23	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit risks of the banking sector

Indicator	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Total large credit exposures in the banking sector, billions of rubles	21 247,1	21 024,0	20 017,6	20 268,5	20 117,0
Share of large credit exposures in banking sector assets, %	*24,9*	*22,3*	*21,7*	*21,8*	*21,8*

Market risk

Table 55

Market risk structure in the banking sector

Risk	1.01.18		1.01.19		1.04.19		1.06.19		1.07.19	
	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %
Market risk – total	*42,6*	*100,0*	*37,8*	*100,0*	*36,7*	*100,0*	*35,7*	*100,0*	*37,2*	*100,0*
Including:										
- interest rate risk	*31,9*	*75,0*	*24,5*	*64,6*	*24,1*	*65,6*	*23,5*	*65,9*	*23,8*	*63,9*
- stock market risk	*3,6*	*8,4*	*3,5*	*9,2*	*3,8*	*10,3*	*3,7*	*10,3*	*4,1*	*11,1*
- foreign exchange risk	*4,6*	*10,7*	*3,8*	*10,1*	*5,3*	*14,5*	*4,9*	*13,7*	*5,2*	*14,1*
- commodity risk	*2,5*	*5,9*	*6,1*	*16,0*	*3,5*	*9,6*	*3,6*	*10,0*	*4,1*	*11,0*
Memo item:										
Number of credit institutions,[1] units	401		323		310		310		313	
Share of bank assets[1] in total banking sector assets, %	*98,4*		*93,8*		*92,9*		*93,8*		*93,9*	

[1] Credit institutions which carry out transactions taken into account in market risk assessment.

Note.

Calculated using bank reporting Form 0409135 in accordance with Bank of Russia Regulation No. 511-P, dated 3 December 2015, 'On the Procedure for Calculating Market Risk by Credit Institutions'.

Table 56

FX assets and liabilities in banking sector total assets and liabilities

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
FX assets as percentage of total assets	*22,3*	*22,4*	*22,2*	*22,1*	*21,5*
Of which:					
- for top-20 credit institutions by assets	*24,0*	*23,7*	*23,5*	*23,2*	*22,7*
FX liabilities as percentage of total liabilities	*21,8*	*22,1*	*22,4*	*22,0*	*21,0*
Of which:					
- for top-20 credit institutions by assets	*23,8*	*24,0*	*24,2*	*23,8*	*22,8*
Difference in the ratio of FX components of assets and liabilities, percentage points	*0,5*	*0,3*	*-0,2*	*0,1*	*0,5*
Of which:					
- for top-20 credit institutions by assets	*0,2*	*-0,3*	*-0,8*	*-0,7*	*-0,1*

Table 57

On-balance-sheet and off-balance-sheet FX assets and liabilities in the banking sector

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
On-balance-sheet positions					
Assets, billions of rubles	18 999,8	21 112,3	20 523,2	20 544,4	19 898,2
Liabilities, billions of rubles	18 579,1	20 824,2	20 675,5	20 425,9	19 418,5
Excess of assets over liabilities, billions of rubles	420,6	288,1	-152,4	118,5	479,7
Excess of assets over liabilities relative to total capital, %[1]	*4,5*	*2,8*	*-1,5*	*1,2*	*4,8*
Off-balance-sheet positions[2]					
Assets, billions of rubles	18 298,9	23 146,3	25 575,2	25 605,0	23 989,6
Liabilities, billions of rubles	17 232,1	21 511,2	23 259,0	23 468,8	22 284,1
Excess of assets over liabilities, billions of rubles	1 066,8	1 635,1	2 316,2	2 136,2	1 705,4
Excess of assets over liabilities relative to total capital, %[1]	*11,4*	*15,9*	*22,8*	*20,7*	*17,2*

[1] Total capital of banks licensed to carry out FX transactions.

[2] Chapter D of the Chart of Accounts ('Accounts for Accounting Assets and Liabilities on Derivatives and Other Agreements (Deals) Where Settlements and Delivery are Made no Earlier than the Day Following the Agreement (Deal) Conclusion').

Table 58

Bank compliance with the open currency position (OCP) requirements

	2017				2018				2019	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Number of credit institutions which violated OCP limits, units	5	6	4	5	2	4	2	1	0	1
Of which:										
- top-20 credit institutions by assets, units	0	0	1	2	0	1	2	1	0	1
Share of credit institutions which violated OCP limits in assets, %										
- credit institutions licensed to carry out FX transactions	*0,2*	*0,6*	*2,9*	*3,2*	*0,0*	*2,3*	*3,1*	*1,8*	*0,0*	*2,2*
- among top-20 credit institutions by assets	*0,0*	*0,0*	*3,4*	*3,9*	*0,0*	*2,1*	*3,8*	*2,2*	*0,0*	*2,6*

Note. Calculated using bank reporting Form 0409634.

Open currency positions in the banking sector

Date	Number of credit institutions	FX and precious metal positions in ruble terms, billions of rubles					Capital, billions of rubles	Net bank OCP as percentage of capital
		Total on-balance-sheet position	Total off-balance-sheet positions	Total open currency positions (OCP)				
				long	short	net position		
1. Credit institutions with net short position								
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*
1.07.19	111	-82,5	66,2	31,9	-48,2	-16,2	1 843,1	*-0,9*
2. Credit institutions with net long position								
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*
1.07.19	331	-467,1	810,7	428,0	-84,4	343,6	8 342,7	*4,1*

Table 60

Open currency positions in the banking sector by individual currency as of 1 July 2019

Currency/ position	Number of credit institutions	Net on-balance-sheet position, billions of rubles	Net bank OCP as percentage of capital	Total on-balance-sheet position, billions of rubles	Total off-balance-sheet position, billions of rubles
USD					
short	115	-7,4	*-0,7*	258,4	-265,8
long	326	291,4	*3,2*	-2 159,1	2 450,5
EUR					
short	149	-72,2	*-0,9*	857,2	-929,4
long	289	53,0	*2,4*	396,1	-343,1
GBP					
short	42	-6,3	*-0,1*	0,9	-7,3
long	191	1,7	*0,0*	25,2	-23,5

Bank liquidity

Table 61

Ratio between long-term assets and liabilities of the banking sector

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Liquid assets with maturity of more than one year as percentage of total liquid assets	*42,0*	*43,0*	*44,3*	*45,1*	*45,0*
Liabilities with maturity of more than one year as percentage of total liabilities	*20,3*	*18,6*	*19,3*	*20,0*	*19,5*
Use of short-term liabilities as a source of long-term liquid assets,[1] %	*32,5*	*35,2*	*36,1*	*37,1*	*37,3*

[1] Calculated using bank reporting Form 0409125 as the ratio of excess of long-term (more than one year) liquid assets over liabilities with maturity of more than one year relative to short-term liabilities (less than one year).

Table 62

Credit institutions by the use of short-term liabilities (less than one year) as a source of long-term assets (more than one year)

Indicator, %	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Less than 0	203	148	137	133	128	*13,9*	*9,8*	*8,6*	*8,9*	*8,1*
From 0 to 20	223	198	195	178	191	*14,1*	*11,5*	*15,2*	*14,5*	*15,2*
More than 20	135	138	135	145	145	*72,0*	*78,7*	*76,3*	*76,7*	*76,8*
No data	0	0	6	11	0	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	473	467	464	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 63

Ratio between short-term assets and liabilities of the banking sector

	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Liquid assets with maturity of less than 30 days as percentage of total liquid assets	*36,2*	*33,6*	*32,8*	*33,2*	*31,6*
Liabilities with maturity of less than 30 days as percentage of total liabilities	*46,3*	*46,3*	*47,2*	*48,0*	*45,8*
Liquidity gap (ratio of excess of liabilities with maturity of up to 30 days over liquid assets with similar maturity relative to these short-term liabilities), %	*13,9*	*20,3*	*24,0*	*23,8*	*24,1*

Note. Calculated using bank reporting Form 0409125.

Table 64

Credit institutions by liquidity gap

Indicator, %	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19	1.01.18	1.01.19	1.04.19	1.06.19	1.07.19
Less than 0	409	314	319	316	311	*25,4*	*11,2*	*15,7*	*13,2*	*13,2*
From 0 to 20	82	96	76	70	80	*19,3*	*19,6*	*15,4*	*17,7*	*17,5*
More than 20	70	74	72	70	73	*55,3*	*69,2*	*68,9*	*69,1*	*69,3*
No data	0	0	6	11	0	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	473	467	464	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*