CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(ONLINE VERSION)

STATISTICS

No. 205, November 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	1 527,9
	as % of fixed capital investments of all types of businesses (excl. small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	*11,2*
4.	Securities acquired by credit institutions (billions of rubles)	7 227,4	8 358,1	10 115,2	9 901,1	10 563,9	11 484,2
	as % of GDP	*9,9*	*10,6*	*12,2*	*11,5*	*11,5*	*11,1*
	as % of banking sector assets	*12,6*	*10,8*	*12,2*	*12,4*	*12,4*	*12,2*
	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*	*44,8*	*47,0*	*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	13 618,0
Household money income	44 650,4	47 920,6	53 525,9	53 991,0	55 272,1	57 456,5

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
1.08.19	1,2	8,1	3,5	7,3	0,1	6,0	1,2	21,9	2,1	24,4	0,2	7,3	-0,1	6,9
1.09.19	1,6	7,2	2,5	7,7	1,9	4,3	1,8	21,1	2,1	23,7	1,4	7,6	1,6	4,8
1.10.19	0,3	7,2	0,7	6,1	-0,7	2,9	1,6	20,7	1,7	23,4	-0,4	9,0	-0,5	4,2
Memo item:														
Year-to-date growth	1,5		3,3		1,5		14,8		17,5		3,1		-3,4	
Growth in the corresponding period of the previous year	4,6		6,4		8,9		16,4		16,7		3,6		4,5	

[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*	*8,3*	*4,9*	*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	1.07.19	1.09.19	1.10.19
Credit institutions registered by the Bank of Russia and other agencies	923	881	862	848	846
Operating credit institutions (credit institutions authorised to carry out banking operations)	561	484	464	455	454
of which:					
Banks	517	440	421	415	414
- with a universal licence	-	291	281	274	273
- with a basic licence	-	149	140	141	141
Non-bank credit institutions	44	44	43	40	40
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	0	0	0
Credit institutions which have their licences revoked (cancelled) since the year start	54	67	15	22	22
Credit institutions which have been restructured since the year start	9	10	6	8	9

Table 5

Operating credit institutions by federal district*

	1.01.18		1.01.19		1.07.19		1.09.19		1.10.19	
	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*	263	*56,7*	258	*56,7*	258	*56,8*
including Moscow and the Moscow Region	284	*50,6*	245	*50,6*	238	*51,3*	233	*51,2*	233	*51,3*
North-Western Federal District	43	*7,7*	41	*8,5*	40	*8,6*	39	*8,6*	39	*8,6*
Southern Federal District	35	*6,2*	25	*5,2*	24	*5,2*	24	*5,3*	24	*5,3*
North Caucasian Federal District	17	*3,0*	12	*2,5*	11	*2,4*	11	*2,4*	11	*2,4*
Volga Federal District	71	*12,7*	67	*13,8*	63	*13,6*	60	*13,2*	60	*13,2*
Urals Federal District	26	*4,6*	23	*4,8*	23	*5,0*	23	*5,1*	23	*5,1*
Siberian Federal District	32	*5,7*	28	*5,8*	25	*5,4*	25	*5,5*	24	*5,3*
Far Eastern Federal District	18	*3,2*	16	*3,3*	15	*3,2*	15	*3,3*	15	*3,3*
Russian Federation	**561**	***100,0***	**484**	***100,0***	**464**	***100,0***	**455**	***100,0***	**454**	***100,0***

* By the registered location of the head office.

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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Central Federal District	319	272	263	258	258	8581	7614	6942	6976	6973	427	336	812	812	812
including Moscow and the Moscow Region[1]	284	245	238	233	233	4244	3723	3250	3269	3273	373	313	634	636	634
North-Western Federal District	43	41	40	39	39	316	268	442	430	432	3094	2722	2512	2514	2506
Southern Federal District	35	25	24	24	24	871	752	737	733	734	2822	2596	2569	2574	2574
North Caucasian Federal District	17	12	11	11	11	84	51	51	48	48	829	761	759	767	767
Volga Federal District	71	67	63	60	60	1314	1150	1093	1034	1016	6529	5829	5743	5781	5786
Urals Federal District	26	23	23	23	23	651	583	575	573	572	2524	2253	2220	2222	2221
Siberian Federal District	32	28	25	25	24	328	253	235	234	229	3680	3426	3367	3377	3370
Far Eastern Federal District	18	16	15	15	15	528	496	491	492	487	1598	1402	1403	1408	1411
Russian Federation	**561**	**484**	**464**	**455**	**454**	**34176**	**30492**	**29951**	**29975**	**29938**	**-**	**-**	**-**	**-**	**-**

[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		1.07.19		1.09.19		1.10.19	
	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*	56 516 470	*61,1*	58 148 883	*61,1*	58 024 064	*60,8*
6th through 20th	20 007 403	*23,5*	19 924 791	*21,2*	19 826 020	*21,4*	20 642 265	*21,7*	21 043 341	*22,0*
21st through 50th	9 167 982	*10,8*	9 230 511	*9,8*	8 805 718	*9,5*	9 099 367	*9,6*	9 097 958	*9,5*
51st through 200th	7 195 769	*8,4*	7 152 776	*7,6*	6 559 927	*7,1*	6 513 984	*6,8*	6 538 177	*6,8*
201+	1 306 864	*1,5*	909 875	*1,0*	780 496	*0,8*	750 768	*0,8*	762 304	*0,8*
Total	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 488 632**	***100,0***	**95 155 267**	***100,0***	**95 465 845**	***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	1.07.19	1.09.19	1.10.19
Central Federal District	*60,6*	*65,4*	*63,6*	*63,1*	*63,0*
including Moscow and the Moscow Region	*61,5*	*66,5*	*64,9*	*64,3*	*64,3*
North-Western Federal District	*80,0*	*83,5*	*97,6*	*97,7*	*97,6*
Southern Federal District	*75,7*	*84,8*	*85,4*	*86,0*	*86,1*
North Caucasian Federal District	*64,1*	*72,2*	*75,0*	*75,1*	*75,4*
Volga Federal District	*55,1*	*64,0*	*62,1*	*64,9*	*64,9*
Urals Federal District	*74,2*	*73,6*	*73,2*	*73,3*	*73,4*
Siberian Federal District	*67,9*	*70,3*	*72,2*	*73,9*	*73,7*
Far Eastern Federal District	*86,2*	*89,0*	*89,7*	*89,6*	*89,3*
Russian Federation	***55,8***	***60,4***	***61,1***	***61,1***	***60,8***

Table 9

Assets of operating credit institutions (broken down by group and change over the period from 1.01.2019 until 1.10.2019)

Group as of 1.01.2019 (ranked by assets)		Number of credit institutions as of 1.01.2019	Groups as of 1.10.2019					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	140	1	3	3
5	201+	284				10	248	19	3
Operating since 1.01.2019							1		
Total for the period								22	9
Total as of 1.01.2019[1]		**484**							
Total as of 1.10.2019[1]		**454**	**5**	**15**	**30**	**150**	**250**		

- 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	1.07.19	1.09.19[1]	1.10.19[1]
Credit institutions with a foreign stake of more than 50% in the authorised capital					
Assets	*12,3*	*9,6*	*9,8*	*9,5*	*9,4*
Capital	*11,9*	*13,4*	*13,8*	*13,4*	*13,5*
Correspondent accounts with non-resident banks	*10,4*	*13,2*	*12,4*	*10,9*	*10,7*
Loans to non-financial organisations	*8,8*	*6,6*	*6,4*	*6,4*	*6,3*
Loans to households	*14,2*	*12,6*	*13,2*	*13,4*	*13,3*
Loans to and deposits of credit institutions	*20,7*	*15,5*	*19,2*	*18,3*	*17,3*
Household deposits	*12,0*	*8,8*	*8,3*	*8,5*	*8,4*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*11,3*	*10,4*	*11,6*	*11,1*	*10,8*
Current year profit (loss)	*29,3*	*13,4*	*14,5*	*13,6*	*14,3*
Memo item:					
Number of credit institutions, units	84	77	74	74	74
including wholly foreign-owned credit institutions					
Assets	*6,5*	*6,2*	*6,5*	*6,3*	*6,2*
Capital	*10,2*	*9,6*	*9,9*	*9,7*	*9,8*
Correspondent accounts with non-resident banks	*7,7*	*12,1*	*10,5*	*9,1*	*7,7*
Loans to non-financial organisations	*4,6*	*4,8*	*4,7*	*4,7*	*4,7*
Loans to households	*9,2*	*8,1*	*8,2*	*8,3*	*8,3*
Loans to and deposits of credit institutions	*9,5*	*10,4*	*13,8*	*12,3*	*12,1*
Household deposits	*5,7*	*5,0*	*5,0*	*5,1*	*5,0*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*7,2*	*7,5*	*8,4*	*8,0*	*7,9*
Current year profit (loss)	*21,2*	*10,3*	*10,6*	*10,1*	*10,5*
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 1.07.2019.

[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		1.07.19		1.09.19		1.10.19	
	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*	9 119,7	*9,9*	7 554,1	*7,9*	7 788,2	*8,2*
Capital	-480,5	*-5,1*	-602,4	*-5,9*	-810,2	*-8,2*	-936,2	*-8,9*	-954,2	*-9,0*
Loans to non-financial organisations	2 586,5	*8,6*	2 501,6	*7,5*	3 164,6	*9,5*	2 597,0	*7,6*	2 612,7	*7,7*
of which: overdue loans	984,1	*50,7*	1 032,5	*49,3*	1 438,1	*54,7*	1 383,5	*51,0*	1 382,1	*50,9*
Loans to households	556,6	*4,6*	657,7	*4,4*	771,2	*4,7*	547,2	*3,3*	551,3	*3,2*
of which: overdue loans	179,8	*21,2*	144,6	*19,0*	137,9	*17,2*	104,8	*12,9*	98,2	*12,3*
Household deposits	2 084,1	*8,0*	1 879,4	*6,6*	2 036,1	*7,0*	1 213,8	*4,1*	1 201,7	*4,1*
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*	2 300,2	*8,6*	1 935,1	*7,1*	1 958,4	*7,2*
Memo item:										
Number of credit institutions,[1] units	29	*5,2*	28	*5,8*	24	*5,2*	23	*5,1*	23	*5,1*

[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	1.07.19	1.09.19	1.10.19
1.	Money, precious metals and gemstones – total	1 903,8	1 998,2	1 691,8	1 865,9	1 822,7
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	1 735,1	1 889,9	1 535,7	1 574,1	1 504,9
2.	Accounts with the Bank of Russia – total	4 734,6	4 328,3	3 809,1	5 039,9	5 573,9
	of which:					
2.1.	Bank correspondent accounts of credit institutions with the Bank of Russia	1 887,5	1 849,6	2 352,5	2 068,3	2 634,3
2.2.	Bank required reserves of credit institutions transferred to the Bank of Russia	503,1	573,7	595,2	603,1	619,5
2.3.	Deposits and other funds placed with the Bank of Russia	2 341,8	1 902,0	857,3	2 363,1	2 314,7
3.	Correspondent accounts with credit institutions – total	1 280,7	1 744,3	1 971,7	2 073,3	2 114,6
	Including:					
3.1.	Correspondent accounts with resident credit institutions	432,6	477,6	420,7	437,1	389,7
3.2.	Correspondent accounts with non-resident banks	848,1	1 266,7	1 551,0	1 636,2	1 725,0
4.	Securities – total	10 563,9	11 484,2	11 231,8	11 058,9	10 713,3
	of which:					
	revaluation of securities	30,7	-259,4	-506,9	-448,0	-270,6
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	-32,4	-30,3	-29,8
	Including:					
4.1.	Debt investment	9 947,5	10 856,5	10 762,4	10 575,5	10 230,3
4.1.1.	Bonds of the Bank of Russia	340,3	1 343,7	1 672,5	1 198,8	807,1
4.2.	Equity investment	479,7	494,4	411,7	425,7	426,4
4.3.	Discounted promissory notes	136,7	133,2	57,8	57,6	56,6
5.	Stakes in authorised capital	2 927,3	2 965,2	2 776,7	2 642,8	2 684,8
	of which: revaluation	-	-	-329,4	-76,9	-60,6
	Of which:					
5.1.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	1 747,0	1 613,9	1 657,4	1 517,9	1 545,4
5.2.	Other stakes in authorised capital	1 180,3	1 351,3	1 119,2	1 124,9	1 139,3
6.	Derivatives providing economic benefits	505,0	728,8	534,5	587,9	568,4
7.	Loans[1] including revaluation and value adjustment of issued (placed) funds – total	58 122,3	65 123,9	64 241,4	65 161,7	65 264,5
	Of which:					
	revaluation of issued (placed) funds	-	-	-847,2	-821,3	-776,7
	value adjustment of issued (placed) funds	-	-	-345,9	-352,4	-369,1
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	58 122,3	65 123,9	65 434,5	66 335,4	66 410,3
	of which: overdue loans	2 993,5	3 050,5	3 694,8	3 796,5	3 785,2
	Of which:					
7.1.1.	Loans to non-financial organisations	30 192,5	33 371,8	33 454,4	34 093,2	33 858,3
	of which: overdue loans	1 942,4	2 093,3	2 628,7	2 711,6	2 717,1
7.1.2.	Loans to financial institutions (except banks)	3 627,4	4 639,2	4 436,1	4 640,0	4 718,8
	of which: overdue loans	55,7	77,4	133,0	133,7	137,0
7.1.3.	Loans to public financial authorities and extra-budgetary funds	907,9	885,2	628,0	601,8	598,2
	of which: overdue loans	0,5	0,1	0,1	0,3	0,3
7.1.4.	Loans to households	12 173,7	14 901,4	16 328,6	16 830,9	17 104,2
	of which: overdue loans	848,9	760,4	802,6	815,2	798,0
7.1.5.	Loans to credit institutions	9 804,6	9 335,6	8 981,2	8 548,8	8 452,3
	of which: overdue loans	146,0	119,3	130,4	135,8	132,7
7.1.6.	Acquired claims (except overdue loans)	1 281,8	1 772,2	1 400,7	1 414,6	1 472,5
8.	Fixed assets, other real estate, intangible assets and inventories	1 512,9	1 625,9	1 598,2	1 609,1	1 618,1
8.1	of which: real estate temporarily unused in core activities	207,5	255,0	242,3	242,2	243,7
9.	Other assets – total	3 641,2	4 084,9	4 633,4	5 115,9	5 105,5
	Of which:					
9.1.	Float	1 237,6	1 678,1	1 377,3	1 412,6	1 496,3
9.2.	Debtors	489,1	534,3	649,4	936,2	927,6
9.3.	Disposition of profits	327,7	330,0	245,7	302,8	339,5
	of which: profit tax	306,0	323,4	244,1	300,4	335,4
9.4.	Claims on accrued interests (except accrued interest (coupons) on securities)	1 035,2	1 008,9	1 725,0	1 832,2	1 715,2
Total assets		85 191,8	94 083,7	92 488,6	95 155,3	95 465,8

[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	1.07.19	1.09.19	1.10.19
1.	Bank funds and profits – total	8 962,9	9 306,1	8 616,4	9 111,9	9 275,2
	Including:					
1.1.	Authorised capital (except stocks/shares repurchased by credit institution)	2 667,5	2 695,8	2 661,3	2 836,2	2 836,3
1.2.	Additional paid-in capital	1 765,7	1 770,0	1 769,2	1 767,6	1 777,3
1.3.	Reserve fund	124,1	121,7	133,3	134,4	134,4
1.4.	Accumulated profit (loss) before tax	4 041,3	4 447,2	3 577,2	3 840,2	3 990,4
	Of which:					
1.4.1.	Current year profit (loss)	789,7	1 344,8	1 004,9	1 354,3	1 501,1
2.	Bank of Russia loans	2 016,5	2 607,4	2 592,2	2 570,1	2 566,6
3.	Accounts of credit institutions – total	774,8	879,5	712,4	757,6	722,7
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	396,2	430,5	310,2	327,3	273,7
3.2.	Correspondent accounts of non-resident banks	253,1	338,9	288,1	298,4	271,5
4.	Loans from other credit institutions – total	9 265,3	9 190,3	7 550,0	7 142,8	7 225,5
5.	Customer funds – total[1]	53 703,0	60 701,8	61 359,0	63 585,4	63 306,2
	Of which:					
5.1.	Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	24 843,2	28 006,0	26 795,9	27 197,9	27 052,5
5.1.1.	of which: funds of organisations	9 103,6	9 772,3	9 896,7	10 231,5	10 313,2
5.2.	Deposits and funds placed with Ministry of Finance, local governments, regional budget funds, public and other extra-budgetary funds	2 171,8	3 429,8	4 703,1	6 001,8	5 899,7
5.2.2.	of which: regional budget funds, public and other extra-budgetary funds	11,0	11,5	46,1	47,1	44,4
5.3.	Customer float	536,9	631,1	700,1	715,9	786,1
5.4.	Household deposits	25 987,4	28 460,2	28 982,5	29 462,8	29 351,1
5.5.	Customer funds in factoring and forfeiting operations	23,4	21,9	40,5	42,2	44,6
6.	Bonds	1 211,4	1 328,7	1 592,6	1 682,5	1 782,5
7.	Promissory notes and bank acceptances	428,1	438,6	380,4	373,9	380,3
8.	Derivatives reducing economic benefits	337,1	503,8	447,6	465,6	454,4
9.	Loss provisions, including adjustment	6 916,5	7 538,8	7 223,3	7 621,1	7 711,2
	including:					
9.1.	adjustment of loss provisions to estimated loan loss provisions	-	-	-897,0	-630,2	-657,3
9.2	loss provisions, excluding adjustment	6 916,5	7 538,8	8 120,2	8 251,2	8 368,5
10.	Other liabilities – total	1 576,4	1 588,5	2 014,8	1 844,4	2 041,2
	of which:					
	revaluation of funding cost	-	-	0,1	0,1	0,0
	adjustment of funding cost	-	-	-120,5	-97,5	-97,6
	Of which:					
10.1.	Settlements of credit institutions upon certain operations	666,4	634,9	909,1	627,2	842,1
10.2.	Creditors	208,6	228,1	318,2	308,8	305,1
10.3.	Accrued interest liabilities (including interest/coupons on securities issued)	630,2	658,5	715,0	806,5	796,3
Total liabilities		85 191,8	94 083,7	92 488,6	95 155,3	95 465,8

[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	1.07.19	1.09.19	1.10.19
1.	Money, precious metals and gemstones – total	2,2	2,1	1,8	2,0	1,9
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	2,0	2,0	1,7	1,7	1,6
2.	Accounts with the Bank of Russia – total	5,6	4,6	4,1	5,3	5,8
	of which:					
2.1.	Bank correspondent accounts of credit institutions with the Bank of Russia	2,2	2,0	2,5	2,2	2,8
2.2.	Bank required reserves of credit institutions transferred to the Bank of Russia	0,6	0,6	0,6	0,6	0,6
2.3.	Deposits and other funds placed with the Bank of Russia	2,7	2,0	0,9	2,5	2,4
3.	Correspondent accounts with credit institutions – total	1,5	1,9	2,1	2,2	2,2
	Including:					
3.1.	Correspondent accounts with resident credit institutions	0,5	0,5	0,5	0,5	0,4
3.2.	Correspondent accounts with non-resident banks	1,0	1,3	1,7	1,7	1,8
4.	Securities – total	12,4	12,2	12,1	11,6	11,2
	of which:					
	revaluation of securities	0,0	-0,3	-0,5	-0,5	-0,3
	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	11,6	11,1	10,7
4.1.1.	Bonds of the Bank of Russia	0,4	1,4	1,8	1,3	0,8
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
5.	Stakes in authorised capital	3,4	3,2	3,0	2,8	2,8
	of which: revaluation	-	-	-0,4	-0,1	-0,1
	Of which:					
5.1.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	2,1	1,7	1,8	1,6	1,6
5.2.	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	0,6	0,6
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	68,2	69,2	69,5	68,5	68,4
	Of which:					
	revaluation of issued (placed) funds	-	-	-0,9	-0,9	-0,8
	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	70,7	69,7	69,6
	of which: overdue loans	3,5	3,2	4,0	4,0	4,0
	Of which:					
7.1.1.	Loans to non-financial organisations	35,4	35,5	36,2	35,8	35,5
	of which: overdue loans	2,3	2,2	2,8	2,8	2,8
7.1.2.	Loans to financial institutions (except banks)	4,3	4,9	4,8	4,9	4,9
	of which: overdue loans	0,1	0,1	0,1	0,1	0,1
7.1.3.	Loans to public financial authorities and extra-budgetary funds	1,1	0,9	0,7	0,6	0,6
	of which: overdue loans					
7.1.4.	Loans to households	14,3	15,8	17,7	17,7	17,9
	of which: overdue loans	1,0	0,8	0,9	0,9	0,8
7.1.5.	Loans to credit institutions	11,5	9,9	9,7	9,0	8,9
	of which: overdue loans	0,2	0,1	0,1	0,1	0,1
7.1.6.	Acquired claims (except overdue loans)	1,5	1,9	1,5	1,5	1,5
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.	Other assets – total	4,3	4,3	5,0	5,4	5,3
	Of which:					
9.1.	Float	1,5	1,8	1,5	1,5	1,6
9.2.	Debtors	0,6	0,6	0,7	1,0	1,0
9.3.	Disposition of profits	0,4	0,4	0,3	0,3	0,4
	of which: profit tax	0,4	0,3	0,3	0,3	0,4
9.4.	Claims on accrued interest (except accrued interests (coupons) on securities)	1,2	1,1	1,9	1,9	1,8
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	1.07.19	1.09.19	1.10.19
1.	Bank funds and profits – total	10,5	9,9	9,3	9,6	9,7
	Including:					
1.1.	Authorised capital (except stocks/chares repurchased by credit institution)	3,1	2,9	2,9	3,0	3,0
1.2.	Additional paid-in capital	2,1	1,9	1,9	1,9	1,9
1.3.	Reserve fund	0,1	0,1	0,1	0,1	0,1
1.4.	Accumulated profit (loss) before tax	4,7	4,7	3,9	4,0	4,2
	Of which:					
1.4.1.	Current year profit (loss)	0,9	1,4	1,1	1,4	1,6
2.	Bank of Russia loans	2,4	2,8	2,8	2,7	2,7
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	8,2	7,5	7,6
5.	Customer funds – total[1]	63,0	64,5	66,3	66,8	66,3
	Of which:					
5.1.	Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	29,2	29,8	29,0	28,6	28,3
5.1.1.	of which: funds of organisations	10,7	10,4	10,7	10,8	10,8
5.2.	Deposits and funds placed with Ministry of Finance, local governments, regional budget funds, public and other extra-budgetary funds	2,5	3,6	5,1	6,3	6,2
5.2.2.	of which: regional budget funds, public and other extra-budgetary funds	0,0	0,0	0,0	0,0	0,0
5.3.	Customer float	0,6	0,7	0,8	0,8	0,8
5.4.	Household deposits	30,5	30,2	31,3	31,0	30,7
5.5.	Customer funds in factoring and forfeiting operations	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,4	1,7	1,8	1,9
7.	Promissory notes and bank acceptances	0,5	0,5	0,4	0,4	0,4
8.	Derivatives reducing economic benefits	0,4	0,5	0,5	0,5	0,5
9.	Loss provisions, including adjustment	8,1	8,0	7,8	8,0	8,1
	including:					
9.1.	adjustment of loss provisions to estimated loan loss provisions	-	-	-1,0	-0,7	-0,7
9.2	loss provisions, excluding adjustment	8,1	8,0	8,8	8,7	8,8
10.	Other liabilities – total	1,9	1,7	2,2	1,9	2,1
	of which:					
	revaluation of funding cost	0,0	0,0	0,0	0,0	0,0
	adjustment of funding cost	0,0	0,0	-0,1	-0,1	-0,1
	Of which:					
10.2.	Creditors	0,2	0,2	0,3	0,3	0,3
10.3.	Accrued interest liabilities (including interest/coupons on securities issued)	0,7	0,7	0,8	0,8	0,8
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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
1. Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	**44 729,7**	**50 550,0**	**51 933,3**	**52 745,4**	**53 204,8**	**13 392,6**	**14 574,0**	**13 501,2**	**13 590,0**	**13 205,5**	**58 122,3**	**65 123,9**	**65 434,5**	**66 335,4**	**66 410,3**
Of which:															
- overdue loans	2 694,3	2 723,2	3 303,2	3 372,4	3 388,8	299,2	327,3	391,5	424,2	396,4	2 993,5	3 050,5	3 694,8	3 796,5	3 785,2
1.1 Loans to resident non-financial organisations	**20 413,0**	**22 926,0**	**23 996,8**	**24 356,2**	**24 450,5**	**5 548,9**	**5 522,9**	**4 896,2**	**5 124,7**	**4 881,1**	**25 961,9**	**28 448,9**	**28 893,0**	**29 480,9**	**29 331,6**
Of which:															
- overdue loans	1 647,2	1 728,5	2 141,9	2 196,1	2 225,8	75,1	121,1	183,0	206,8	184,7	1 722,3	1 849,6	2 325,0	2 402,9	2 410,5
of which:															
1.1.1. Loans to individual entrepreneurs	434,9	466,5	495,1	499,1	505,4	3,7	3,1	2,6	2,7	2,6	438,6	469,7	497,8	501,8	508,0
Of which:															
- overdue loans	66,3	54,8	57,1	57,7	55,4	0,4	0,4	0,4	0,3	0,3	66,7	55,2	57,5	58,1	55,7
1.2 Loans to non-resident legal entities (other than banks)	**805,4**	**839,8**	**1 036,8**	**1 009,9**	**1 043,4**	**3 425,2**	**4 083,1**	**3 524,5**	**3 602,4**	**3 483,3**	**4 230,6**	**4 922,9**	**4 561,4**	**4 612,3**	**4 526,8**
Of which:															
- overdue loans	90,8	117,1	165,1	164,7	165,0	129,2	126,7	138,7	144,0	141,6	220,0	243,7	303,7	308,7	306,6
1.3 Loans to the financial sector	**9 448,1**	**9 763,5**	**8 806,9**	**8 889,9**	**8 868,3**	**2 249,2**	**2 488,7**	**2 098,4**	**2 125,6**	**2 084,4**	**11 697,3**	**12 252,2**	**10 905,2**	**11 015,5**	**10 952,6**
Of which:															
- overdue loans	141,3	146,6	225,7	228,1	231,4	4,6	0,4	0,9	0,5	0,7	145,9	147,0	226,6	228,6	232,1
including:															
1.3.1 Loans to resident credit institutions	6 285,8	6 038,0	5 119,1	5 126,8	5 020,3	1 784,1	1 575,0	1 350,0	1 248,7	1 213,5	8 069,9	7 613,0	6 469,1	6 375,5	6 233,8
Of which:															
- overdue loans	90,0	69,5	93,1	94,7	94,8	0,1	0,1	0,6	0,2	0,3	90,2	69,6	93,6	95,0	95,1
1.3.2 Loans to resident financial organisations of various forms of ownership	3 162,3	3 725,5	3 687,8	3 763,1	3 848,0	465,1	913,7	748,4	876,9	870,9	3 627,4	4 639,2	4 436,1	4 640,0	4 718,8
Of which:															
- overdue loans	51,3	77,1	132,6	133,4	136,6	4,5	0,3	0,3	0,3	0,4	55,7	77,4	133,0	133,7	137,0
1.4 Loans to non-resident banks	**196,7**	**116,8**	**226,8**	**178,4**	**221,7**	**1 538,0**	**1 605,9**	**2 285,4**	**1 994,9**	**1 996,8**	**1 734,7**	**1 722,6**	**2 512,1**	**2 173,3**	**2 218,5**
Of which:															
- overdue loans	0,6	1,4	0,2	0,2	0,4	55,3	48,3	36,6	40,6	37,3	55,9	49,7	36,8	40,9	37,7
1.5 Loans to public financial authorities and extra-budgetary funds	**907,8**	**885,1**	**627,9**	**601,7**	**598,1**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**907,9**	**885,2**	**628,0**	**601,8**	**598,2**
Of which:															
- overdue loans	0,4	0,0	0,0	0,2	0,2	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,3	0,3
1.6. Acquired claims (except overdue loans)	838,7	1 107,3	891,8	866,7	901,6	443,1	664,9	508,9	547,9	570,8	1 281,8	1 772,2	1 400,7	1 414,6	1 472,5
1.7 Loans to resident individuals	**12 047,5**	**14 765,2**	**16 203,4**	**16 703,5**	**16 979,0**	**104,4**	**107,2**	**92,0**	**93,2**	**88,6**	**12 151,9**	**14 872,5**	**16 295,5**	**16 796,7**	**17 067,6**
Of which:															
- overdue loans	813,5	729,1	769,5	782,2	765,2	33,4	28,6	30,4	30,2	28,9	846,8	757,7	799,9	812,4	794,1
1.8 Loans to non-resident individuals	**17,9**	**25,4**	**30,2**	**31,1**	**32,4**	**3,8**	**3,5**	**3,0**	**3,1**	**4,3**	**21,8**	**28,9**	**33,1**	**34,2**	**36,6**
Of which:															
- overdue loans	0,5	0,5	0,7	0,7	0,7	1,5	2,1	1,9	2,0	3,1	2,0	2,7	2,6	2,7	3,9
Memo item:															
Loan loss provisions, including provisions adjustment[1]	5 123,1	5 406,9	4 850,2	4 948,8	4 925,6	-	-	-	-	-	5 123,1	5 406,9	4 850,2	4 948,8	4 925,6
including:															
adjustment of loss provisions to estimated loan loss provisions	-	-	-629,7	-612,5	-584,3	-	-	-	-	-	-	-	-629,7	-612,5	-584,3
loan loss provisions, excluding adjustment	5 123,1	5 406,9	5 479,9	5 561,3	5 509,9	-	-	-	-	-	5 123,1	5 406,9	5 479,9	5 561,3	5 509,9
Loans with past dues over 90 days[2]	-	-	-	-	-	-	-	-	-	-	3 354,3	3 693,0	3 925,5	4 052,8	3 978,9
Overdue interest on loans issued that are accounted for in balance sheet accounts	214,7	211,1	681,7	695,2	680,6	10,0	15,3	45,6	47,5	46,1	224,7	226,4	727,3	742,7	726,7
Investments of credit institutions in residents' promissory notes	98,6	89,6	73,0	72,2	71,6	36,2	41,7	7,1	7,6	7,0	134,8	131,4	80,1	79,7	78,7
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.

[2] In accordance with the Reporting Form 0409115.

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	1.07.19	1.09.19	1.10.19
1.Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	*100,0* *68,2*	*100,0* *69,2*	*100,0* *70,7*	*100,0* *69,7*	*100,0* *69,6*
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	***44,7*** ***30,5***	***43,7*** ***30,2***	***44,2*** ***31,2***	***44,4*** ***31,0***	***44,2*** ***30,7***
Of which:					
- overdue loans	*3,0* *2,0*	*2,8* *2,0*	*3,6* *2,5*	*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*	*0,8* *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***	***7,0*** ***4,9***	***7,0*** ***4,8***	***6,8*** ***4,7***
Of which:					
- overdue loans	*0,4* *0,3*	*0,4* *0,3*	*0,5* *0,3*	*0,5* *0,3*	*0,5* *0,3*
1.3 Loans to the financial sector	***20,1*** ***13,7***	***18,8*** ***13,0***	***16,7*** ***11,8***	***16,6*** ***11,6***	***16,5*** ***11,5***
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*	*9,9* *7,0*	*9,6* *6,7*	*9,4* *6,5*
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	*6,2* *4,3*	*7,1* *4,9*	*6,8* *4,8*	*7,0* *4,9*	*7,1* *4,9*
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***	***2,6*** ***1,8***	***3,8*** ***2,7***	***3,3*** ***2,3***	***3,3*** ***2,3***
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*** ***0,6***	***0,9*** ***0,6***
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. Acquired claims (except overdue loans)	***2,2*** *1,5*	***2,7*** *1,9*	***2,1*** *1,5*	***2,1*** *1,5*	***2,2*** *1,5*
1.7 Loans to resident individuals	***20,9*** ***14,3***	***22,8*** ***15,8***	***24,9*** ***17,6***	***25,3*** ***17,7***	***25,7*** ***17,9***
Of which:					
- overdue loans	*1,5* *1,0*	*1,2* *0,8*	*1,2* *0,9*	*1,2* *0,9*	*1,2* *0,8*
1.8 Loans to non-resident individuals	***0,0*** ***0,0***	***0,0*** ***0,0***	***0,1*** ***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*	*7,5* *5,2*	*7,4* *5,2*
including					
Adjustment of loss provisions to estimated loan loss provisions	- -	- -	*-1,0* *-0,7*	*-0,9* *-0,6*	*-0,9* *-0,6*
Loan loss provisions, excluding provisions adjustment	*8,8* *6,0*	*8,3* *5,7*	*8,4* *5,9*	*8,4* *5,8*	*8,3* *5,8*
Loans with past dues over 90 days	*5,8* *3,9*	*5,7* *3,9*	*6,0* *4,2*	*6,1* *4,3*	*6,0* *4,2*
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*

Table 18

Credit institutions' investments in securities[1]

	1.01.18		1.01.19		1.07.19		1.09.19		1.10.19	
	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	**10 427,2**	***100,0***	**11 350,9**	***100,0***	**11 174,1**	***100,0***	**11 001,3**	***100,0***	**10 656,7**	***100,0***
- in rubles	7 348,8	*70,5*	8 219,1	*72,4*	8 423,5	*75,4*	8 149,8	*74,1*	7 861,0	*73,8*
- in foreign currency	3 078,4	*29,5*	3 131,8	*27,6*	2 750,6	*24,6*	2 851,5	*25,9*	2 795,8	*26,2*
Of which:										
Securities at fair value through profit or loss	2 040,2	*19,6*	1 887,2	*16,6*	2 033,8	*18,2*	2 005,4	*18,2*	1 895,2	*17,8*
- in rubles	1 232,3	*11,8*	1 230,8	*10,8*	1 408,4	*12,6*	1 342,6	*12,2*	1 240,7	*11,6*
- in foreign currency	807,8	*7,7*	656,4	*5,8*	625,5	*5,6*	662,8	*6,0*	654,5	*6,1*
Securities at fair value through other comprehensive income[2]	6 040,7	*57,9*	6 342,3	*55,9*	5 751,0	*51,5*	5 628,6	*51,2*	5 309,4	*49,8*
- in rubles	4 581,6	*43,9*	4 938,3	*43,5*	4 610,4	*41,3*	4 457,7	*40,5*	4 170,9	*39,1*
- in foreign currency	1 459,1	*14,0*	1 404,0	*12,4*	1 140,6	*10,2*	1 170,9	*10,6*	1 138,5	*10,7*
Securities at amortised cost[3]	2 315,4	*22,2*	3 065,6	*27,0*	3 287,6	*29,4*	3 254,2	*29,6*	3 180,0	*29,8*
- in rubles	1 515,3	*14,5*	2 008,0	*17,7*	2 331,1	*20,9*	2 265,9	*20,6*	2 205,8	*20,7*
- in foreign currency	800,1	*7,7*	1 057,5	*9,3*	956,5	*8,6*	988,2	*9,0*	974,2	*9,1*
Memo item:										
Revaluation of securities	30,7		-259,4		-504,9		-446,0		-268,6	
Adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-		-		-10,2		-8,3		-7,9	
Provisions for losses on securities, including provisions adjustment	337,8		373,6		124,1		135,9		294,0	
including:										
adjustment of loss provisions to estimated loss provisions	-		-		9,3		8,5		7,6	
provisions for losses on securities, excluding provisions adjustment	337,8		373,6		114,8		127,4		286,4	

[1] Excluding promissory notes, acquired securities to participate in subsidiaries and affiliated joint-stock companies, mutual investment funds

[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		1.07.19		1.09.19		1.10.19	
	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*	10 762,4	*100,0*	10 575,5	*100,0*	10 230,3	*100,0*
- in rubles	6 955,6	*69,9*	7 839,4	*72,2*	8 056,5	*74,9*	7 764,9	*73,4*	7 475,4	*73,1*
- in foreign currency	2 991,9	*30,1*	3 017,1	*27,8*	2 705,8	*25,1*	2 810,7	*26,6*	2 754,9	*26,9*
of which:										
revaluation	30,8	*0,3*	-209,8	*-1,9*	-419,1	*-3,9*	-373,9	*-3,5*	-197,6	*-1,9*
adjustment increasing (reducing) the cost of debt securities	-	-	-	-	-10,2	*-0,1*	-8,3	*-0,1*	-7,9	*-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*	11 191,7	*100,0*	10 957,8	*100,0*	10 435,8	*100,0*
including:										
debt securities of the Russian Federation	3 554,3	*35,8*	3 238,8	*29,3*	2 980,3	*26,6*	3 328,7	*30,4*	3 284,9	*31,5*
- in rubles	2 824,0	*28,5*	2 732,0	*24,7*	2 498,6	*22,3*	2 824,9	*25,8*	2 802,9	*26,9*
- in foreign currency	730,3	*7,4*	506,8	*4,6*	481,6	*4,3*	503,7	*4,6*	482,0	*4,6*
debt securities of the Bank of Russia	340,3	*3,4*	1 343,7	*12,1*	1 672,5	*14,9*	1 198,8	*10,9*	807,1	*7,7*
- in rubles	340,3	*3,4*	1 343,7	*12,1*	1 672,5	*14,9*	1 198,8	*10,9*	807,1	*7,7*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of Russian constituent territories and local governments	391,6	*3,9*	372,3	*3,4*	372,9	*3,3*	372,0	*3,4*	360,2	*3,5*
- in rubles	391,6	*3,9*	372,3	*3,4*	372,9	*3,3*	372,0	*3,4*	360,2	*3,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	427,2	*4,3*	327,4	*3,0*	307,0	*2,7*	322,4	*2,9*	316,3	*3,0*
- in rubles	415,2	*4,2*	306,3	*2,8*	258,8	*2,3*	268,2	*2,4*	263,8	*2,5*
- in foreign currency	12,0	*0,1*	21,1	*0,2*	48,2	*0,4*	54,2	*0,5*	52,4	*0,5*
debt securities of other residents	2 013,0	*20,3*	1 974,0	*17,8*	2 121,5	*19,0*	2 189,8	*20,0*	1 936,1	*18,6*
- in rubles	2 003,4	*20,2*	1 960,4	*17,7*	2 107,7	*18,8*	2 177,9	*19,9*	1 915,7	*18,4*
- in foreign currency	9,6	*0,1*	13,6	*0,1*	13,8	*0,1*	11,8	*0,1*	20,4	*0,2*
foreign sovereign debt	69,2	*0,7*	63,1	*0,6*	88,8	*0,8*	91,7	*0,8*	87,7	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	3,6	*0,0*	2,9	*0,0*
- in foreign currency	69,2	*0,7*	63,1	*0,6*	88,8	*0,8*	88,2	*0,8*	84,8	*0,8*
debt securities of non-resident banks	43,2	*0,4*	60,0	*0,5*	223,5	*2,0*	246,4	*2,2*	266,5	*2,6*
- in rubles	23,0	*0,2*	11,8	*0,1*	13,1	*0,1*	13,2	*0,1*	11,5	*0,1*
- in foreign currency	20,2	*0,2*	48,1	*0,4*	210,4	*1,9*	233,2	*2,1*	254,9	*2,4*
debt securities of other non-residents	1 769,3	*17,8*	1 701,2	*15,4*	1 566,9	*14,0*	1 666,3	*15,2*	1 631,8	*15,6*
- in rubles	134,5	*1,4*	143,4	*1,3*	127,9	*1,1*	127,4	*1,2*	121,2	*1,2*
- in foreign currency	1 634,8	*16,5*	1 557,8	*14,1*	1 439,0	*12,9*	1 538,8	*14,0*	1 510,6	*14,5*
debt securities transferred without derecognition	1 277,7	*12,9*	1 930,0	*17,4*	1 756,7	*15,7*	1 428,6	*13,0*	1 473,1	*14,1*
- in rubles	773,3	*7,8*	1 137,2	*10,3*	1 360,6	*12,2*	1 077,4	*9,8*	1 152,0	*11,0*
- in foreign currency	504,4	*5,1*	792,8	*7,2*	396,1	*3,5*	351,2	*3,2*	321,0	*3,1*
overdue debt securities	31,0	*0,3*	55,9	*0,5*	101,6	*0,9*	113,1	*1,0*	272,1	*2,6*
- in rubles	19,5	*0,2*	42,0	*0,4*	73,6	*0,7*	83,6	*0,8*	243,5	*2,3*
- in foreign currency	11,5	*0,1*	13,8	*0,1*	28,0	*0,3*	29,5	*0,3*	28,6	*0,3*
Memo item:										
Provisions for losses on debt securities, including provisions adjustment	276,3		293,0		122,0		133,9		292,0	
including:										
adjustment of provisions for losses on debt securities to estimated loss provisions	-		-		10,7		10,6		10,1	
provisions for losses on debt securities, excluding provisions adjustment	276,3		293,0		111,4		123,3		281,9	

Table 20

Credit institutions' equity investments

	1.01.18		1.01.19		1.07.19		1.09.19		1.10.19	
	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*	411,7	*100,0*	425,7	*100,0*	426,4	*100,0*
- in rubles	393,2	*82,0*	379,7	*76,8*	366,9	*89,1*	384,9	*90,4*	385,6	*90,4*
- in foreign currency	86,5	*18,0*	114,7	*23,2*	44,7	*10,9*	40,8	*9,6*	40,8	*9,6*
of which:										
revaluation	-0,2	*0,0*	-49,7	*-10,0*	-85,8	*-20,8*	-72,1	*-16,9*	-71,1	*-16,7*
change in fair value at initial recognition	*0,0*	*0,0*	*0,0*	*0,0*	*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*	497,4	*100,0*	497,9	*100,0*	497,4	*100,0*
including:										
equity of resident credit institutions	10,3	*2,1*	58,0	*10,7*	62,6	*12,6*	65,9	*13,2*	65,7	*13,2*
- in rubles	10,3	*2,1*	57,4	*10,6*	62,6	*12,6*	65,9	*13,2*	65,7	*13,2*
- 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*	301,6	*60,6*	321,7	*64,6*	321,4	*64,6*
- in rubles	223,1	*46,5*	194,3	*35,7*	301,6	*60,6*	302,7	*60,8*	302,4	*60,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	19,0	*3,8*	19,0	*3,8*
equity of non-resident banks	14,5	*3,0*	28,6	*5,3*	28,6	*5,8*	28,8	*5,8*	28,8	*5,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	27,6	*5,6*	27,6	*5,5*	27,6	*5,6*
- in foreign currency	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,2	*0,2*	1,2	*0,2*
equity of other non-residents	48,3	*10,1*	64,7	*11,9*	94,6	*19,0*	71,8	*14,4*	71,7	*14,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	50,9	*10,2*	51,2	*10,3*	51,0	*10,3*
- in foreign currency	48,2	*10,1*	64,7	*11,9*	43,7	*8,8*	20,6	*4,1*	20,6	*4,2*
equity securities transferred without derecognition	1,9	*0,4*	19,0	*3,5*	10,0	*2,0*	9,6	*1,9*	9,8	*2,0*
- in rubles	1,8	*0,4*	19,0	*3,5*	10,0	*2,0*	9,6	*1,9*	9,8	*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	-	-	-	-	-	-
- in rubles	158,1	32,9	158,6	29,1	-	-	-	-	-	-
- in foreign currency	23,8	5,0	20,9	3,8	-	-	-	-	-	-
Memo item:										
Provisions for losses on equity securities, including provisions adjustment	61,4		80,6		2,1		2,1		2,1	
including:										
adjustment of provisions for losses on equity securities to estimated loss provisions	-		-		-1,4		-2,1		-2,4	
provisions for losses on equity securities, excluding provisions adjustment	61,4		80,6		3,4		4,1		4,5	

Table 21

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

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Discounted promissory notes in a credit institution's portfolio (including revaluation and value adjustment) – total	136,7	133,2	57,8	57,6	56,6
- in rubles	100,5	91,5	50,7	50,0	49,6
- in foreign currency	36,2	41,7	7,1	7,6	7,0
including:					
Promissory notes at fair value through profit or loss	-	-	0,3	0,8	0,7
- in rubles	-	-	0,3	0,8	0,7
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at fair value through other comprehensive income	-	-	0,0	0,0	0,0
- in rubles	-	-	0,0	0,0	0,0
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at amortised cost	-	-	57,4	56,7	55,8
- in rubles	-	-	50,3	49,2	48,8
- in foreign currency	-	-	7,1	7,5	7,0

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Table 22

Credit institutions' investments in promissory notes

	1.01.18		1.01.19		1.07.19		1.09.19		1.10.19	
	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***	**57,8**	***100,0***	**57,6**	***100,0***	**56,6**	***100,0***
of which:										
revaluation	-	-	-	-	-2,0	-3,4	-2,0	-3,5	-2,0	-3,5
adjustment increasing (reducing) the cost of discounted promissory notes	-	-	-	-	-22,2	-38,4	-22,0	-38,2	-21,9	-38,7
Discounted promissory notes at balance-sheet value (excluding revaluation and value adjustment):	**136,7**	***100,0***	**133,2**	***100,0***	**82,0**	***100,0***	**81,6**	***100,0***	**80,5**	***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*	46,7	*57,0*	46,8	*57,3*	46,0	*57,1*
- promissory notes of other residents	56,0	*41,0*	49,0	*36,8*	33,4	*40,8*	33,0	*40,4*	32,7	*40,6*
- 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	*2,3*	1,8	*2,3*	1,8	*2,3*
Memo item:										
Provisions for losses on promissory notes, including provisions adjustment	27,8		25,3		19,6		19,7		19,7	
including:										
adjustment of provisions for losses on discounted promissory notes to estimated loss provisions	-		-		-2,2		-2,2		-2,2	
provisions for losses on promissory notes, excluding provisions adjustment	27,8		25,3		21,8		21,9		21,9	

Table 23

Real estate temporarily unused in core activities

billions of rubles

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Land plots temporarily unused in core activities	7,5	3,9	3,9	4,3	4,3
Land plots temporarily unused in core activities and leased out	6,3	3,5	3,3	3,0	3,0
Land plots temporarily unused in core activities at present (fair) value	58,7	105,0	96,6	93,8	93,0
Land plots temporarily unused in core activities and leased out, at present (fair) value	15,1	13,7	12,8	12,6	12,7
Real estate (other than land plots) temporarily unused in core activities*	4,3	2,4	2,2	2,1	2,1
Real estate (other than land plots) temporarily unused in core activities and leased out*	4,2	4,5	4,7	4,7	4,6
Real estate (other than land plots) temporarily unused in core activities at present (fair) value	61,0	62,5	58,3	60,0	60,0
Real estate (other than land plots) temporarily unused in core activities and leased out, at present (fair) value	36,9	48,3	48,2	50,0	51,7
Investments in construction of real estate temporarily unused in core activities	13,5	11,2	12,3	11,6	12,2
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	25,4	25,7	25,8

* At residual value (less depreciation).

Table 24

Movements of core corporate funds raised by credit institutions[1]

billions of rubles

		1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
1.	Corporate funds raised – total	27 557,2	32 068,7	32 224,3	33 941,9	33 766,9
	- in rubles	18 178,3	21 386,1	22 561,4	23 778,5	24 151,5
	- in foreign currency	9 379,0	10 682,6	9 662,8	10 163,4	9 615,4
	including:					
1.1.	Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	24 843,2	28 006,0	26 795,9	27 197,9	27 052,5
	- in rubles	15 728,9	17 647,6	17 452,4	17 390,4	17 842,7
	- in foreign currency	9 114,3	10 358,4	9 343,4	9 807,4	9 209,8
	Of which:					
1.1.1.	of which: funds of organisations	9 103,6	9 772,3	9 896,7	10 231,5	10 313,2
	- in rubles	6 925,2	7 102,4	7 245,3	7 405,2	7 688,9
	- in foreign currency	2 178,4	2 669,9	2 651,4	2 826,3	2 624,3
	Of which:					
1.1.1.2.	Funds of individual entrepreneurs	360,7	479,5	490,9	534,3	566,6
	- in rubles	347,1	459,1	468,0	511,5	543,2
	- in foreign currency	13,7	20,4	22,8	22,7	23,4
1.1.2.	Certificates of deposit	0,5	0,1	1,4	1,4	4,2
1.1.3.	Outstanding liabilities on deposit agreements and other raised funds	41,3	13,3	14,2	13,3	1,0
1.2.	Deposits and fundsplaced with Ministry of Finance, local governments, regional budget funds and other extra-budgetary funds	2 171,8	3 429,8	4 703,1	6 001,8	5 899,7
1.2.1.	of which: regional budget funds and other extra-budgetary funds	11,0	11,5	46,1	47,1	44,4
1.3.	Corporate float	518,8	611,1	684,8	700,1	770,1
1.4.	Customer funds in factoring and forfeiting operations	23,4	21,9	40,5	42,2	44,6
	Deposits and other funds raised from legal entities (part of 1.1, 1.2) by maturity:					
	sight and up to 30 days	3 438,7	4 548,3	4 301,0	3 886,9	3 903,8
	- in rubles	3 040,4	3 955,2	3 778,2	3 409,4	3 407,6
	- in foreign currency	398,3	593,2	522,7	477,6	496,2
	from 31 days to one year	6 670,0	9 191,2	9 751,1	11 296,7	10 947,2
	- in rubles	5 629,1	7 712,7	8 629,5	10 039,1	9 785,4
	- in foreign currency	1 040,9	1 478,4	1 121,6	1 257,6	1 161,8
	more than one year	7 791,8	7 912,5	7 504,1	7 737,4	7 743,6
	- in rubles	2 283,3	2 226,0	2 456,3	2 458,1	2 745,1
	- in foreign currency	5 508,4	5 686,5	5 047,8	5 279,3	4 998,5
	Memo item					
Funds raised from non-resident organisations – total		3 094,7	2 788,7	2 395,8	2 611,0	2 330,4
- in rubles		294,7	302,0	365,7	515,0	372,0
- in foreign currency		2 800,0	2 486,8	2 030,0	2 096,0	1 958,3
	Of which:					
	Funds of non-resident organisations in settlement and other accounts	608,7	548,1	583,2	610,3	595,4
	Deposits of non-resident legal entities (excl. certificates of deposit)	204,8	174,4	199,4	305,2	191,0
	Other funds raised from non-resident legal entities	2 253,0	2 045,3	1 577,7	1 649,6	1 506,9
	Outstanding liabilities on deposit agreements and other funds raised from non-resident legal entities	0,0	0,0	0,9	0,0	0,0

[1] Including deposits, regional budget funds, public 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 25

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

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Debt issued – total	**2 027,8**	**1 918,7**	**2 027,6**	**2 105,8**	**2 211,8**
including:					
bonds	1 211,4	1 328,7	1 592,6	1 682,5	1 782,5
of which					
maturing within one year	37,0	10,1	75,3	94,8	115,2
maturing in more than one year	1 149,5	1 305,0	1 483,9	1 564,9	1 648,0
certificates of deposit[1]	0,5	0,1	1,4	1,4	4,2
of which					
maturing within one year	0,4	0,0	0,5	0,5	3,4
maturing in more than one year	0,1	0,0	0,8	0,8	0,8
savings certificates[2]	387,8	151,3	53,3	48,0	44,8
of which					
maturing within one year	216,1	41,2	0,0	0,1	0,1
maturing in more than one year	149,7	93,2	38,3	34,0	31,4
promissory notes and bank acceptances	428,1	438,6	380,4	373,9	380,3
of which					
maturing within one year	165,1	178,1	142,5	134,9	136,7
maturing in more than one year	234,9	231,1	181,3	185,2	189,0

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

Table 26

Household deposits

(billions of rubles)

		1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
1	Household deposits	25 987,4	28 460,2	28 982,5	29 462,8	29 351,1
	of which: savings certificates	387,8	151,3	53,3	48,0	44,8
1.1.	Household sight deposits and deposits for up to 30 days	5 461,7	6 718,8	6 823,4	6 830,7	6 917,9
	- in rubles	4 353,3	5 391,8	5 519,6	5 485,6	5 576,3
	- in foreign currency	1 108,5	1 327,0	1 303,8	1 345,1	1 341,6
1.2.	Household deposits for a period from 31 days to one year	9 825,6	10 498,9	10 376,4	10 476,9	10 336,4
	- in rubles	8 952,5	8 893,0	8 760,7	8 794,2	8 722,2
	- in foreign currency	873,1	1 605,9	1 615,7	1 682,7	1 614,1
1.3.	Household deposits for more than one year	10 700,1	11 242,5	11 782,7	12 155,2	12 096,9
	- in rubles	7 336,8	8 066,8	8 644,6	8 836,5	8 853,1
	- in foreign currency	3 363,2	3 175,7	3 138,1	3 318,7	3 243,8
	Memo item:					
	Deposits of non-resident households (excl. savings certificates)	450,3	457,6	434,6	434,3	411,2

Table 27

Main characteristics of loans issued by other credit institutions

(billions of rubles)

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Loans from other credit institutions – total	**9 265,3**	**9 190,3**	**7 550,0**	**7 142,8**	**7 225,5**
- in rubles	6 576,5	6 638,2	5 474,0	5 200,4	5 278,4
- in foreign currency	2 688,7	2 552,1	2 076,1	1 942,5	1 947,1
including:					
- loans from resident credit institutions	8 286,9	8 009,9	6 760,8	6 377,4	6 461,4
- in rubles	6 379,2	6 417,3	5 366,8	5 100,3	5 170,1
- in foreign currency	1 907,7	1 592,6	1 394,0	1 277,1	1 291,3
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	789,2	765,5	764,0
- in rubles	197,3	220,9	107,2	100,1	108,3
- in foreign currency	781,0	959,6	682,0	665,4	655,7
of which					
overdue loans	0,0	0,0	0,4	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,4	0,1	0,0

Table 28

Budget funds in settlement accounts by bank group as of 1.10.2019

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%	31	43 888	*100,0*	64 863 281	*67,9*
None	419	0	*0,0*	30 602 179	*32,1*
No data available	4	0	*0,0*	0	*0,0*
Total	**454**	**43 888**	***100,0***	**95 465 460**	***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		1.07.19		1.09.19		1.10.19	
		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***	**2 896,7**	***3,1***	**3 106,2**	***3,3***	**2 797,6**	***2,9***
1.1	Funds in corporate accounts (excl. certificates of deposit)	3 066,5	*3,6*	2 767,8	*2,9*	2 361,1	*2,6*	2 565,1	*2,7*	2 293,3	*2,4*
1.1.1	including deposits and other raised funds (excl. certificates of deposit)	2 457,8	*2,9*	2 219,7	*2,4*	1 778,0	*1,9*	1 954,9	*2,1*	1 697,9	*1,8*
1.2	Household deposits (excl. savings certificates)	450,3	*0,5*	457,6	*0,5*	434,6	*0,5*	434,3	*0,5*	411,2	*0,4*
1.2.1	including deposits and other raised funds (excl. savings certificates)	299,8	*0,4*	285,1	*0,3*	264,0	*0,3*	259,6	*0,3*	236,2	*0,2*
1.3	Funds in other accounts	108,7	*0,1*	103,7	*0,1*	101,0	*0,1*	106,8	*0,1*	93,1	*0,1*
2.	**Funds in bank correspondent and other accounts**	**256,7**	***0,3***	**346,4**	***0,4***	**292,4**	***0,3***	**305,2**	***0,3***	**277,0**	***0,3***
3.	**Loans raised from banks**	**978,3**	***1,1***	**1 180,5**	***1,3***	**789,2**	***0,9***	**765,5**	***0,8***	**764,0**	***0,8***
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***	**3 986,8**	***4,3***	**4 186,0**	***4,4***	**3 855,8**	***4,0***
	Memo item:										
	Authorised banks' liabilities to non-residents on debt securities issued – total	236,2	*0,3*	271,1	*0,3*	244,9	*0,3*	258,9	*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***	**7 108,0**	***7,7***	**6 821,3**	***7,2***	**6 783,3**	***7,1***
	of which overdue loans	277,9	*0,3*	296,1	*0,3*	343,2	*0,4*	352,3	*0,4*	348,1	*0,4*
	including:										
1.1.	Loans to banks	1 734,7	*2,0*	1 722,6	*1,8*	2 512,1	*2,7*	2 173,3	*2,3*	2 218,5	*2,3*
1.2	Loans to legal entities	4 230,6	*5,0*	4 922,9	*5,2*	4 561,4	*4,9*	4 612,3	*4,8*	4 526,8	*4,7*
1.3	Loans to households	21,8	*0,0*	28,9	*0,0*	33,1	*0,0*	34,2	*0,0*	36,6	*0,0*
2.	**Funds in correspondent accounts with banks**	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 551,0**	***1,7***	**1 636,2**	***1,7***	**1 724,6**	***1,8***
3.	**Investments in securities – total**	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**2 004,2**	***2,2***	**2 106,9**	***2,2***	**2 088,3**	***2,2***
	including:										
3.1	Debt (unadjusted for revaluation and transferred without derecognition)	1 881,7	*2,2*	1 824,3	*1,9*	1 879,2	*2,0*	2 004,4	*2,1*	1 986,0	*2,1*
3.2	Equity (unadjusted for revaluation and transferred without derecognition)	62,8	*0,1*	93,3	*0,1*	123,2	*0,1*	100,6	*0,1*	100,5	*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 authorised capital**	**604,6**	***0,7***	**648,7**	***0,7***	**664,3**	***0,7***	**518,0**	***0,5***	**518,1**	***0,5***
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***	**11 350,1**	***12,3***	**11 105,5**	***11,7***	**11 137,8**	***11,7***
	Memo item:										
	Overdue interest on credit institutions' assets	11,3	*0,0*	16,5	*0,0*	52,5	*0,1*	54,6	*0,1*	54,7	*0,1*

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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Total	789 661,2	1 344 828,9	1 004 902,9	1 354 282,2	1 500 904,3	561	484	464	446	450	305 950,3	323 371,1	244 082,0	300 421,9	335 384,2
Profit-making credit institutions[1]	1 561 646,7	1 919 407,4	1 117 635,2	1 492 179,1	1 658 394,7	421	384	365	347	368	297 328,1	312 423,4	242 594,6	298 510,7	333 741,8
Loss-making credit institutions	-771 985,5	-574 578,5	-112 732,4	-137 896,9	-157 490,4	140	100	99	99	82	8 622,1	10 947,7	1 487,5	1 911,2	1 642,4
Credit institutions that have not provided their reporting[2]	…	…	…	…	…	0	0	0	9	4	…	…	…	…	…
Total number of credit institutions	**…**	**…**	**…**	**…**	**…**	**561**	**484**	**464**	**455**	**454**	**…**	**…**	**…**	**…**	**…**

[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]

		1.01.18	1.01.19	1.04.19	1.07.19	1.10.19
	Comprehensive income	**104 967,2**	**137 990,6**	**25 785,2**	**48 101,4**	**79 042,8**
1	**Part 1.** Interest income	**12 532,4**	**12 450,4**	**4 491,4**	**8 444,5**	**12 601,9**
1.1	Interest income	5 781,1	6 138,1	1 779,6	3 518,6	5 267,9
1.2	Commission income	98,0	98,2	37,7	77,6	125,3
1.3	Income from recovery (reduction) of loss provisions	6 652,5	6 214,1	2 674,1	4 848,3	7 208,7
1.4	Premiums deductible from interest expense	0,8	0,0	0,0	0,0	0,1
2	**Part 2.** Operating income	**92 434,8**	**125 540,2**	**21 293,8**	**39 656,9**	**66 440,9**
2.1	Commission income	1 082,6	1 396,9	333,4	714,3	1 136,9
2.2	Income from securities trading	466,8	505,4	92,5	237,0	514,7
2.3	Income from foreign currency and precious metal transactions	87 885,8	119 992,3	19 282,3	35 780,6	59 980,5
2.4	Other income from transactions with placed and raised funds	72,9	109,1	240,3	435,3	979,3
2.5	Other operating income[2]	1 668,7	1 933,3	781,0	1 276,1	1 848,6
2.6	Income from recovery (reduction) of other provisions[2]	1 258,0	1 603,2	564,3	1 213,5	1 980,9
	Comprehensive expenses	**104 182,1**	**136 645,8**	**25 198,7**	**47 096,5**	**77 541,7**
3	**Part 3.** Interest expenses	**10 825,2**	**10 160,2**	**3 597,7**	**7 065,3**	**10 678,4**
3.1	Interest expenses	3 147,6	3 012,1	1 018,5	2 008,1	3 024,2
3.2	Commission expenses	10,8	13,8	5,7	11,6	18,1
3.3	Loss provision expenses	7 625,4	7 086,9	2 563,9	5 026,6	7 608,3
3.4	Premiums deductible from interest income	41,4	47,4	9,6	18,9	27,8
4	**Part 4.** Operating expenses	**93 356,9**	**126 485,6**	**21 600,9**	**40 031,2**	**66 863,2**
4.1	Commission expenses	243,6	356,2	93,9	205,0	323,9
4.2	Expenses for securities trading	208,6	279,9	46,6	100,0	117,1
4.3	Expenses for foreign currency and precious metal transactions	87 793,8	119 835,7	19 304,3	35 735,8	59 911,6
4.4	Other expenses for transactions with placed and raised funds	448,7	499,9	298,2	315,7	529,2
4.5	Other operating expenses[2]	2 935,7	3 569,0	1 293,5	2 386,0	3 424,0
4.6	Loss provision expenses[2]	1 726,5	1 945,0	564,3	1 288,8	2 557,4
	Financial result before tax	**785,1**	**1 344,8**	**586,5**	**1 004,9**	**1 501,1**
	Memo item: aggregates					
1	Net interest income	2 592,8	3 078,6	751,5	1 491,7	2 215,9
2	Net commission income	926,3	1 125,1	271,4	575,2	920,1
3	Net income from securities trading	258,2	225,5	45,9	137,0	397,5
4	Net income from foreign currency and precious metal transactions	92,0	156,5	-22,0	44,8	68,9
5	Net income (other than interest income) from transactions with placed and raised funds	-375,8	-390,7	-57,9	119,6	450,1
6	Other net operating income[2]	-1 267,0	-1 635,7	-512,5	-1 109,9	-1 575,4
	including administrative expenses of a credit institution[2]	1 797,2	2 020,6	480,8	1 015,9	1 527,4
7	Creation of net additional loss provisions(-)/recovery (+) of loss provisions[2]	-1 441,4	-1 214,6	110,2	-253,6	-976,1

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

[2] The value of indicators has changed because of methodology refinement.

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 1.10.19

thousands of rubles

	Ruble assets	Foreign currency assets	Ruble liabilities	Foreign currency liabilities
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	57 926 842 090	16 164 622 255	58 934 581 432	15 156 882 913
Belgorod Region	9 467 151	758 655	9 467 487	758 319
Bryansk Region	0	0	0	0
Vladimir Region	3 628 195	86 056	3 629 543	84 708
Voronezh Region	0	0	0	0
Ivanovo Region	12 106 348	388 099	12 137 793	356 654
Kaluga Region	54 201 278	757 043	54 207 914	750 407
Kostroma Region	956 835 509	317 379 573	1 102 725 479	171 489 603
Kursk Region	25 430 125	1 229 895	26 008 261	651 759
Lipetsk Region	17 905 625	170 643	17 905 541	170 727
Moscow Region	28 584 765	2 403 427	28 756 318	2 231 874
Orel Region	0	0	0	0
Ryazan Region	20 462 802	889 366	20 452 844	899 324
Smolensk Region	0	0	0	0
Tambov Region	2 785 076	27 026	2 789 442	22 660
Tver Region	1 851 405	113 492	1 875 800	89 097
Tula Region	1 151 516	17 090	1 151 443	17 163
Yaroslavl Region	4 111 421	253 229	4 135 225	229 425
Moscow	56 788 320 874	15 840 148 661	57 649 338 342	14 979 131 193
NORTH-WESTERN FEDERAL DISTRICT	13 769 992 928	3 380 359 622	13 071 480 801	4 078 871 749
Republic of Karelia	498 327	40 010	509 534	28 803
Republic of Komi	7 362 572	592 354	7 443 499	511 427
Arkhangelsk Region	0	0	0	0
Vologda Region	59 723 811	5 030 617	61 543 807	3 210 621
Kaliningrad Region	42 570 349	14 501 239	38 267 445	18 804 143
Leningrad Region	389 175	15 630	404 762	43
Murmansk Region	1 380 117	465 905	1 380 409	465 613
Novgorod Region	7 128 390	632 135	7 622 040	138 485
Pskov Region	3 709 949	34 057	3 716 988	27 018
Saint Petersburg	13 647 230 238	3 359 047 675	12 950 592 317	4 055 685 596
SOUTHERN FEDERAL DISTRICT	628 476 676	31 791 618	631 935 653	28 332 641
Republic of Adygeya (Adygeya)	1 916 290	11 797	1 927 084	1 003
Republic of Kalmykia	0	0	0	0
Republic of Crimea	268 077 186	5 836 702	268 972 693	4 941 195
Krasnodar Territory	204 232 175	8 365 657	205 805 260	6 792 572
Astrakhan Region	7 083 745	9 437 637	7 167 247	9 354 135
Volgograd Region	4 731 980	139 534	4 844 536	26 978
Rostov Region	138 039 665	7 515 226	138 797 036	6 757 855
Sevastopol	4 395 635	485 065	4 421 797	458 903
NORTH CAUCASIAN FEDERAL DISTRICT	18 774 396	336 086	18 878 821	231 661
Republic of Daghestan	1 882 441	24 716	1 894 567	12 590
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 481 003	59 187	4 506 025	34 165
Karachay-Cherkess Republic	1 701 066	9 209	1 700 101	10 174

Republic of North Ossetia-Alania	967 936	58 092	1 007 302	18 726
Chechen Republic	0	0	0	0
Stavropol Territory	9 741 950	184 882	9 770 826	156 006
VOLGA FEDERAL DISTRICT	1 319 482 296	151 974 039	1 373 393 817	98 062 518
Republic of Bashkortostan	11 020 050	1 050 661	11 493 277	577 434
Mari El Republic	2 997 285	49 916	3 002 026	45 175
Republic of Mordovia	25 343 336	162 376	25 367 400	138 312
Republic of Tatarstan (Tatarstan)	715 483 822	126 323 873	761 924 702	79 882 993
Udmurt Republic	51 276 398	855 998	51 045 604	1 086 792
Chuvash Republic - Chuvashia	9 704 445	530 492	9 771 110	463 827
Perm Territory	30 864 368	1 870 444	31 161 211	1 573 601
Kirov Region	39 665 767	4 180 173	42 630 334	1 215 606
Nizhny Novgorod Region	77 306 174	2 498 727	77 315 351	2 489 550
Orenburg Region	45 606 353	1 985 632	45 608 545	1 983 440
Penza Region	6 636 536	111 719	6 635 958	112 297
Samara Region	246 317 739	10 024 280	249 135 095	7 206 924
Saratov Region	50 600 159	2 271 132	51 601 949	1 269 342
Ulyanovsk Region	6 659 864	58 616	6 701 255	17 225
URALS FEDERAL DISTRICT	1 109 460 541	125 056 786	1 159 557 660	74 959 667
Kurgan Region	4 168 368	72 853	4 192 087	49 134
Sverdlovsk Region	525 106 189	86 253 851	558 767 989	52 592 051
Tyumen Region	421 235 101	27 073 774	435 997 223	12 311 652
Chelyabinsk Region	158 950 883	11 656 308	160 600 361	10 006 830
SIBERIAN FEDERAL DISTRICT	182 086 442	22 170 607	185 210 033	19 047 016
Altai Republic	1 228 765	123 713	1 230 946	121 532
Republic of Tuva	484 288	1 845	486 087	46
Republic of Khakassia	9 143 545	177 372	9 152 866	168 051
Altai Territory	11 748 759	166 402	11 749 764	165 397
Krasnoyarsk Territory	5 677 154	325 627	5 626 142	376 639
Irkutsk Region	6 485 502	506 971	6 783 784	208 689
Kemerovo Region	14 273 090	525 441	14 326 572	471 959
Novosibirsk Region	114 267 529	18 976 603	116 523 613	16 720 519
Omsk Region	10 387 473	1 124 922	10 943 510	568 885
Tomsk Region	8 390 337	241 711	8 386 749	245 299
FAR-EASTERN FEDERAL DISTRICT	550 954 333	83 079 240	588 194 143	45 839 430
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	31 005 352	554 299	31 168 349	391 302
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	5 609 059	499 294	5 615 589	492 764
Primorye Territory	128 591 960	34 706 194	147 755 737	15 542 417
Khabarovsk Territory	0	0	0	0
Amur Region	376 288 223	45 299 642	394 186 763	27 401 102
Magadan Region	0	0	0	0
Sakhalin Region	9 459 739	2 019 811	9 467 705	2 011 845
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	75 506 069 702	19 959 390 253	75 963 232 360	19 502 227 595

Table 33

Securities purchased by credit institutions registered in the region, as of 1.10.19

thousands of rubles

	Debt securities		Equity securities*	Discounted promissory notes*		Stakes in subsidiaries and affiliated joint-stock companies*
	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	8 525 027 060	2 850 114 132	255 658 798	23 023 200	6 995 231	814 288 521
Belgorod Region	1 395 671	325 895	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	197 270	78 498	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	240 622	57 264	15 958	0	0	0
Kaluga Region	6 695 195	934 510	46 623	0	0	0
Kostroma Region	358 949 512	326 876	374 905	0	0	12 054 836
Kursk Region	1 683 471	508 673	0	0	0	0
Lipetsk Region	0	0	0	0	0	0
Moscow Region	1 072 817	1 066 517	493 546	687 202	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	642 973	565 385	0	0	0	309 757
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	8 154 149 529	2 846 250 514	254 727 766	22 335 998	6 995 231	801 923 928
NORTH-WESTERN FEDERAL DISTRICT	995 970 127	328 877 310	134 561 647	20 984 237	0	708 862 006
Republic of Karelia	60 042	0	0	0	0	0
Republic of Komi	955 180	780 275	257 605	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	3 014 588	1 213 407	214 077	0	0	0
Kaliningrad Region	9 646 690	758 248	74 883	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	813 193	368 630	236 769	0	0	0
Pskov Region	39 287	0	0	0	0	0
Saint Petersburg	981 441 147	325 756 750	133 778 313	20 984 237	0	708 862 006
SOUTHERN FEDERAL DISTRICT	67 948 292	22 695 017	10 268	1 959 955	0	970 052
Republic of Adygeya (Adygeya)	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	31 555 293	9 517 778	0	475 491	0	553 405
Krasnodar Territory	34 390 998	11 809 743	0	1 484 464	0	376 189
Astrakhan Region	1 630 972	1 252 067	5 521	0	0	0
Volgograd Region	85 511	10 353	0	0	0	0
Rostov Region	285 518	105 076	4 158	0	0	20 259
Sevastopol	0	0	0	0	0	20 199
NORTH CAUCASIAN FEDERAL DISTRICT	458 690	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	458 690	204 265	0	0	0	0
VOLGA FEDERAL DISTRICT	248 404 300	37 210 499	25 929 899	1 067 087	33 895	4 428 176
Republic of Bashkortostan	5 425 682	1 983 394	433 060	0	0	0
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	405 703	197 455	20 644	65 494	0	0
Republic of Tatarstan (Tatarstan)	178 958 179	24 377 782	23 699 091	720 923	0	1 538 666
Udmurt Republic	11 318 452	771 871	0	25 825	0	0
Chuvash Republic - Chuvashia	117 350	22 616	24 702	5 509	0	0
Perm Territory	4 093 597	3 332 754	197 220	2 920	0	0
Kirov Region	7 697 113	552 660	636	-14 880	0	0
Nizhny Novgorod Region	6 507 176	378 142	78 384	0	0	0
Orenburg Region	11 431 961	1 617 849	19 826	27 179	0	35 246
Penza Region	622 779	543 063	5	0	0	0
Samara Region	12 445 450	1 144 557	1 438 741	-602	33 895	2 751 264
Saratov Region	9 380 858	2 288 356	17 590	234 719	0	103 000
Ulyanovsk Region	0	0	0	0	0	0
URALS FEDERAL DISTRICT	312 191 630	28 778 034	7 022 446	0	0	13 460 429
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	106 588 210	16 809 358	6 903 865	0	0	13 460 429
Tyumen Region	160 383 656	4 518 770	23 777	0	0	0
Chelyabinsk Region	45 219 764	7 449 906	94 804	0	0	0
SIBERIAN FEDERAL DISTRICT	19 815 091	6 495 732	47 562	87 430	0	0
Altai Republic	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	122 725	121 580	0	0	0	0
Altai Territory	329 745	147 868	8 926	0	0	0
Krasnoyarsk Territory	281 282	37 151	0	0	0	0
Irkutsk Region	0	0	0	0	0	0
Kemerovo Region	2 385 433	760 011	38 636	0	0	0
Novosibirsk Region	16 068 949	5 359 901	0	0	0	0
Omsk Region	626 957	69 221	0	87 430	0	0
Tomsk Region	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	60 484 459	10 484 334	3 186 363	2 439 509	0	3 432 202
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	243 819	124 418	348 692	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	416 141	266 045	0	0	0	0
Primorye Territory	22 101 445	3 312 698	1 309 029	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	37 723 054	6 781 173	1 528 642	2 439 509	0	3 432 202
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	10 230 299 649	3 284 859 323	426 416 983	49 561 418	7 029 126	1 545 441 386

* Including revaluation and value adjustment

Table 34

Ruble loans, deposits and other placements with credit institutions registered in the region, as of 1.10.19

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	41 143 629 553	19 212 144 541	4 580 285 452	13 064 239 896
Belgorod Region	5 514 590	4 782 338	852	279 263
Bryansk Region	0	0	0	0
Vladimir Region	2 593 584	1 384 305	155 380	1 053 899
Voronezh Region	0	0	0	0
Ivanovo Region	6 920 391	4 467 332	313 336	1 147 949
Kaluga Region	42 489 913	20 931 139	16 935 701	4 557 633
Kostroma Region	660 954 576	124 868 614	226 139 093	264 613 677
Kursk Region	20 796 044	12 646 488	4 800 000	1 959 273
Lipetsk Region	15 502 711	3 721 250	7 100 000	3 263 678
Moscow Region	14 968 163	6 457 923	2 815 165	586 347
Orel Region	0	0	0	0
Ryazan Region	11 400 864	7 309 962	1 503 278	1 817 402
Smolensk Region	0	0	0	0
Tambov Region	1 504 564	1 330 450	2 813	170 493
Tver Region	574 002	502 233	25 000	46 769
Tula Region	959 530	301 062	540 000	118 468
Yaroslavl Region	2 496 301	1 952 072	6 556	366 099
Moscow	40 356 954 320	19 021 489 373	4 319 948 278	12 784 258 946
NORTH-WESTERN FEDERAL DISTRICT	9 837 254 373	5 395 441 676	352 534 173	3 076 257 654
Republic of Karelia	326 084	1 516	271 400	53 168
Republic of Komi	1 951 862	1 448 295	41 822	246 745
Arkhangelsk Region	0	0	0	0
Vologda Region	36 093 389	6 306 771	14 159 465	11 106 824
Kaliningrad Region	8 610 108	6 808 093	37 699	1 764 313
Leningrad Region	136 089	123 961	0	12 128
Murmansk Region	624 508	424 543	80 000	119 962
Novgorod Region	2 455 293	836 232	850 113	766 375
Pskov Region	963 101	863 269	0	99 832
Saint Petersburg	9 786 093 939	5 378 628 996	337 093 674	3 062 088 307
SOUTHERN FEDERAL DISTRICT	414 629 458	246 518 540	33 277 094	129 998 988
Republic of Adygeya (Adygeya)	1 028 746	871 766	328	156 652
Republic of Kalmykia	0	0	0	0
Republic of Crimea	177 375 192	121 653 469	12 392 781	41 711 122
Krasnodar Territory	129 729 326	78 731 446	19 355 584	28 556 774
Astrakhan Region	1 360 214	432 152	123 541	769 721
Volgograd Region	3 292 674	1 581 579	285 310	1 402 785
Rostov Region	99 695 129	41 806 314	766 050	57 075 456
Sevastopol	2 148 177	1 441 814	353 500	326 478
NORTH CAUCASIAN FEDERAL DISTRICT	9 792 636	7 577 586	962 038	1 194 522
Republic of Daghestan	636 296	399 675	1 366	235 255
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 658 832	2 204 650	202 579	244 789
Karachay-Cherkess Republic	1 178 957	848 039	250 000	72 618
Republic of North Ossetia-Alania	684 620	468 330	0	216 290
Chechen Republic	0	0	0	0
Stavropol Territory	4 633 931	3 656 892	508 093	425 570
VOLGA FEDERAL DISTRICT	769 491 454	300 478 392	84 525 934	313 565 913
Republic of Bashkortostan	4 446 654	690 727	29 818	3 724 334

Mari El Republic	1 445 448	565 615	578 220	72 338
Republic of Mordovia	14 073 180	8 983 640	13 672	4 248 518
Republic of Tatarstan (Tatarstan)	366 817 717	163 751 661	64 350 465	89 683 737
Udmurt Republic	28 614 093	4 964 230	47 871	23 078 105
Chuvash Republic - Chuvashia	6 576 424	3 209 475	202 264	3 143 267
Perm Territory	20 127 253	9 976 954	234 486	9 002 329
Kirov Region	24 594 012	13 578 944	737 160	8 877 894
Nizhny Novgorod Region	49 720 768	29 546 045	10 188 400	5 861 021
Orenburg Region	27 669 234	12 469 815	663 394	13 512 999
Penza Region	4 109 233	2 747 978	89 987	990 920
Samara Region	191 890 145	26 284 870	6 279 850	148 368 871
Saratov Region	25 582 495	20 962 103	1 105 037	1 931 927
Ulyanovsk Region	3 824 798	2 746 335	5 310	1 069 653
URALS FEDERAL DISTRICT	576 920 115	160 995 315	163 872 065	188 609 333
Kurgan Region	2 775 047	2 596 794	4 186	101 883
Sverdlovsk Region	295 234 284	74 134 565	103 015 908	69 265 104
Tyumen Region	194 724 821	42 857 219	54 735 498	87 891 865
Chelyabinsk Region	84 185 963	41 406 737	6 116 473	31 350 481
SIBERIAN FEDERAL DISTRICT	96 145 430	48 339 798	2 533 155	40 147 914
Altai Republic	375 518	314 098	1 639	17 042
Republic of Tuva	44 610	23 248	3 278	18 084
Republic of Khakassia	6 191 030	3 233 521	308 981	2 413 401
Altai Territory	7 747 423	5 524 767	701 639	1 441 909
Krasnoyarsk Territory	2 124 050	496 195	153 278	1 472 062
Irkutsk Region	3 973 656	3 371 414	1 000	420 969
Kemerovo Region	7 302 741	3 454 048	220 681	3 433 409
Novosibirsk Region	55 258 789	25 242 108	1 107 416	24 831 908
Omsk Region	6 954 552	2 855 040	23 987	3 864 848
Tomsk Region	6 173 061	3 825 359	11 256	2 234 282
FAR-EASTERN FEDERAL DISTRICT	356 958 702	122 417 589	24 033 428	197 390 866
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	23 050 326	14 009 981	1 223 104	7 334 595
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	3 354 618	2 062 252	938 778	315 983
Primorye Territory	90 580 556	53 014 121	2 018 334	27 410 142
Khabarovsk Territory	0	0	0	0
Amur Region	237 348 653	51 285 568	19 704 656	161 900 457
Magadan Region	0	0	0	0
Sakhalin Region	2 624 549	2 045 667	148 556	429 689
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	53 204 821 721	25 493 913 437	5 242 023 339	17 011 405 086

Table 35

Foreign currency loans, deposits and other placements with credit institutions registered in the region, as of 1.10.19

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	10 419 776 238	6 492 246 169	2 626 971 902	75 054 850
Belgorod Region	38 263	38 211	50	2
Bryansk Region	0	0	0	0
Vladimir Region	30 272	0	30 272	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	49	39	0	10
Kostroma Region	56 341 987	38 543 590	4 869 175	751 907
Kursk Region	722 790	182 973	0	0
Lipetsk Region	0	0	0	0
Moscow Region	903 791	119 369	257 662	526 760
Orel Region	0	0	0	0
Ryazan Region	7 033	0	7 032	1
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	131 080	119 687	0	0
Moscow	10 361 600 973	6 453 242 300	2 621 807 711	73 776 170
NORTH-WESTERN FEDERAL DISTRICT	2 655 747 823	1 824 255 570	518 252 658	15 090 610
Republic of Karelia	0	0	0	0
Republic of Komi	2 475	2 475	0	0
Arkhangelsk Region	0	0	0	0
Vologda Region	1 819 863	329 772	1 472 694	1 929
Kaliningrad Region	176 514	175 322	1 192	0
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	27 787	0	27 787	0
Pskov Region	0	0	0	0
Saint Petersburg	2 653 721 184	1 823 748 001	516 750 985	15 088 681
SOUTHERN FEDERAL DISTRICT	5 013 548	2 172 589	2 441 815	399 144
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	477 534	181 681	5 527	290 326
Krasnodar Territory	1 062 221	87 282	972 587	2 352
Astrakhan Region	1 295 204	0	1 295 204	0
Volgograd Region	50 386	0	42 514	7 872
Rostov Region	2 107 106	1 883 673	125 983	97 450
Sevastopol	21 097	19 953	0	1 144
NORTH CAUCASIAN FEDERAL DISTRICT	17 730	0	17 730	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	1 997	0	1 997	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	47 717 859	6 196 407	34 036 998	140 002
Republic of Bashkortostan	865 111	863 723	1 388	0
Mari El Republic	1 134	0	1 134	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan (Tatarstan)	42 578 342	2 656 992	32 552 323	24 575
Udmurt Republic	6 429	0	6 328	101
Chuvash Republic - Chuvashia	33 161	30 474	0	2 687
Perm Territory	545 600	497 288	48 312	0
Kirov Region	1 401	0	996	405
Nizhny Novgorod Region	753 330	364 270	354 900	34 160
Orenburg Region	293 296	171 678	85 756	35 862
Penza Region	26 732	0	26 732	0
Samara Region	2 445 551	1 611 981	792 389	41 181
Saratov Region	166 801	0	166 740	61
Ulyanovsk Region	971	1	0	970
URALS FEDERAL DISTRICT	46 493 589	30 713 425	9 313 100	704 467
Kurgan Region	0	0	0	0
Sverdlovsk Region	36 241 528	27 762 434	2 166 204	698 413
Tyumen Region	7 824 807	2 624 002	5 191 897	6 054
Chelyabinsk Region	2 427 254	326 989	1 954 999	0
SIBERIAN FEDERAL DISTRICT	10 290 737	2 384 475	7 841 708	57 522
Altai Republic	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	560	560	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	6 442	0	6 442	0
Kemerovo Region	11 876	6 442	0	5 434
Novosibirsk Region	10 164 947	2 327 419	7 830 451	45
Omsk Region	102 094	50 051	0	52 043
Tomsk Region	4 477	3	4 474	0
FAR-EASTERN FEDERAL DISTRICT	20 405 091	6 442 899	11 359 379	1 382 252
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	38 719	38 719	0	0
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	126 366	0	126 320	46
Primorye Territory	3 171 551	1 285 906	1 484 428	47 342
Khabarovsk Territory	0	0	0	0
Amur Region	15 966 287	5 118 274	8 646 480	1 334 847
Magadan Region	0	0	0	0
Sakhalin Region	1 102 168	0	1 102 151	17
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	13 205 462 615	8 364 411 534	3 210 235 290	92 828 847

Table 36

Overdue loans, deposits and other placements with credit institutions registered in the region, as of 1.10.19

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	2 067 554 411	294 974 481	79 192 349	32 090 701	593 225 145	25 070 000
Belgorod Region	131 175	0	0	0	1 117	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	57 965	0	0	0	55 009	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	107 068	0	0	0	25 763	0
Kaluga Region	490 091	39	12 952 092	0	710 418	10
Kostroma Region	9 624 495	141 868	20 286 576	0	22 652 293	372 955
Kursk Region	688 447	0	0	0	13 451	0
Lipetsk Region	1 800 898	0	0	0	184 226	0
Moscow Region	83 467	0	0	0	104 048	387
Orel Region	0	0	0	0	0	0
Ryazan Region	674 038	0	0	0	60 944	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	43 583	0	0	0	20 687	0
Tver Region	63 142	0	0	0	16 991	0
Tula Region	46 170	0	0	0	1 167	0
Yaroslavl Region	102 898	0	0	0	32 834	0
Moscow	2 053 640 974	294 832 574	45 953 681	32 090 701	569 346 197	24 696 645
NORTH-WESTERN FEDERAL DISTRICT	232 853 560	29 900 892	671 751	5 480 411	116 177 487	5 434 925
Republic of Karelia	135	0	0	0	1 399	0
Republic of Komi	184 449	0	41 822	0	2 357	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	594 024	5 514	45 000	0	523 468	0
Kaliningrad Region	72 882	5 658	23 179	1 192	122 572	0
Leningrad Region	8 037	0	0	0	100	0
Murmansk Region	1 233	0	0	0	21 966	0
Novgorod Region	34 850	0	0	0	5 063	0
Pskov Region	106 013	0	0	0	6 229	0
Saint Petersburg	231 851 937	29 889 720	561 750	5 479 219	115 494 333	5 434 925
SOUTHERN FEDERAL DISTRICT	24 562 862	288 916	673 225	0	4 817 525	289 682
Republic of Adygeya (Adygeya)	91 216	0	0	0	31 288	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 654 669	181 681	2 572	0	2 231 879	272 337
Krasnodar Territory	13 986 779	87 282	669 840	0	877 366	2 352
Astrakhan Region	28 601	0	813	0	44 783	0
Volgograd Region	456 294	0	0	0	16 327	983
Rostov Region	2 668 507	0	0	0	1 602 714	12 866
Sevastopol	676 796	19 953	0	0	13 168	1 144
NORTH CAUCASIAN FEDERAL DISTRICT	664 004	0	507 000	15 733	203 107	0
Republic of Daghestan	25 835	0	0	0	51 590	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	152 419	0	0	0	26 776	0
Karachay-Cherkess Republic	33 050	0	0	0	46 908	0
Republic of North Ossetia-Alania	13 913	0	0	0	33 171	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	438 787	0	507 000	15 733	44 662	0
VOLGA FEDERAL DISTRICT	32 284 958	563 497	3 818 048	250	18 234 138	52 656
Republic of Bashkortostan	304 424	0	0	0	402 237	0
Mari El Republic	131 701	0	130 000	0	867	0
Republic of Mordovia	348 034	0	0	0	106 403	0
Republic of Tatarstan (Tatarstan)	16 663 399	3	58 014	250	5 631 348	20 186
Udmurt Republic	357 313	0	53	0	1 298 740	0
Chuvash Republic - Chuvashia	61 460	0	0	0	80 154	0
Perm Territory	895 722	497 288	0	0	313 745	0
Kirov Region	1 298 419	0	0	0	604 090	131
Nizhny Novgorod Region	3 085 496	0	305 000	0	637 881	32 013
Orenburg Region	1 154 338	66 204	24 981	0	210 406	0
Penza Region	264 807	0	0	0	64 814	0
Samara Region	3 435 235	1	3 300 000	0	8 399 449	247
Saratov Region	4 065 673	0	0	0	403 075	61
Ulyanovsk Region	218 937	1	0	0	80 929	18
URALS FEDERAL DISTRICT	11 123 367	382 263	3 978 522	1 458	7 033 557	6 656
Kurgan Region	211 597	0	0	0	9 912	0
Sverdlovsk Region	4 440 520	662	3 759 644	0	4 842 235	1 443
Tyumen Region	2 077 997	381 601	0	0	1 587 050	5 213
Chelyabinsk Region	4 393 253	0	218 878	1 458	594 360	0
SIBERIAN FEDERAL DISTRICT	1 972 096	21	68 707	3 293	1 379 375	45
Altai Republic	65 469	0	0	0	580	0
Republic of Tuva	10 852	0	0	341	6 754	0
Republic of Khakassia	128 369	0	0	0	74 796	0
Altai Territory	256 813	0	50 000	0	30 998	0
Krasnoyarsk Territory	21 192	0	0	0	62 417	0
Irkutsk Region	83 468	0	0	0	3 314	0
Kemerovo Region	49 747	0	12 081	0	91 668	0
Novosibirsk Region	1 209 560	18	1 056	1 630	859 421	45
Omsk Region	97 301	0	214	0	206 239	0
Tomsk Region	49 325	3	5 356	1 322	43 188	0
FAR-EASTERN FEDERAL DISTRICT	19 828 390	178 734	6 210 949	0	24 910 632	1 139 979
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	1 548 182	38 719	9 757	0	222 588	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	56 624	0	0	0	94 713	46
Primorye Territory	6 530 281	174	26 135	0	891 491	15 022
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	11 658 770	139 841	6 175 057	0	23 686 769	1 124 894
Magadan Region	0	0	0	0	0	0
Sakhalin Region	34 533	0	0	0	15 071	17
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	2 390 843 648	326 288 804	95 120 551	37 591 846	765 980 966	31 993 943

Table 37

Customer funds in rubles with credit institutions registered in the region, as of 1.10.19

thousands of rubles

	Total	of which				
		Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	of which: funds of organisations	Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	35 827 123 534	12 883 697 540	5 818 962 299	3 124 952	16 120	18 472 857 710
Belgorod Region	6 856 101	1 948 455	1 561 855	0	0	4 869 821
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 070 425	786 713	599 403	0	190	1 241 226
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 441 152	1 338 662	1 199 881	0	0	8 032 954
Kaluga Region	44 267 977	23 060 882	2 448 187	0	0	21 151 706
Kostroma Region	679 309 145	208 534 523	111 658 047	0	0	386 178 676
Kursk Region	17 052 085	4 697 474	3 410 899	0	0	12 326 120
Lipetsk Region	11 732 698	770 598	733 170	0	0	10 951 283
Moscow Region	18 190 569	4 534 350	2 809 687	0	0	13 589 174
Orel Region	0	0	0	0	0	0
Ryazan Region	15 158 953	3 783 111	3 706 591	0	0	11 267 309
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 043 780	571 285	551 785	0	0	1 462 266
Tver Region	929 190	660 855	646 855	0	0	261 120
Tula Region	647 494	188 808	183 839	0	0	458 520
Yaroslavl Region	2 913 028	1 312 546	1 149 261	0	0	1 540 941
Moscow	35 016 510 937	12 631 509 278	5 688 302 839	3 124 952	15 930	17 999 526 594
NORTH-WESTERN FEDERAL DISTRICT	8 827 918 851	3 930 093 165	1 525 394 230	20 166	143	3 130 734 467
Republic of Karelia	144 333	133 917	83 917	0	0	6 028
Republic of Komi	5 601 610	2 788 025	1 538 120	0	0	2 738 605
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	50 985 944	32 349 294	19 920 618	0	0	18 562 234
Kaliningrad Region	29 911 448	23 594 337	2 417 043	0	0	6 230 078
Leningrad Region	40 531	40 531	18 531	0	0	0
Murmansk Region	873 528	568 806	564 506	0	0	288 016
Novgorod Region	5 412 686	2 062 572	1 742 704	0	143	3 243 823
Pskov Region	2 129 402	1 106 260	446 260	0	0	1 020 056
Saint Petersburg	8 732 819 369	3 867 449 423	1 498 662 531	20 166	0	3 098 645 627
SOUTHERN FEDERAL DISTRICT	456 314 598	163 376 666	90 454 888	104 327	131	281 137 287
Republic of Adygeya (Adygeya)	1 354 829	284 211	236 012	0	0	1 070 499
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	181 075 174	80 400 008	53 151 717	10 529	0	90 431 764
Krasnodar Territory	160 707 090	55 995 261	17 536 259	12 793	131	104 138 091
Astrakhan Region	3 672 793	1 865 364	855 271	0	0	1 046 785
Volgograd Region	957 019	521 866	514 556	0	0	426 841
Rostov Region	105 013 966	22 721 670	16 658 087	81 005	0	82 089 906
Sevastopol	3 533 727	1 588 286	1 502 986	0	0	1 933 401
NORTH CAUCASIAN FEDERAL DISTRICT	10 432 687	5 270 429	4 166 186	0	0	5 053 868
Republic of Daghestan	729 788	506 302	506 302	0	0	204 019
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	2 209 503	351 009	340 596	0	0	1 845 712
Karachay-Cherkess Republic	1 068 694	624 082	372 082	0	0	443 947
Republic of North Ossetia-Alania	259 942	58 503	19 003	0	0	201 439
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 164 760	3 730 533	2 928 203	0	0	2 358 751
VOLGA FEDERAL DISTRICT	871 874 929	389 671 100	110 823 600	1 676 150	0	429 542 201
Republic of Bashkortostan	5 688 176	258 323	233 323	0	0	5 424 673
Mari El Republic	1 841 422	385 389	381 210	0	0	1 433 249
Republic of Mordovia	20 808 997	3 303 884	2 189 397	0	0	17 468 777
Republic of Tatarstan (Tatarstan)	551 550 059	316 981 550	69 986 882	1 632 139	0	183 593 404
Udmurt Republic	35 697 728	4 346 299	3 583 838	10 322	0	31 257 699
Chuvash Republic - Chuvashia	7 769 083	2 758 099	1 760 488	0	0	4 975 851
Perm Territory	22 709 471	6 135 965	3 429 776	0	0	16 484 921
Kirov Region	31 655 191	8 242 008	6 131 128	1 922	0	23 171 103
Nizhny Novgorod Region	54 385 831	11 738 270	8 602 121	16 305	0	42 435 500
Orenburg Region	30 439 249	6 154 194	3 197 609	15 462	0	23 599 564
Penza Region	5 037 429	1 947 830	1 446 450	0	0	3 081 549
Samara Region	58 997 348	13 918 682	5 636 527	0	0	44 901 153
Saratov Region	40 158 280	12 290 636	3 312 530	0	0	27 835 584
Ulyanovsk Region	5 136 665	1 209 971	932 321	0	0	3 879 174
URALS FEDERAL DISTRICT	841 083 286	371 755 969	77 070 473	84 958	0	464 801 087
Kurgan Region	2 418 802	810 084	697 034	0	0	1 596 042
Sverdlovsk Region	345 399 150	80 348 390	44 648 941	35 463	0	263 487 986
Tyumen Region	378 272 080	261 661 772	13 168 480	41 860	0	115 040 584
Chelyabinsk Region	114 993 254	28 935 723	18 556 018	7 635	0	84 676 475
SIBERIAN FEDERAL DISTRICT	118 394 281	35 076 329	21 515 759	50 376	0	81 253 209
Altai Republic	724 594	420 414	314 474	0	0	296 727
Republic of Tuva	148 143	114 846	72 846	0	0	28 197
Republic of Khakassia	6 959 612	2 069 074	1 191 636	0	0	4 783 666
Altai Territory	8 379 147	3 461 594	2 546 391	0	0	4 913 563
Krasnoyarsk Territory	4 732 786	1 069 882	1 029 282	0	0	3 546 982
Irkutsk Region	5 050 761	1 583 899	1 291 833	0	0	3 402 808
Kemerovo Region	9 856 294	2 208 661	1 410 666	0	0	7 614 857
Novosibirsk Region	68 121 474	21 045 939	11 603 470	50 376	0	45 352 778
Omsk Region	7 786 921	2 084 041	1 055 284	0	0	5 701 688
Tomsk Region	6 634 549	1 017 979	999 877	0	0	5 611 943
FAR-EASTERN FEDERAL DISTRICT	365 976 676	63 755 819	40 524 836	25 828	512 918	286 294 214
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	22 364 053	6 207 273	4 209 202	18 420	0	16 028 539
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	3 072 264	686 895	621 895	0	0	2 364 537
Primorye Territory	107 421 638	30 500 147	20 365 404	2 114	0	74 845 269
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	225 995 299	21 230 199	12 079 735	0	512 918	191 183 096
Magadan Region	0	0	0	0	0	0
Sakhalin Region	7 123 422	5 131 305	3 248 600	5 294	0	1 872 773
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	47 319 118 842	17 842 697 017	7 688 912 271	5 086 757	529 312	23 151 674 043

Table 38

Customer funds in foreign currency with credit institutions registered in the region, as of 1.10.19

thousands of rubles

	Total	of which				
		Deposits and funds placed with non-financial and financial organisations (other than credit institutions)	of which: funds of organisations	Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	12 093 568 871	7 065 179 536	1 972 416 207	7 556 815	11 085	4 588 626 051
Belgorod Region	758 249	9 235	9 235	0	0	749 014
Bryansk Region	0	0	0	0	0	0
Vladimir Region	84 661	45 527	45 527	0	0	39 134
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	355 886	34 852	34 852	0	0	321 029
Kaluga Region	749 924	45 875	45 875	0	0	704 048
Kostroma Region	88 348 851	47 687 989	24 633 821	0	0	28 152 934
Kursk Region	651 392	140 649	140 649	0	0	509 599
Lipetsk Region	169 731	9 931	9 931	0	0	159 800
Moscow Region	2 214 055	365 355	365 355	0	0	1 848 700
Orel Region	0	0	0	0	0	0
Ryazan Region	898 381	150 514	147 293	0	0	743 110
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 640	4 371	4 371	0	0	18 254
Tver Region	89 061	63 226	63 226	0	0	25 822
Tula Region	16 976	2 892	2 892	0	0	14 084
Yaroslavl Region	228 266	61 981	61 981	0	0	165 635
Moscow	11 998 980 798	7 016 557 139	1 946 851 199	7 556 815	11 085	4 555 174 888
NORTH-WESTERN FEDERAL DISTRICT	3 666 227 803	2 030 992 262	606 683 587	31 174 972	0	1 505 068 978
Republic of Karelia	28 803	28 444	28 444	0	0	343
Republic of Komi	510 354	7 822	7 822	0	0	502 532
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	3 151 632	420 845	237 393	0	0	2 726 359
Kaliningrad Region	18 799 485	16 578 868	12 790 893	0	0	1 659 556
Leningrad Region	43	43	43	0	0	0
Murmansk Region	465 608	460 491	460 491	0	0	5 116
Novgorod Region	138 165	25 748	24 138	0	0	112 353
Pskov Region	27 018	26 595	26 595	0	0	423
Saint Petersburg	3 643 106 695	2 013 443 406	593 107 768	31 174 972	0	1 500 062 296
SOUTHERN FEDERAL DISTRICT	26 748 958	13 779 346	13 040 597	2 625	0	12 225 518
Republic of Adygeya (Adygeya)	996	996	996	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 747 092	45 068	45 068	2 625	0	4 120 579
Krasnodar Territory	6 610 565	1 450 670	711 922	0	0	5 043 676
Astrakhan Region	9 348 672	9 302 867	9 302 867	0	0	40 095
Volgograd Region	26 978	1 206	1 206	0	0	25 772
Rostov Region	5 555 874	2 902 338	2 902 337	0	0	2 612 816
Sevastopol	458 781	76 201	76 201	0	0	382 580
NORTH CAUCASIAN FEDERAL DISTRICT	233 013	80 397	80 397	0	0	149 960
Republic of Daghestan	12 584	3 363	3 363	0	0	9 207
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	34 161	30 130	30 130	0	0	4 031
Karachay-Cherkess Republic	10 162	20	20	0	0	10 142
Republic of North Ossetia-Alania	18 726	0	0	0	0	18 726
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	157 380	46 884	46 884	0	0	107 854
VOLGA FEDERAL DISTRICT	95 383 253	60 992 239	13 430 376	6	0	33 575 968
Republic of Bashkortostan	576 571	4 011	4 011	0	0	561 746
Mari El Republic	13 642	779	779	0	0	7 707
Republic of Mordovia	138 489	24 024	24 024	0	0	112 839
Republic of Tatarstan (Tatarstan)	77 720 012	55 662 256	9 333 438	6	0	21 826 052
Udmurt Republic	1 085 744	116 688	116 289	0	0	969 053
Chuvash Republic - Chuvashia	461 633	180 760	32 604	0	0	280 860
Perm Territory	1 566 509	184 026	148 130	0	0	1 382 483
Kirov Region	1 216 476	307 466	304 883	0	0	909 006
Nizhny Novgorod Region	2 482 059	437 761	437 761	0	0	2 005 020
Orenburg Region	1 978 811	326 357	56 893	0	0	1 651 958
Penza Region	112 076	76 022	11 876	0	0	36 019
Samara Region	6 746 593	3 369 795	2 688 258	0	0	2 931 649
Saratov Region	1 267 425	297 626	266 762	0	0	889 031
Ulyanovsk Region	17 213	4 668	4 668	0	0	12 545
URALS FEDERAL DISTRICT	55 959 537	18 101 408	7 922 724	66 506	0	35 102 666
Kurgan Region	49 128	419	419	0	0	48 706
Sverdlovsk Region	33 980 201	11 463 579	2 679 403	0	0	22 106 779
Tyumen Region	12 201 211	3 905 924	3 342 454	66 506	0	7 546 158
Chelyabinsk Region	9 728 997	2 731 486	1 900 448	0	0	5 401 023
SIBERIAN FEDERAL DISTRICT	7 816 191	4 617 170	3 844 444	0	0	2 756 516
Altai Republic	121 451	120 744	120 744	0	0	707
Republic of Tuva	33	0	0	0	0	33
Republic of Khakassia	168 001	2 822	2 822	0	0	159 567
Altai Territory	164 776	31 617	31 617	0	0	133 159
Krasnoyarsk Territory	372 806	4 444	4 444	0	0	368 187
Irkutsk Region	208 614	129 372	129 372	0	0	76 790
Kemerovo Region	471 599	264 272	264 272	0	0	207 327
Novosibirsk Region	5 511 828	3 596 472	3 094 908	0	0	1 481 090
Omsk Region	566 028	364 732	96 790	0	0	201 296
Tomsk Region	231 055	102 695	99 475	0	0	128 360
FAR-EASTERN FEDERAL DISTRICT	41 167 012	16 098 193	6 884 633	0	0	21 954 813
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	364 087	17 708	17 708	0	0	310 458
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	489 004	13 525	13 525	0	0	475 479
Primorye Territory	12 443 924	5 145 152	4 067 023	0	0	6 989 309
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	25 862 498	9 143 915	1 008 484	0	0	13 949 961
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 007 499	1 777 893	1 777 893	0	0	229 606
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	15 987 104 638	9 209 840 551	2 624 302 965	38 800 924	11 085	6 199 460 470

Table 39

Loans, deposits, and other funds received from other credit institutions (for credit institutions registered in the region), as of 1.10.19

thousands of rubles

	Total	in rubles	in foreign currency
1	2	3	4
CENTRAL FEDERAL DISTRICT	5 580 753 821	3 918 776 699	1 661 977 122
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	254 108 893	187 675 924	66 432 969
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 130 000	2 130 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
Moscow	5 323 637 928	3 728 093 775	1 595 544 153
NORTH-WESTERN FEDERAL DISTRICT	1 345 254 778	1 081 336 488	263 918 290
Republic of Karelia	0	0	0
Republic of Komi	0	0	0
Arkhangelsk Region	0	0	0
Vologda Region	400 000	400 000	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	1 344 854 778	1 080 936 488	263 918 290
SOUTHERN FEDERAL DISTRICT	16 333 984	15 006 928	1 327 056
Republic of Adygeya (Adygeya)	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	13 391 908	13 391 908	0
Krasnodar Territory	376 595	209 020	167 575
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	2 559 481	1 400 000	1 159 481
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	132 259 683	130 930 312	1 329 371
Republic of Bashkortostan	3 061 132	3 061 132	0
Mari El Republic	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan (Tatarstan)	7 413 542	6 084 171	1 329 371
Udmurt Republic	5 550 000	5 550 000	0
Chuvash Republic - Chuvashia	50 000	50 000	0
Perm Territory	35 010	35 010	0
Kirov Region	0	0	0
Nizhny Novgorod Region	0	0	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	115 050 000	115 050 000	0
Saratov Region	1 099 999	1 099 999	0
Ulyanovsk Region	0	0	0
URALS FEDERAL DISTRICT	143 043 603	125 315 878	17 727 725
Kurgan Region	0	0	0
Sverdlovsk Region	142 865 607	125 137 882	17 727 725
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	141 500	141 500	0
SIBERIAN FEDERAL DISTRICT	1 159 181	1 114 567	44 614
Altai Republic	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	12 124	12 124	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 146 757	1 102 143	44 614
Omsk Region	300	300	0
Tomsk Region	0	0	0
FAR-EASTERN FEDERAL DISTRICT	6 675 227	5 948 144	727 083
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	253 493	253 493	0
Khabarovsk Territory	0	0	0
Amur Region	6 421 734	5 694 651	727 083
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	7 225 480 277	5 278 429 016	1 947 051 261

Macroprudential indicators of the banking sector

Table 40

Individual financial stability indicators of the banking sector (%)

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Capital adequacy					
Capital adequacy (N1.0)	12,1	12,2	11,8	12,4	12,5
Tier I capital adequacy ratio (N1.2)	8,5	8,9	9,2	9,4	9,4
Credit risk-weighted assets[1] relative to total assets	*39,2*	*35,0*	*37,2*	*38,0*	*37,6*
Credit risk					
Problem and loss loans in total loans[2]	*10,0*	*10,1*	*10,3*	*10,1*	*10,0*
Loan loss provisions as percentage of total loans[2]	*9,3*	*9,1*	*9,2*	*9,2*	*9,1*
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	202,6	196,5	188,7
Outstanding loans extended by credit institutions[3]					
agriculture, hunting, and forestry	*4,1*	*4,1*	*4,0*	*3,9*	…
mining and quarrying	*6,2*	*6,4*	*3,5*	*3,4*	…
manufacturing	*15,3*	*14,2*	*16,5*	*16,5*	…
electricity, gas and water supply	*3,2*	*2,9*	*2,5*	*2,6*	…
construction	*3,9*	*3,4*	*2,7*	*2,8*	…
wholesale and retail trade; repairs of motor vehicles, motorcycles, household appliances and personal items	*9,5*	*9,5*	*9,1*	*8,9*	…
transport and communications	*4,2*	*5,0*	*4,4*	*4,6*	…
other	*22,6*	*21,4*	*22,2*	*22,2*	…
households	*30,9*	*33,0*	*35,0*	*35,1*	…
of which:					…
housing mortgage loans	*13,2*	*14,3*	*15,1*	*15,0*	…
Geographical distribution of extended interbank loans and placed deposits[4]					
Russia	*73,0*	*63,8*	*52,5*	*58,6*	*55,8*
United Kingdom	*5,5*	*5,2*	*10,2*	*8,8*	*7,4*
United States	*1,7*	*2,7*	*2,6*	*2,2*	*1,9*
Germany	*0,2*	*3,0*	*3,3*	*2,2*	*3,6*
Austria	*0,7*	*1,8*	*3,9*	*3,8*	*4,0*
France	*1,2*	*1,5*	*2,8*	*3,5*	*3,4*
Italy	*2,2*	*2,0*	*3,1*	*3,4*	*3,9*
Cyprus	*5,9*	*5,5*	*2,7*	*3,0*	*3,0*
Netherlands	*0,7*	*0,8*	*6,0*	*5,7*	*4,1*
Other	*9,0*	*13,7*	*12,9*	*8,9*	*12,9*
Liquidity					
Highly liquid assets relative to total assets	*11,0*	*10,6*	*11,9*	*10,7*	*11,0*
Liquid assets relative to total assets	*23,2*	*21,1*	*21,5*	*22,9*	*22,3*
Highly liquid assets relative to sight liabilities (N2)	118,5	128,7	137,2	126,7	126,8
Liquid assets relative to short-term liabilities (N3)	167,4	166,4	189,3	199,7	204,8
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	55,7	55,4	55,1
Customer funds relative to total loans[5]	*111,1*	*108,8*	*111,0*	*112,3*	*111,4*
Market risk (relative to total capital)[6]	*42,6*	*37,8*	*37,2*	*36,5*	*35,4*
including					
Interest rate risk	*31,9*	*24,5*	*23,8*	*24,2*	*24,1*
Stock market risk	*3,6*	*3,5*	*4,1*	*4,1*	*3,8*
Foreign exchange risk	*4,6*	*3,8*	*5,2*	*5,1*	*5,0*
Commodity risk	*2,5*	*6,1*	*4,1*	*3,1*	*2,6*
Bank investments in other legal entities' shares (stakes) relative to capital (N12)	13,3	12,7	13,0	11,4	11,4
Banks' financial result in the reporting period (billions of rubles)	789,7	1344,8	1004,9	1354,3	1501,1
as % of banking sector assets[7]	*1,0*	*1,5*	*1,1*	*1,5*	*1,6*
as % of banking sector capital[7]	*8,3*	*13,8*	*9,9*	*13,3*	*14,7*
Return[8] on assets	*1,0*	*1,5*	*1,9*	*2,0*	*1,9*
Return[8] on equity	*8,3*	*13,8*	*17,1*	*17,7*	*17,4*

[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] Loans to legal entities are calculated in accordance with the Reporting Form 0409302 before 1 February 2019 later in accordance with the Reporting Form 0409303. Loans to households are calculated in accordance with theReporting Form 0409302 before 1 February 2019 then in accordance with the Reporting Form 0409316. Mortgage loans are calculated in accordance with the Reporting Form 0409316.

[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
1.08.19	456	10 282,4	31	4,6	149	72,1	179	554,1	36	540,0	19	657,2	7	519,3	5	775,8	7	8 143,6	23	-984,3
1.09.19	455	10 540,4	29	4,1	149	70,8	180	562,4	35	523,3	20	699,9	7	527,4	5	782,3	7	8 306,4	23	-936,2
1.10.19	454	10 609,7	30	4,4	147	70,3	179	551,0	36	535,6	20	699,6	7	545,5	5	798,9	7	8 358,7	23	-954,2
Memo item: capital adequacy (N1.0) as of 1.10.2019, %	12,5		40,5		25,9		21,4		19,8		16,3		15,4		14,7		13,8		17,6	

[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		1.07.19		1.09.19		1.10.19	
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***	**9 929,9**	***100,0***	**10 540,4**	***100,0***	**10 609,7**	***100,0***
1. Tier 1 capital including:	6 622,7	*70,5*	7 499,7	*73,0*	7 774,2	*78,3*	8 005,2	*76,0*	7 986,5	*75,3*
1.1. Common equity Tier 1 capital	6 417,9	*68,3*	7 012,3	*68,3*	7 216,8	*72,7*	7 421,3	*70,4*	7 418,2	*69,9*
1.2. Additional Tier 1 capital	204,9	*2,2*	487,4	*4,8*	557,4	*5,6*	583,9	*5,5*	568,3	*5,4*
2. Tier 2 capital	2 774,6	*29,5*	2 769,6	*27,0*	2 155,8	*21,7*	2 535,3	*24,1*	2 623,2	*24,7*
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	11,8	0	12,4	1	12,5	1
Common equity Tier I adequacy ratio (N1.1)	8,2	3	8,3	3	8,6	1	8,7	2	8,8	2
Tier I capital adequacy ratio (N1.2)	8,5	5	8,9	3	9,2	2	9,4	2	9,4	3

[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		1.07.19		1.09.19		1.10.19	
	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***	**13 090,5**	***131,8***	**13 531,6**	***128,4***	**13 637,9**	***128,5***
1.1. Authorised capital	2 669,9	*28,4*	2 696,3	*26,3*	2 661,7	*26,8*	2 838,0	*26,9*	2 837,9	*26,7*
1.2. Share premium	1 764,6	*18,8*	1 768,6	*17,2*	1 766,7	*17,8*	1 765,9	*16,8*	1 775,6	*16,7*
1.3. Profit and funds of credit institutions	5 506,8	*58,6*	6 307,4	*61,4*	6 270,3	*63,1*	6 495,3	*61,6*	6 601,9	*62,2*
1.4. Subordinated loans received	2 305,2	*24,5*	2 334,6	*22,7*	2 135,8	*21,5*	2 174,9	*20,6*	2 165,2	*20,4*
1.5. Revaluation surplus	177,7	*1,9*	164,1	*1,6*	155,3	*1,6*	153,5	*1,5*	152,7	*1,4*
1.6. Other factors	0,0	*0,0*	97,8	*1,0*	100,7	*1,0*	104,0	*1,0*	104,6	*1,0*
2. Capital reducing factors	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 160,6**	***31,8***	**2 991,2**	***28,4***	**3 028,2**	***28,5***
2.1. Losses	1 488,8	*15,8*	1 970,6	*19,2*	2 013,7	*20,3*	1 983,3	*18,8*	2 014,0	*19,0*
2.2. Intangible assets	296,9	*3,2*	350,1	*3,4*	348,9	*3,5*	352,3	*3,3*	357,2	*3,4*
2.3. Treasury shares (stakes)	16,9	*0,2*	22,2	*0,2*	80,3	*0,8*	79,4	*0,8*	80,4	*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*	218,2	*2,2*	149,7	*1,4*	145,6	*1,4*
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*	319,5	*3,2*	266,0	*2,5*	271,9	*2,6*
2.7. Other factors	250,0	*2,7*	180,9	*1,8*	180,1	*1,8*	160,5	*1,5*	159,0	*1,5*
Capital – total	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**9 929,9**	***100,0***	**10 540,4**	***100,0***	**10 609,7**	***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	1.07.19	1.09.19	1.10.19
Asset group 1	0,0	0,0	0,0	0,0	0,0
Asset group 2	1 246,9	1 101,5	1 159,7	1 155,4	1 177,7
Asset group 3	35,7	62,7	501,7	570,5	473,4
Asset group 4	31 900,9	31 745,3	32 699,7	34 450,3	34 253,4
Asset group 5	198,3	42,6	20,3	6,4	6,7
Total credit risk-weighted assets of credit institutions	33 381,9	32 952,1	34 381,4	36 182,6	35 911,3

Memo item:

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Asset group 1 unadjusted for credit risk weighting ratios	10 337,8	11 012,3	10 814,8	12 026,4	12 207,2

[1] Assets recognised in balance-sheet accounts.

Table 45

Banking sector capital adequacy[1] dynamics and structure

		1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
1	Capital, billions of rubles	9 397,3	10 269,3	9 929,9	10 540,4	10 609,7
2	Risk-weighted assets, billions of rubles	77 884,2	84 510,1	84 198,9	85 165,8	85 043,8
	Of which:					
	- credit risk on assets recognised in balance-sheet accounts	33 381,9	32 952,1	34 381,4	36 182,6	35 911,3
	- 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)	-	16 308,2	16 943,1	17 486,2	17 583,5
	- total exposures and claims on accrued interest on loans (Code 8807)	246,8	286,1	344,5	351,0	360,5
	- credit risks on contingent credit liabilities (KRV)	4 589,8	3 897,7	3 653,4	3 880,8	3 953,9
	- credit risk on forward transactions (KRS)	453,1	478,7	356,5	385,4	360,1
	- operational risk (OR) with risk ratio of 12.5	8 369,8	8 137,4	8 201,0	8 200,2	8 199,8
	- market risk (MR)	3 916,1	3 737,8	3 550,7	3 706,7	3 616,3
	- total exposure of clearing participants accounted for within Code 8847	137,8	150,4	136,4	132,0	134,1
	- higher risk transactions (PK and Code 8754.0, until 8 October 2018 PK and PKv)	17 234,5	8 465,5	7 704,2	7 212,0	7 270,6
	- 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	3 143,1	3 602,8	3 702,8
	- credit risk on unsecured household loans issued after 1 July 2013 at increased interest rates[3](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	4 586,6	2 813,5	2 770,1
	- risk of changes in the credit claim value following deterioration of a counterparty's credit quality (RSK)	315,1	505,6	394,1	419,5	388,8
	- other	589,3	794,0	803,9	793,0	791,9
3	Capital relative to risk-weighted assets (capital adequacy),[1] %	12,1	12,2	11,8	12,4	12,5

[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'.

[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		1.07.19		1.09.19		1.10.19	
	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*	12	*2,8*	11	*2,7*	11	*2,8*
From 8% to 10%	9	*1,5*	6	*0,9*	4	*0,4*	5	*1,0*	5	*0,4*
From 10% to 12%	36	*21,5*	26	*25,8*	38	*24,1*	30	*20,8*	29	*19,7*
From 12% to 14%	64	*18,1*	45	*13,0*	39	*15,2*	44	*19,4*	49	*20,0*
14% and more	420	*52,1*	380	*52,5*	359	*53,7*	354	*52,6*	349	*53,3*
Total for the banking sector	561	*100,0*	484	*100,0*	464	*100,0*	455	*100,0*	454	*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		1.07.19		1.09.19		1.10.19	
		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*	26 567,5	*42,0*	26 526,2	*41,1*	26 347,4	*41,0*
	Substandard	21 183,9	*37,6*	24 685,4	*39,2*	26 109,7	*41,2*	27 271,4	*42,3*	27 386,2	*42,6*
	Doubtful	4 230,6	*7,5*	4 182,7	*6,6*	4 138,2	*6,5*	4 187,0	*6,5*	4 163,3	*6,5*
	Problem	1 725,7	*3,1*	1 846,8	*2,9*	1 969,2	*3,1*	1 770,9	*2,7*	1 744,3	*2,7*
	Loss	3 908,2	*6,9*	4 522,8	*7,2*	4 528,6	*7,2*	4 768,2	*7,4*	4 696,0	*7,3*
Created loan loss provisions		5 223,2	*9,3*	5 712,6	*9,1*	5 826,0	*9,2*	5 908,2	*9,2*	5 828,6	*9,1*
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*	26 321,5	*56,6*	26 280,0	*55,7*	26 103,2	*55,9*
	Substandard	10 406,8	*23,7*	11 594,2	*24,4*	11 811,6	*25,4*	12 494,1	*26,5*	12 352,9	*26,4*
	Doubtful	3 714,2	*8,5*	3 072,8	*6,5*	2 780,2	*6,0*	2 816,5	*6,0*	2 745,5	*5,9*
	Problem	1 650,6	*3,8*	1 768,0	*3,7*	1 867,1	*4,0*	1 657,9	*3,5*	1 626,5	*3,5*
	Loss	3 003,0	*6,8*	3 718,8	*7,8*	3 718,3	*8,0*	3 932,4	*8,3*	3 875,3	*8,3*
Loan loss provisions	Estimated provisions	5 288,9	*12,0*	5 824,3	*12,2*	5 891,4	*12,7*	5 971,5	*12,7*	5 878,9	*12,6*
	Estimated provisions adjusted for collateral	4 459,4	*10,2*	5 039,4	*10,6*	5 171,4	*11,1*	5 256,6	*11,1*	5 172,6	*11,1*
	Created provisions	4 144,3	*9,4*	4 662,9	*9,8*	4 743,6	*10,2*	4 791,2	*10,2*	4 719,6	*10,1*
	Created provisions as percentage of estimated provisions		*78,4*		*80,1*		*80,5*		*80,2*		*80,3*
	Created provisions as percentage of estimated provisions adjusted for collateral		*92,9*		*92,5*		*91,7*		*91,1*		*91,2*

[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		1.07.19		1.09.19		1.10.19	
	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*	16 814,5	*100,0*	17 342,7	*100,0*	17 633,7	*100,0*
Including:										
1.1. Outstanding loans to legal entities (other than credit institutions)	529,1	*4,3*	658,3	*4,3*	743,7	*4,4*	756,1	*4,4*	773,0	*4,4*
1.2. Outstanding household loans	11 902,4	*95,7*	14 654,2	*95,7*	16 070,8	*95,6*	16 586,7	*95,6*	16 860,7	*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*		*26,6*		*26,9*		*27,4*
3. Created loss provisions for loans grouped into homogeneous loan portfolios relative to loans grouped into homogeneous loan portfolios		*8,7*		*6,9*		*6,4*		*6,4*		*6,3*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	122,4	*100,0*	137,9	*100,0*	132,2	*100,0*	132,5	*100,0*	127,9	*100,0*
Including:										
4.1. Outstanding claims of legal entities grouped into portfolios	63,2	*51,6*	76,8	*55,7*	80,2	*60,7*	83,7	*63,1*	84,6	*66,1*
4.2. Outstanding claims of households grouped into portfolios	59,2	*48,4*	61,1	*44,3*	52,0	*39,3*	48,9	*36,9*	43,4	*33,9*
5. Created loss provisions for homogeneous claims grouped into portfolios relative to homogeneous claims grouped into portfolios		*49,6*		*41,6*		*48,2*		*48,1*		*47,9*

[1] Calculated using bank reporting Form 0409115.

Table 49

Outstanding homogeneous corporate claims and loans and created loss provisions as of 1.10.2019[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	772 986,5	*100,0*	29 138,1	*100,0*	*3,8*
including by quality category					
1.1. Quality category I loan portfolio	394,1	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality category II loan portfolio	741 860,0	*96,0*	7 925,5	*27,2*	*1,1*
1.3. Quality category III loan portfolio	7 148,1	*0,9*	708,2	*2,4*	*9,9*
1.4. Quality category IV loan portfolio	3 334,3	*0,4*	974,7	*3,3*	*29,2*
1.5. Quality category V loan portfolio	20 250,1	*2,6*	19 529,8	*67,0*	*96,4*
2. Outstanding loans to credit institutions grouped into homogeneous loan portfolios – total	0,0	*0,0*	0,0	*0,0*	*0,0*
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	0,0	*0,0*	0,0	*0,0*	*0,0*
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	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Outstanding corporate loans grouped into homogeneous loan portfolios – total	772 986,5		29 138,1		*3,8*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	84 554,0	*100,0*	31 735,3	*100,0*	*37,5*
including by quality category					
4.1. Quality category I claim portfolio	43 325,4	*51,2*	0,0	*0,0*	*0,0*
4.2. Quality category II claim portfolio	5 655,1	*6,7*	67,1	*0,2*	*1,2*
4.3. Quality category III claim portfolio	3 708,6	*4,4*	461,8	*1,5*	*12,5*
4.4. Quality category IV claim portfolio	610,7	*0,7*	273,8	*0,9*	*44,8*
4.5. Quality category V claim portfolio	31 254,2	*37,0*	30 932,5	*97,5*	*99,0*
5. Interest income claims – total	7 251,6	*100,0*	3 781,1	*100,0*	*52,1*
of which:					
5.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	3 757,8	*51,8*	3 689,7	*97,6*	*98,2*

[1] Calculated using bank reporting Form 0409115.

Table 50

Outstanding homogeneous household claims and loans and created loss provisions as of 1.10.2019[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	16 860 685,9	*100,0*	1 079 866,0	*100,0*	*6,4*
of which:					
1.1. by loan type:					
1.1.1. housing (other than mortgage) loans, total	1 626 880,4	*9,6*	51 174,6	*4,7*	*3,1*
1.1.2. mortgage loans, total	5 638 230,1	*33,4*	72 653,0	*6,7*	*1,3*
1.1.3. car loans, total	900 046,4	*5,3*	53 995,9	*5,0*	*6,0*
1.1.4. other consumer loans, total	8 674 854,0	*51,5*	901 450,1	*83,5*	*10,4*
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]	362 670,2	*2,2*	8 144,5	*0,8*	*2,2*
1.2.2. portfolio or loans which are not overdue	15 216 813,6	*90,3*	265 888,2	*24,6*	*1,7*
1.2.3. portfolio or loans overdue for one to 30 days	333 016,9	*2,0*	24 178,6	*2,2*	*7,3*
1.2.4. portfolio or loans overdue for 31 to 90 days	115 704,2	*0,7*	33 312,3	*3,1*	*28,8*
1.2.5. portfolio or loans overdue for 91 to 180 days	105 447,7	*0,6*	63 751,8	*5,9*	*60,5*
1.2.6. portfolio or loans overdue for 181 to 360 days	136 782,0	*0,8*	115 108,5	*10,7*	*84,2*
1.2.7. portfolio or loans overdue for more than 360 days	569 576,2	*3,4*	568 889,8	*52,7*	*99,9*
1.3. by quality category:					
1.3.1. Quality category I loan portfolio	243 775	*1,4*	0,0	*0,0*	*0,0*
1.3.2. Quality category II loan portfolio	14 291 370,2	*84,8*	203 981,4	*18,9*	*1,4*
1.3.3. Quality category III loan portfolio	1 410 654,7	*8,4*	75 953,5	*7,0*	*5,4*
1.3.4. Quality category IV loan portfolio	114 493,7	*0,7*	43 465,8	*4,0*	*38,0*
1.3.5. Quality category V loan portfolio	800 392,4	*4,7*	756 465,3	*70,1*	*94,5*
2. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	43 372,9	*100,0*	29 516,0	*100,0*	*68,1*
including by quality category					
2.1. Quality category I claim portfolio	9 071,2	*20,9*	0,0	*0,0*	*0,0*
2.2. Quality category II claim portfolio	3 273,7	*7,5*	81,3	*0,3*	*2,5*
2.3. Quality category III claim portfolio	1 286,5	*3,0*	115,8	*0,4*	*9,0*
2.4. Quality category IV claim portfolio	338,4	*0,8*	157,1	*0,5*	*46,4*
2.5. Quality category V claim portfolio	29 403,1	*67,8*	29 161,8	*98,8*	*99,2*
3. Interest income claims – total	359 123,2	*100,0*	236 959,7	*100,0*	*66,0*
of which:					
3.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	242 125,7	*67,4*	232 945,0	*98,3*	*96,2*

[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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Substandard	*7,1*	*5,4*	*5,0*	*5,2*	*5,3*	*2,8*	*2,2*	*2,0*	*2,0*	*2,0*
Doubtful	*17,2*	*11,9*	*10,8*	*10,8*	*10,6*	*19,2*	*18,1*	*18,3*	*18,4*	*18,3*
Problem	*17,8*	*17,8*	*19,3*	*17,2*	*17,0*	*44,7*	*47,0*	*49,1*	*49,6*	*49,4*
Loss	*57,8*	*64,8*	*64,9*	*66,8*	*67,0*	*79,8*	*81,3*	*82,8*	*81,4*	*81,6*

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

Table 52

Dynamics and structure of overdue loans

Indicator	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Overdue loans, billions of rubles	**2993,5**	**3050,5**	**3694,8**	**3796,5**	**3785,2**
Of which:					
- for top-20 credit institutions by assets, billions of rubles	1924,2	2136,4	2632,6	2668,9	2691,4
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	3303,2	3372,4	3388,8
- as percentage of total loans, deposits and other placements in rubles	*6,0*	*5,4*	*6,4*	*6,4*	*6,4*
Overdue FX loans					
- billions of rubles	299,2	327,3	391,5	424,2	396,4
- as percentage of total FX loans	*2,2*	*2,2*	*2,9*	*3,1*	*3,0*
- in US dollar terms, billions of US dollars	5,2	4,7	6,2	6,4	6,2
Overdue loans to non-financial organisations, billions of rubles	1942,4	2093,3	2628,7	2711,6	2717,1
share of overdue loans in total loans to non-financial organisations, %	*6,4*	*6,3*	*7,9*	*8,0*	*8,0*
Overdue household loans, billions of rubles	848,9	760,4	802,6	815,2	798,0
share of overdue loans in total household loans, %	*7,0*	*5,1*	*4,9*	*4,8*	*4,7*

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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
No overdue loans	55	49	25	25	25	*4,5*	*5,3*	*0,4*	*0,4*	*0,5*
from 0% to 5%	235	205	206	197	202	*70,6*	*71,5*	*75,6*	*75,0*	*74,8*
from 5% to 10%	100	91	93	94	89	*7,6*	*11,1*	*11,3*	*11,4*	*11,0*
from 10% to 15%	50	41	40	41	44	*10,0*	*3,6*	*2,3*	*1,9*	*5,0*
from 15% to 20%	30	18	18	15	14	*0,9*	*2,8*	*5,2*	*5,2*	*2,7*
from 20% to 60%	52	41	40	41	39	*5,3*	*5,4*	*4,7*	*5,5*	*5,5*
from 60% to 90%	4	6	8	9	10	*1,0*	*0,3*	*0,1*	*0,3*	*0,3*
more than 90%	4	3	11	9	8	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans	31	30	23	15	19	*0,2*	*0,2*	*0,2*	*0,2*	*0,3*

Table 54

Credit risks of the banking sector

Indicator	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Total large credit exposures in the banking sector, billions of rubles	21 247,1	21 024,0	20 117,0	20 712,6	20 020,4
Share of large credit exposures in banking sector assets, %	*24,9*	*22,3*	*21,8*	*21,8*	*21,0*

Market risk

Table 55

Market risk structure in the banking sector

Risk	1.01.18		1.01.19		1.07.19		1.09.19		1.10.19	
	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %	as percentage of total capital of credit institutions[2]	share of market risk, %
Market risk – total	*42,6*	*100,0*	*37,8*	*100,0*	*37,2*	*100,0*	*36,5*	*100,0*	*35,4*	*100,0*
Including:										
- interest rate risk	*31,9*	*75,0*	*24,5*	*64,6*	*23,8*	*63,9*	*24,2*	*66,3*	*24,1*	*68,0*
- stock market risk	*3,6*	*8,4*	*3,5*	*9,2*	*4,1*	*11,1*	*4,1*	*11,1*	*3,8*	*10,6*
- foreign exchange risk	*4,6*	*10,7*	*3,8*	*10,1*	*5,2*	*14,1*	*5,1*	*14,0*	*5,0*	*14,1*
- commodity risk	*2,5*	*5,9*	*6,1*	*16,0*	*4,1*	*11,0*	*3,1*	*8,6*	*2,6*	*7,3*
Memo item:										
Number of credit institutions,[1] units	401		323		313		305		304	
Share of bank assets[1] in total banking sector assets, %	*98,4*		*93,8*		*93,9*		*94,4*		*94,0*	

[1] 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'.

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

Table 56

FX assets and liabilities in banking sector total assets and liabilities

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
FX assets as percentage of total assets	*22,3*	*22,4*	*21,5*	*21,5*	*20,9*
Of which:					
- for top-20 credit institutions by assets	*24,0*	*23,7*	*22,7*	*22,7*	*22,0*
FX liabilities as percentage of total liabilities	*21,8*	*22,1*	*21,0*	*21,0*	*20,4*
Of which:					
- for top-20 credit institutions by assets	*23,8*	*24,0*	*22,8*	*22,9*	*22,0*
Difference in the ratio of FX components of assets and liabilities, percentage points	*0,5*	*0,3*	*0,5*	*0,4*	*0,5*
Of which:					
- for top-20 credit institutions by assets	*0,2*	*-0,3*	*-0,1*	*-0,2*	*0,0*

Table 57

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

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
On-balance-sheet positions					
Assets, billions of rubles	18 999,8	21 112,3	19 898,2	20 451,6	19 959,8
Liabilities, billions of rubles	18 579,1	20 824,2	19 418,5	20 025,6	19 502,6
Excess of assets over liabilities, billions of rubles	420,6	288,1	479,7	425,9	457,2
Excess of assets over liabilities relative to total capital, %[1]	*4,5*	*2,8*	*4,8*	*4,0*	*4,3*
Off-balance-sheet positions[2]					
Assets, billions of rubles	18 298,9	23 146,3	23 989,6	24 048,8	23 887,6
Liabilities, billions of rubles	17 232,1	21 511,2	22 284,1	22 207,6	22 425,4
Excess of assets over liabilities, billions of rubles	1 066,8	1 635,1	1 705,4	1 841,2	1 462,2
Excess of assets over liabilities relative to total capital, %[1]	*11,4*	*15,9*	*17,2*	*17,5*	*13,8*

[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	Q3
Number of credit institutions which violated OCP limits, units	5	6	4	5	2	4	2	1	0	1	3
Of which:											
- top-20 credit institutions by assets, units	0	0	1	2	0	1	2	1	0	1	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*	*2,3*
- 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*	*2,8*

Note. Calculated using bank reporting Form 0409634.

Table 59

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*
1.08.19	106	-52,6	36,3	28,6	-44,9	-16,3	1 947,7	*-0,8*
1.09.19	99	75,5	-91,6	4,0	-20,1	-16,1	1 473,3	*-1,1*
1.10.19	98	-82,1	71,1	2,7	-13,7	-11,0	918,9	*-1,2*
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*
1.08.19	328	-315,4	814,1	564,4	-65,8	498,7	8 126,0	*6,1*
1.09.19	335	-471,8	845,1	479,5	-106,2	373,3	8 965,4	*4,2*
1.10.19	336	-475,2	935,2	518,2	-58,2	460,0	9 608,9	*4,8*

Bank of Russia Banking Supervision Support Department

Table 60

Open currency positions in the banking sector by individual currency as of 01.10.2019

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	128	-9,4	*-0,6*	-115,2	105,7
long	304	334,7	*3,8*	-1 806,1	2 140,9
EUR					
short	151	-14,2	*-0,5*	728,7	-742,9
long	279	92,8	*1,2*	442,9	-350,1
GBP					
short	41	-13,7	*-0,2*	10,8	-24,5
long	190	1,9	*0,0*	0,3	1,5

Bank liquidity

Table 61

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

	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Liquid assets with maturity of more than one year as percentage of total liquid assets	*42,0*	*43,0*	*45,0*	*45,6*	*45,7*
Liabilities with maturity of more than one year as percentage of total liabilities	*20,3*	*18,6*	*19,5*	*19,7*	*19,9*
Use of short-term liabilities as a source of long-term liquid assets,[1] %	*32,5*	*35,2*	*37,3*	*38,0*	*38,4*

[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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Less than 0	203	148	128	121	119	*13,9*	*9,8*	*8,1*	*8,3*	*8,4*
From 0 to 20	223	198	191	194	198	*14,1*	*11,5*	*15,2*	*10,9*	*11,0*
More than 20	135	138	145	131	133	*72,0*	*78,7*	*76,8*	*80,7*	*80,6*
No data	0	0	0	9	4	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	464	455	454	*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	1.07.19	1.09.19	1.10.19
Liquid assets with maturity of less than 30 days as percentage of total liquid assets	*36,2*	*33,6*	*31,6*	*30,6*	*30,1*
Liabilities with maturity of less than 30 days as percentage of total liabilities	*46,3*	*46,3*	*45,8*	*44,4*	*44,1*
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*	*24,1*	*24,0*	*24,4*

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	1.07.19	1.09.19	1.10.19	1.01.18	1.01.19	1.07.19	1.09.19	1.10.19
Less than 0	409	314	311	307	318	*25,4*	*11,2*	*13,2*	*17,1*	*17,9*
From 0 to 20	82	96	80	65	71	*19,3*	*19,6*	*17,5*	*10,9*	*15,8*
More than 20	70	74	73	74	61	*55,3*	*69,2*	*69,3*	*72,0*	*66,3*
No data	0	0	0	9	4	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	464	455	454	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*