

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

Indicator		1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
1.	Banking sector assets, total (billion rubles) as % of GDP	49 509,6 72,6	57 423,1 78,5	77 653,0 98,0	82 999,7 99,5	80 063,3 92,9	85 191,8 92,6
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	6 112,9 9,0 12,3	7 064,3 9,7 12,3	7 928,4 10,0 10,2	9 008,6 10,8 10,9	9 387,1 10,9 11,7	9 397,3 10,2 11,0
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	27 708,5 40,6 56,0 7 737,1 11,4 15,6 19,4	32 456,3 44,4 56,5 9 957,1 13,6 17,3 22,3	40 865,5 51,6 52,6 11 329,5 14,3 14,6 23,6	43 985,2 52,7 53,0 10 684,3 12,8 12,9 20,0	40 938,6 47,5 51,1 10 803,9 12,5 13,5 20,0	42 366,2 46,0 49,7 12 173,7 13,2 14,3 22,4
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 172,8 10,4	1 308,1 10,9
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	7 034,9 10,3 14,2	7 822,3 10,7 13,6	9 724,0 12,3 12,5	11 777,4 14,1 14,2	11 450,1 13,3 14,3	12 310,9 13,4 14,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	14 251,0 20,9 28,8 35,7	16 957,5 23,2 29,5 38,0	18 552,7 23,4 23,9 38,7	23 219,1 27,8 28,0 43,4	24 200,3 28,1 30,2 44,7	25 987,4 28,2 30,5 47,7
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	14 565,1 21,4 29,4	16 900,5 23,1 29,4	23 418,7 29,6 30,2	27 064,2 32,5 32,6	24 321,6 28,2 30,4	24 843,2 27,0 29,2
Reference data							
Indicator (billion rubles)		1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
Gross Domestic Product		68 163,9	73 133,9	79 199,7	83 387,2	86 148,6	92 037,2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		9 595,7	10 065,7	10 379,6	10 496,3	11 282,5	12 025,6
Income of the population		39 903,7	44 650,4	47 920,6	53 525,9	54 117,7	54 466,6

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

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

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

Table 2

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

Date	Assets, total		Own funds (capital) ¹		Loans and other claims on non- financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non- financial and financial organisations (except credit institutions) (billion rubles) ³	
							Total		Unsecured consumer loans ²					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
1.08.17	0,6	1,6	1,7	8,4	0,3	-5,1	1,3	6,7	1,3	4,4	-0,1	6,0	0,5	-2,4
1.09.17	1,0	3,0	0,0	7,8	-0,3	-4,6	1,6	7,6	1,6	5,5	-0,3	6,1	-0,8	-1,8
1.10.17	0,2	3,2	-4,6	2,6	0,1	-3,2	1,3	8,7	0,9	6,5	-0,1	6,2	-1,4	-2,3
1.11.17	0,6	4,5	0,5	2,5	-0,1	-3,6	1,2	9,9	1,3	8,3	0,0	5,9	0,1	-0,9
1.12.17	1,5	4,5	-2,4	-1,0	0,5	-4,0	1,7	11,2	1,2	9,6	1,0	5,6	2,1	-0,6
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
Reference data:														
Increase from the beginning of the current year	1,7		2,0		4,6		11,4		11,5		4,1		0,8	
Increase over the same period of the previous year	1,5		4,2		-0,1		4,9		4,8		2,7		-0,2	

¹ Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Assets, total	44,1	39,2	5,0	14,9	23,1	18,9	16,0	35,2	6,9	-3,5	6,4
Own funds (capital)	57,8	42,7	21,2	2,4	10,8	16,6	15,6	12,2	13,6	4,2	0,1
Loans and other claims on non-financial organisations	51,5	34,3	0,3	12,1	26,0	12,7	12,7	31,3	12,7	-9,5	0,2
Loans and other claims on individuals	57,8	35,2	-11,0	14,3	35,9	39,4	28,7	13,8	-5,7	1,1	12,7
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4	25,2	4,2	7,4
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ¹	51,3	26,6	10,3	15,0	22,7	14,0	16,0	38,6	15,6	-10,1	2,1
Reference Data:											
Gross Domestic Product	23,5	24,2	-6,0	19,3	30,2	13,1	7,3	8,3	5,3	3,3	6,8

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	912	897	894
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	542	524	518
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	0	0
Credit institutions with their banking licenses being revoked (cancelled)	351	362	370	373	376
Credit institutions licensed to conduct operations in foreign currency	404	358	349	338	337
Credit institutions holding general licences	205	189	183	176	171

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	358	57,5	319	56,9	307	56,6	296	56,5	295	56,9
of which the City of Moscow and Moscow Region	321	51,5	284	50,6	274	50,6	266	50,8	265	51,2
North-Western	49	7,9	43	7,7	43	7,9	43	8,2	42	8,1
Southern ¹	38	6,1	35	6,2	34	6,3	31	5,9	30	5,8
North-Caucasian	17	2,7	17	3,0	15	2,8	13	2,5	13	2,5
Volga	77	12,4	71	12,7	69	12,7	68	13,0	67	12,9
Ural	29	4,7	26	4,6	25	4,6	25	4,8	24	4,6
Siberian	37	5,9	32	5,7	31	5,7	31	5,9	31	6,0
Far Eastern	18	2,9	18	3,2	18	3,3	17	3,2	16	3,1
Russian Federation	623	100,0	561	100,0	542	100,0	524	100,0	518	100,0

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.08.18	1.01.17	1.01.18	1.08.18	1.01.17	1.01.18	1.08.18	1.01.17	1.01.18	1.08.18	1.01.17	1.01.18	1.08.18	1.01.17	1.01.18	1.08.18
Central	358	319	295	36	25	22	182	146	128	46,2	42,4	40,4	22,9	23,7	24,1	16,6	16,4	16,1
of which the City of Moscow and Moscow Region ¹	321	284	265	34	23	21	80	66	57	22,5	21,5	19,9	20,6	21,2	21,8	7,3	7,4	7,2
North-Western	49	43	42	4	4	4	161	140	120	303,8	297,9	260,9	3,1	3,2	3,5	14,7	15,7	15,1
Southern	38	35	30	2	2	2	120	93	85	300,0	251,4	265,6	2,3	2,6	2,4	10,9	10,5	10,7
North-Caucasian	17	17	13	4	1	1	49	41	37	233,3	227,8	264,3	1,2	1,2	1,1	4,5	4,6	4,7
Volga	77	71	67	23	12	3	182	134	123	182,0	161,5	175,7	5,8	5,7	5,3	16,6	15,1	15,5
Ural	29	26	24	43	44	44	93	78	70	129,2	111,4	102,9	4,2	4,8	5,2	8,5	8,8	8,8
Siberian	37	32	31	8	8	8	124	106	94	275,6	265,0	241,0	2,6	2,8	3,0	11,3	11,9	11,8
Far Eastern	18	18	16	4	1	1	63	55	53	286,4	289,5	311,8	1,3	1,3	1,3	5,7	6,2	6,7
Russian Federation	623	561	518	124	97	85	974	793	710	130,4	120,5	117,7	43,4	45,4	45,9	88,7	89,1	89,3

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 232 891	55,3	47 513 821	55,8	49 755 043	59,5	51 801 434	59,8	51 451 025	59,4
From 6 to 20	18 257 646	22,8	20 007 403	23,5	16 907 117	20,2	17 416 627	20,1	18 172 603	21,0
From 21 to 50	8 444 718	10,6	9 167 982	10,8	8 723 580	10,4	9 097 404	10,5	8 801 016	10,2
From 51 to 200	7 520 065	9,4	7 195 769	8,4	7 023 770	8,4	7 182 516	8,3	7 178 551	8,3
From 201 to 500	1 528 737	1,9	1 282 184	1,5	1 181 144	1,4	1 083 844	1,3	1 023 580	1,2
From 501	79 197	0,1	24 680	0,0	10 840	0,0	3 765	0,0	379	0,0
Total	80 063 255	100,0	85 191 839	100,0	83 601 493	100,0	86 585 589	100,0	86 627 153	100,0

Table 8

**Concentration of Assets of Operating Credit Institutions by Federal Districts
(Assets of 5 Largest Credit Institutions of a District Relative to Total Assets of
Credit Institutions Operating in a District)**

	(%)				
Federal district	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Central	60,2	60,6	64,7	65,1	64,6
of which the City of Moscow and Moscow Region	61,1	61,5	65,7	66,1	65,5
North-Western	76,2	80,0	80,3	79,0	80,4
Southern ¹	71,4	75,7	77,2	81,4	81,9
North-Caucasian	65,7	64,1	67,2	69,9	69,8
Volga	56,6	55,1	57,0	61,6	62,8
Ural	74,0	74,2	73,5	73,7	73,8
Siberian	64,3	67,9	66,2	68,0	68,7
Far Eastern	83,5	86,2	86,6	87,8	88,6
Russian Federation	55,2	55,8	59,5	59,8	59,4

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.18 - 1.08.18)

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.08.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4							1
2	From 6 to 20	15	1	13						1
3	From 21 to 50	30		2	27	1				
4	From 51 to 200	150			3	137	2		8	
5	From 201 to 500	300				12	258		22	5
6	From 501	61					40	7	6	
Became operating after 1.01.18										
Total over the period									36	7
Total as of 1.01.18 ¹		561								
Total as of 1.08.18 ¹		518	5	15	30	150	300	7		

- credit institutions that moved up to the higher group by assets
- credit institutions remaining in the same group
- credit institutions that moved down to a lower group

¹ Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	12,7	12,3	9,5	9,1	9,5
Own funds (capital)	16,1	11,9	13,7	13,6	13,6
Correspondent accounts with non-resident banks	18,5	10,4	10,9	12,1	11,3
Loans and other claims on non-financial organisations	9,9	8,8	6,7	6,3	6,3
Loans and other claims on individuals	14,5	14,2	13,0	12,7	12,7
Loans, deposits and other claims credit institutions	18,8	20,7	15,9	16,2	17,0
Individual deposits	12,8	12,0	8,7	8,7	8,9
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	12,1	11,3	10,1	9,5	9,7
Profit (loss) of the current year	15,1	29,3	16,6	14,3	13,6
Reference data:					
Number of credit institutions	92	84	82	79	79
of which 100% foreign-owned credit institutions					
Assets, total	6,3	6,5	6,8	6,8	7,1
Own funds (capital)	9,4	10,2	10,4	10,5	10,5
Correspondent accounts with non-resident banks	14,4	7,7	9,8	11,0	10,3
Loans and other claims on non-financial organisations	4,6	4,6	4,8	4,6	4,7
Loans and other claims on individuals	8,4	9,2	9,3	9,3	9,3
Loans, deposits and other claims on credit institutions	9,3	9,5	12,8	13,2	13,4
Individual deposits	5,0	5,7	5,7	5,9	6,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	6,7	7,2	7,9	7,7	7,9
Profit (loss) of the current year	14,9	21,2	13,8	12,1	11,6
Reference data:					
Number of credit institutions	67	65	65	64	64

¹ According to the list of credit institutions with foreign participation as of 1.07.2018.

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures¹

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets, total	4621,5	5,8	10374,6	12,2	9433,9	11,3	9878,4	11,4	9896,8	11,4
Own funds (capital)	-105,2	-1,1	-480,5	-5,1	-389,2	-4,0	-515,4	-5,4	-527,9	-5,5
Loans and other claims on non-financial organisations	1369,6	4,5	2586,5	8,6	2554,2	8,3	2377,9	7,6	2337,9	7,4
of which overdue claims	640,4	33,8	984,1	50,7	1101,4	52,4	1099,7	52,1	1096,0	51,1
Loans and other claims on individuals	294,0	2,7	556,6	4,6	554,8	4,4	613,8	4,6	618,4	4,6
of which overdue claims	88,9	10,4	179,8	21,2	176,7	21,0	180,2	22,1	180,1	22,0
Individual deposits	922,0	3,8	2084,1	8,0	2122,6	8,1	2099,5	7,8	2026,7	7,5
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ²	1242,3	5,1	2141,0	8,6	1984,3	8,0	1873,2	7,3	1861,9	7,4
Reference data:										
Number of credit institutions ¹	26	4,2	29	5,2	30	5,5	30	5,7	28	5,4

¹ Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

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

Activities of Credit Institutions Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 641,8	1 861,4	1 811,2
1.1.	of which: cash	1 404,3	1 735,1	1 524,1	1 720,2	1 680,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 938,8	5 543,5	4 879,9
3.	Correspondent account, total of which:	1 734,4	1 280,7	1 450,1	1 186,1	1 394,5
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	369,7	263,1	267,2
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 080,4	922,9	1 127,3
4.	Securities portfolio, total of which	11 450,1	12 310,9	12 505,3	12 855,7	13 017,3
4.1.	Debt securities	9 365,6	9 947,5	10 433,4	10 691,8	10 845,3
4.2.	Equity	357,4	479,7	464,9	517,0	530,2
4.3.	Promissory notes	178,0	136,7	130,3	128,8	126,3
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 476,7	1 518,0	1 515,5
5.	Other equity	877,5	1 180,3	1 196,4	1 232,7	1 241,0
6.	Financial derivatives assets at fair value	704,4	505,0	462,1	474,9	443,3
7.	Loans, total of which:	55 622,0	58 122,3	56 257,0	58 344,5	58 480,0
7.1.	Loans, deposits and other claims of which overdue claims	55 478,8	58 006,1	56 137,7	58 212,6	58 338,4
	of which:	2 891,5	2 993,5	3 151,1	3 120,8	3 165,0
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	30 134,7	30 192,5	30 627,2	31 398,4	31 590,7
	of which overdue claims	1 892,0	1 942,4	2 102,4	2 111,7	2 146,6
7.1.2.	Loans and other claims on individuals of which overdue claims	10 803,9	12 173,7	12 571,7	13 296,3	13 560,7
	of which overdue claims	857,9	848,9	839,4	814,3	819,7
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	9 091,5	9 804,6	7 011,7	7 117,3	6 852,1
	of which overdue claims	95,2	146,0	125,2	111,5	115,3
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 564,0	1 571,3	1 568,8
8.1	of which real estate, temporarily not used	197,9	207,5	265,3	263,2	260,8
9.	Allocation of profit	384,8	327,7	113,5	200,1	208,6
9.1.	of which income tax	343,4	306,0	91,2	194,9	203,0
10.	Other assets, total of which:	3 165,7	3 313,0	3 472,6	3 315,6	3 582,5
10.1.	Settlement accounts	1 381,8	1 237,6	1 358,0	1 163,6	1 295,8
10.2.	Accounts receivable	325,9	489,1	486,9	527,0	635,5
10.3.	Deferred expenses	41,8	44,7	39,9	37,6	36,9
Banking sector assets, total		80 063,3	85 191,8	83 601,5	86 585,6	86 627,2

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1.	Funds and profit of credit institutions of which:	8 611,4	8 962,9	8 785,4	8 697,8	8 737,6
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 789,1	4 863,3	4 863,9
1.2.	Profit (loss), including financial result of the previous year of which:	4 077,6	4 041,3	3 996,6	3 828,2	3 879,7
1.2.1.	Profit (loss) of the current year	929,7	789,7	353,0	634,0	775,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 333,0	2 710,2	2 955,7
3.	Transferable deposits of credit institutions of which:	828,6	774,8	741,8	660,9	666,6
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	330,9	222,8	234,8
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	299,4	332,1	346,7
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	6 565,6	7 094,6	6 944,8
5.	Clients' funds ² of which:	50 003,4	53 703,0	54 396,2	56 351,4	56 122,6
5.1.	Budgetary funds in settlement accounts	8,2	10,4	37,0	52,7	60,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,2	0,6	0,8
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 446,2	9 507,5	9 282,7
5.4.	Clients' float	451,1	536,9	602,8	567,7	577,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	18 107,8	19 083,4	18 981,0
5.6.	Individual deposits	24 200,3	25 987,4	26 055,2	26 991,7	27 065,1
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	14,8	18,6	20,8
6.	Bonds	1 092,9	1 211,4	1 268,6	1 210,5	1 255,0
7.	Promissory notes and bank acceptances	440,6	428,1	401,7	391,1	428,4
8.	Financial derivatives liabilities at fair value	483,1	337,1	323,4	322,3	295,2
9.	Other liabilities ¹ , total of which:	7 318,3	8 492,8	8 785,9	9 146,7	9 221,3
9.1.	Provisions	5 594,0	6 916,5	7 057,1	7 348,2	7 499,8
9.2.	Settlement accounts	821,2	666,4	754,4	561,2	682,3
9.3.	Accounts payable	164,8	208,6	261,0	525,2	296,2
9.4.	Deferred income	13,9	15,5	14,4	17,2	16,4
9.5.	Interest payable of which:	616,7	630,2	651,8	650,3	681,7
9.5.1.	Overdue interest	0,0	0,1	0,4	0,7	0,7
Banking sector liabilities, total ¹		80 063,3	85 191,8	83 601,5	86 585,6	86 627,2

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1.	Cash, precious metals and stones	2,0	2,2	2,0	2,1	2,1
1.1.	of which: money	1,8	2,0	1,8	2,0	1,9
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,8	5,6	5,9	6,4	5,6
3.	Correspondent accounts, total of which:	2,2	1,5	1,7	1,4	1,6
3.1.	Correspondent accounts with correspondent credit institutions	0,7	0,5	0,4	0,3	0,3
3.2.	Correspondent accounts with non-resident banks	1,5	1,0	1,3	1,1	1,3
4.	Securities portfolio, total of which	14,3	14,5	15,0	14,8	15,0
4.1.	Debt securities	11,7	11,7	12,5	12,3	12,5
4.2.	Equity	0,4	0,6	0,6	0,6	0,6
4.3.	Promissory notes	0,2	0,2	0,2	0,1	0,1
4.4.	Equity in associates and subsidiaries	1,9	2,1	1,8	1,8	1,7
5.	Other equity	1,1	1,4	1,4	1,4	1,4
6.	Financial derivatives assets at fair value	0,9	0,6	0,6	0,5	0,5
7.	Loans, total of which:	69,5	68,2	67,3	67,4	67,5
7.1.	Loans, deposits and other claims of which overdue claims	69,3	68,1	67,1	67,2	67,3
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	3,6	3,5	3,8	3,6	3,7
7.1.1.1.	Loans and other claims on non-financial organisations of which overdue claims	37,6	35,4	36,6	36,3	36,5
7.1.1.2.	Loans and other claims on non-financial organisations of which overdue claims	2,4	2,3	2,5	2,4	2,5
7.1.2.	Loans and other claims on individuals of which overdue claims	13,5	14,3	15,0	15,4	15,7
7.1.2.1.	Loans and other claims on individuals of which overdue claims	1,1	1,0	1,0	0,9	0,9
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	11,4	11,5	8,4	8,2	7,9
7.1.3.1.	Loans, deposits and other claims on credit institutions of which overdue claims	0,1	0,2	0,1	0,1	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,9	1,8	1,9	1,8	1,8
8.1.	of which real estate, temporarily not used	0,2	0,2	0,3	0,3	0,3
9.	Allocation of profit	0,5	0,4	0,1	0,2	0,2
9.1.	of which income tax	0,4	0,4	0,1	0,2	0,2
10.	Other assets, total of which:	4,0	3,9	4,2	3,8	4,1
10.1.	Settlement accounts	1,7	1,5	1,6	1,3	1,5
10.2.	Accounts receivable	0,4	0,6	0,6	0,6	0,7
10.3.	Deferred expenses	0,1	0,1	0,0	0,0	0,0
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of Liabilities¹, by Source of Funds (As Percent of Total Liabilities)

Liabilities¹		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1.	Funds and profit of credit institutions Of which:	10,8	10,5	10,5	10,0	10,1
1.1.	Funds of credit institutions	5,5	5,7	5,7	5,6	5,6
1.2.	Profit (loss), including financial result of the previous year Of which:	5,1	4,7	4,8	4,4	4,5
1.2.1.	Profit (loss) of the current year	1,2	0,9	0,4	0,7	0,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,4	2,4	2,8	3,1	3,4
3.	Transferable deposits of credit institutions Of which:	1,0	0,9	0,9	0,8	0,8
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,4	0,3	0,3
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,4	0,4	0,4
4.	Loans, deposits and other funds received from other credit institutions	10,7	10,9	7,9	8,2	8,0
5.	Clients' funds ² Of which:	62,5	63,0	65,1	65,1	64,8
5.1.	Budgetary funds in settlement accounts	0,0	0,0	0,0	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	10,9	10,7	11,3	11,0	10,7
5.4.	Clients' float	0,6	0,6	0,7	0,7	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	20,5	21,0	21,7	22,0	21,9
5.6.	Individual deposits	30,2	30,5	31,2	31,2	31,2
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,4	1,5	1,4	1,4
7.	Promissory notes and bank acceptances	0,6	0,5	0,5	0,5	0,5
8.	Financial derivatives liabilities at fair value	0,6	0,4	0,4	0,4	0,3
9.	Other liabilities ¹ , total Of which:	9,1	10,0	10,5	10,6	10,6
9.1.	Provisions	7,0	8,1	8,4	8,5	8,7
9.2.	Settlement accounts	1,0	0,8	0,9	0,6	0,8
9.3.	Accounts payable	0,2	0,2	0,3	0,6	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,8	0,7	0,8	0,8	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1. Loans, deposits and other claims, total	39 691,9	44 682,1	43 704,6	45 083,8	45 511,9	15 786,9	13 324,1	12 433,1	13 128,8	12 826,5	55 478,8	58 006,1	56 137,7	58 212,6	58 338,4
of which															
- overdue claims	2 600,0	2 694,3	2 836,5	2 781,2	2 823,1	291,5	299,2	314,5	339,6	341,9	2 891,5	2 993,5	3 151,1	3 120,8	3 165,0
1.1 Loans and other claims on resident non-financial organisations	19 734,5	20 413,0	21 137,4	21 699,7	21 976,4	6 129,7	5 548,9	5 315,2	5 487,4	5 457,2	25 864,1	25 961,9	26 452,6	27 187,1	27 433,6
of which															
- overdue claims	1 616,7	1 647,2	1 735,3	1 710,6	1 746,7	117,7	75,1	101,5	108,2	103,8	1 734,5	1 722,3	1 836,9	1 818,8	1 850,5
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	437,2	449,4	446,3	4,9	3,7	3,4	3,3	3,2	433,4	438,6	440,5	452,8	449,5
of which															
- overdue claims	73,5	66,3	65,0	64,0	62,7	0,4	0,4	0,4	0,3	0,3	73,9	66,7	65,3	64,3	63,1
1.2 Loans and other claims on non-resident legal entities (except banks)	707,0	805,4	812,5	740,6	717,0	3 563,6	3 425,2	3 362,1	3 470,7	3 440,1	4 270,5	4 230,6	4 174,6	4 211,3	4 157,1
of which															
- overdue claims	51,0	90,8	125,2	139,5	139,8	106,6	129,2	140,3	153,4	156,3	157,6	220,0	265,5	292,9	296,1
1.3 Loans, deposits and other claims on resident financial sector	6 517,0	9 448,1	7 543,4	7 556,1	7 543,1	3 384,6	2 249,2	1 662,6	2 100,5	1 830,4	9 901,6	11 697,3	9 206,0	9 656,6	9 373,5
of which															
- overdue claims	103,9	141,3	167,7	148,4	148,1	7,5	4,6	4,6	5,0	5,0	111,5	145,9	172,2	153,4	153,1
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 410,7	4 488,9	4 416,7	2 202,6	1 784,1	864,4	1 160,2	990,4	7 124,3	8 069,9	5 275,1	5 649,0	5 407,2
of which															
- overdue claims	64,8	90,0	88,2	70,1	69,7	0,5	0,1	0,1	0,1	0,2	65,3	90,2	88,3	70,2	69,9
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 132,7	3 067,3	3 126,3	1 182,0	465,1	798,2	940,3	840,0	2 777,3	3 627,4	3 930,9	4 007,6	3 966,3
of which															
- overdue claims	39,2	51,3	79,5	78,3	78,3	7,0	4,5	4,4	4,9	4,9	46,2	55,7	83,9	83,2	83,2
1.4 Loans, deposits and other claims on non-resident banks	198,1	196,7	183,9	184,3	136,8	1 769,0	1 538,0	1 552,7	1 283,9	1 308,1	1 967,2	1 734,7	1 736,5	1 468,3	1 444,9
of which															
- overdue claims	17,7	0,6	1,2	0,7	0,3	12,2	55,3	35,7	40,5	45,1	30,0	55,9	36,9	41,3	45,4
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 034,1	907,8	711,0	622,3	601,3	0,1	0,1	0,1	0,1	0,1	1 034,2	907,9	711,1	622,4	601,4
of which															
- overdue claims	0,0	0,4	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	10 629,8	12 047,5	12 450,0	13 177,5	13 445,6	155,0	104,4	98,9	94,6	90,1	10 784,7	12 151,9	12 548,8	13 272,0	13 535,7
of which															
- overdue claims	810,2	813,5	806,5	781,4	787,5	46,1	33,4	30,5	30,4	29,7	856,3	846,8	837,0	811,8	817,2
1.7 Loans and other claims on non-resident individuals	13,8	17,9	19,1	20,4	21,1	5,3	3,8	3,8	4,0	3,9	19,2	21,8	22,9	24,3	25,0
of which															
- overdue claims	0,4	0,5	0,5	0,5	0,5	1,3	1,5	1,8	1,9	2,0	1,6	2,0	2,4	2,5	2,5
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 133,2	5 319,0	5 349,6
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	226,2	220,7	220,7	12,2	10,0	12,8	11,5	10,8	213,0	224,7	239,0	232,3	231,5
Credit institutions' portfolio of residents promissory notes	129,0	98,6	94,2	92,2	89,6	46,7	36,2	34,2	34,8	34,9	175,7	134,8	128,4	127,0	124,5
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	1,8	1,8	1,8	1,8

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

Table 17

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

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1. Loans, deposits and other claims, total	100,0	100,0	100,0	100,0	100,0
	69,3	68,1	67,1	67,2	67,3
Of which:					
- overdue claims	5,2	5,2	5,6	5,4	5,4
	3,6	3,5	3,8	3,6	3,7
1.1 Loans and other claims on resident non-financial organizations	46,6	44,8	47,1	46,7	47,0
	32,3	30,5	31,6	31,4	31,7
Of which:					
- overdue claims	3,1	3,0	3,3	3,1	3,2
	2,2	2,0	2,2	2,1	2,1
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,8	0,8	0,8	0,8	0,8
	0,5	0,5	0,5	0,5	0,5
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other claims on non-resident legal entities (except banks)	7,7	7,3	7,4	7,2	7,1
	5,3	5,0	5,0	4,9	4,8
Of which:					
- overdue claims	0,3	0,4	0,5	0,5	0,5
	0,2	0,3	0,3	0,3	0,3
1.3 Loans, deposits and other claims on resident financial sector	17,8	20,2	16,4	16,6	16,1
	12,4	13,7	11,0	11,2	10,8
Of which:					
- overdue claims	0,2	0,3	0,3	0,3	0,3
	0,1	0,2	0,2	0,2	0,2
of which:					
1.3.1 Resident credit institutions	12,8	13,9	9,4	9,7	9,3
	8,9	9,5	6,3	6,5	6,2
Of which					
- overdue claims	0,1	0,2	0,2	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.3.2 Other resident non-banking financial institutions	5,0	6,3	7,0	6,9	6,8
	3,5	4,3	4,7	4,6	4,6
Of which					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.4 Loans, deposits and other claims on non-resident banks	3,5	3,0	3,1	2,5	2,5
	2,5	2,0	2,1	1,7	1,7
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,0	0,1	0,0	0,0	0,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1,9	1,6	1,3	1,1	1,0
	1,3	1,1	0,9	0,7	0,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claims on resident individuals	19,4	20,9	22,4	22,8	23,2
	13,5	14,3	15,0	15,3	15,6
Of which:					
- overdue claims	1,5	1,5	1,5	1,4	1,4
	1,1	1,0	1,0	0,9	0,9
1.7 Loans and other claims on non-resident individuals	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision for loans, deposits and other claims	8,2	8,8	9,1	9,1	9,2
	5,7	6,0	6,1	6,1	6,2
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,4	0,4	0,4	0,4	0,4
	0,3	0,3	0,3	0,3	0,3
Credit institutions' portfolio of residents promissory notes	0,3	0,2	0,2	0,2	0,2
	0,2	0,2	0,2	0,1	0,1
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The Structure of Credit Institutions' Security Portfolio¹

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Securities, total	11 272,0	100,0	12 174,2	100,0	12 375,0	100,0	12 726,8	100,0	12 891,0	100,0
- in rubles	7 778,2	69,0	9 095,1	74,7	9 504,3	76,8	9 537,3	74,9	9 932,7	77,1
- in foreign currency	3 493,9	31,0	3 079,1	25,3	2 870,7	23,2	3 189,5	25,1	2 958,3	22,9
Of which:										
Securities at fair value through profit or loss	1 789,6	15,9	2 040,2	16,8	2 272,8	18,4	2 469,8	19,4	2 457,8	19,1
- in rubles	1 096,7	9,7	1 232,3	10,1	1 496,9	12,1	1 633,6	12,8	1 800,7	14,0
- in foreign currency	692,9	6,1	807,8	6,6	775,9	6,3	836,2	6,6	657,0	5,1
Securities available for sale	5 104,0	45,3	6 040,7	49,6	6 500,7	52,5	6 167,1	48,5	6 339,6	49,2
- in rubles	3 342,6	29,7	4 581,6	37,6	5 148,2	41,6	4 729,8	37,2	4 953,8	38,4
- in foreign currency	1 761,3	15,6	1 459,1	12,0	1 352,5	10,9	1 437,3	11,3	1 385,8	10,7
Securities held-to-maturity	2 814,9	25,0	2 315,4	19,0	2 078,5	16,8	2 526,7	19,9	2 533,1	19,7
- in rubles	1 781,6	15,8	1 515,3	12,4	1 348,4	10,9	1 623,9	12,8	1 630,8	12,7
- in foreign currency	1 033,3	9,2	800,1	6,6	730,2	5,9	902,8	7,1	902,3	7,0
Shares in associates and subsidiaries	1 549,0	13,7	1 747,0	14,4	1 476,7	11,9	1 518,0	11,9	1 515,5	11,8
- in rubles	1 548,2	13,7	1 746,3	14,3	1 476,0	11,9	1 517,3	11,9	1 514,8	11,8
- in foreign currency	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	83,8		30,7		49,6		-109,6		-108,9	
Provisions for losses on securities available for sale	48,5		300,1		284,3		337,4		350,9	
Provisions for losses on securities held-to-maturity	14,6		7,1		7,0		3,5		3,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		282,2		305,2		306,9	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Debt securities held, total	9 365,6	100,0	9 947,5	100,0	10 433,4	100,0	10 691,8	100,0	10 845,3	100,0
- in rubles	5 959,5	63,6	6 955,6	69,9	7 642,3	73,2	7 597,2	71,1	7 981,6	73,6
- in foreign currency	3 406,2	36,4	2 991,9	30,1	2 791,2	26,8	3 094,6	28,9	2 863,7	26,4
of which: revaluation	63,9	0,7	30,8	0,3	50,0	0,5	-95,4	-0,9	-98,1	-0,9
Debt securities at book value held (without revaluation)	9 301,8	100,0	9 916,7	100,0	10 383,4	100,0	10 787,2	100,0	10 943,4	100,0
of which:										
debt securities of the Russian Federation	3 360,7	36,1	3 554,3	35,8	3 391,1	32,7	3 355,7	31,1	3 207,8	29,3
- in rubles	2 709,4	29,1	2 824,0	28,5	2 737,3	26,4	2 711,4	25,1	2 738,7	25,0
- in foreign currency	651,3	7,0	730,3	7,4	653,8	6,3	644,2	6,0	469,1	4,3
debt securities of the Bank of Russia	0,0	0,0	340,3	3,4	1 099,2	10,6	1 097,6	10,2	1 408,1	12,9
- in rubles	0,0	0,0	340,3	3,4	1 099,2	10,6	1 097,6	10,2	1 408,1	12,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	275,7	3,0	391,6	3,9	402,7	3,9	400,4	3,7	407,0	3,7
- in rubles	275,7	3,0	391,6	3,9	402,7	3,9	400,4	3,7	407,0	3,7
- 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 resident credit institutions	421,7	4,5	427,2	4,3	470,8	4,5	420,5	3,9	392,0	3,6
- in rubles	402,1	4,3	415,2	4,2	461,6	4,4	410,3	3,8	380,9	3,5
- in foreign currency	19,7	0,2	12,0	0,1	9,2	0,1	10,3	0,1	11,1	0,1
other debt securities of residents	1 412,8	15,2	2 013,0	20,3	2 042,8	19,7	2 009,9	18,6	2 053,7	18,8
- in rubles	1 406,6	15,1	2 003,4	20,2	2 036,2	19,6	1 985,9	18,4	2 039,8	18,6
- in foreign currency	6,2	0,1	9,6	0,1	6,6	0,1	24,1	0,2	13,9	0,1
debt securities of other countries	129,9	1,4	69,2	0,7	76,3	0,7	61,5	0,6	58,9	0,5
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	129,9	1,4	69,2	0,7	76,3	0,7	61,5	0,6	58,9	0,5
debt securities of non-resident banks	75,5	0,8	43,2	0,4	44,9	0,4	81,0	0,8	83,9	0,8
- in rubles	4,7	0,1	23,0	0,2	23,0	0,2	28,7	0,3	30,7	0,3
- in foreign currency	70,8	0,8	20,2	0,2	21,9	0,2	52,3	0,5	53,2	0,5
other debt securities of non-residents	1 852,3	19,9	1 769,3	17,8	1 660,7	16,0	1 777,6	16,5	1 775,2	16,2
- in rubles	153,4	1,6	134,5	1,4	129,4	1,2	138,5	1,3	143,7	1,3
- in foreign currency	1 699,0	18,3	1 634,8	16,5	1 531,3	14,7	1 639,0	15,2	1 631,4	14,9
debt securities delivered without derecognition in the balance sheet	1 758,5	18,9	1 277,7	12,9	1 148,6	11,1	1 537,8	14,3	1 511,7	13,8
- in rubles	934,8	10,0	773,3	7,8	667,9	6,4	887,0	8,2	898,2	8,2
- in foreign currency	823,7	8,9	504,4	5,1	480,7	4,6	650,8	6,0	613,5	5,6
overdue debt securities	14,6	0,2	31,0	0,3	46,3	0,4	45,3	0,4	45,1	0,4
- in rubles	9,0	0,1	19,5	0,2	34,9	0,3	32,8	0,3	32,6	0,3
- in foreign currency	5,7	0,1	11,5	0,1	11,4	0,1	12,5	0,1	12,5	0,1
Reference data:										
Provisions for losses on debt securities	45,9		276,3		259,8		310,4		322,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Shares held, total	357,4	100,0	479,7	100,0	464,9	100,0	517,0	100,0	530,2	100,0
- in rubles	270,5	75,7	393,2	82,0	386,1	83,0	422,8	81,8	436,3	82,3
- in foreign currency	87,0	24,3	86,5	18,0	78,8	17,0	94,2	18,2	93,9	17,7
of which: revaluation	20,0	5,6	-0,2	0,0	-0,5	-0,1	-14,2	-2,7	-10,8	-2,0
Shares held at book value (without revaluation)	337,5	100,0	479,8	100,0	465,3	100,0	531,2	100,0	541,0	100,0
of which shares of:										
resident credit institutions	2,4	0,7	10,3	2,1	9,6	2,1	65,7	12,4	66,0	12,2
- in rubles	2,4	0,7	10,3	2,1	9,6	2,1	65,7	12,4	66,0	12,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	160,1	47,4	223,1	46,5	215,2	46,2	214,8	40,4	215,0	39,7
- in rubles	160,1	47,4	223,1	46,5	215,2	46,2	214,8	40,4	215,0	39,7
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
non-resident credit institutions	1,9	0,6	14,5	3,0	14,4	3,1	26,5	5,0	27,0	5,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	1,9	0,6	14,5	3,0	14,4	3,1	26,5	5,0	27,0	5,0
other non-residents	44,9	13,3	48,3	10,1	44,7	9,6	47,1	8,9	46,8	8,7
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0
- in foreign currency	44,9	13,3	48,2	10,1	44,6	9,6	47,0	8,8	46,8	8,6
shares delivered without derecognition in the balance sheet	18,5	5,5	1,9	0,4	4,7	1,0	5,4	1,0	12,8	2,4
- in rubles	18,5	5,5	1,8	0,4	4,3	0,9	4,7	0,9	11,6	2,2
- in foreign currency	0,0	0,0	0,0	0,0	0,5	0,1	0,8	0,1	1,2	0,2
Shares valued at cost ¹	109,7	32,5	181,8	37,9	176,7	38,0	171,6	32,3	173,4	32,0
- in rubles	69,5	20,6	158,1	32,9	157,4	33,8	151,8	28,6	154,4	28,5
- in foreign currency	40,2	11,9	23,8	5,0	19,3	4,2	19,9	3,7	18,9	3,5
Reference data:										
Provisions for losses on shares	26,9		61,4		77,3		75,2		76,6	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	96,1	94,0	91,4
of which promissory notes, not paid when due	12,9	13,2	13,2	13,5	13,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	34,2	34,8	34,9
of which promissory notes, not paid when due	0,01	0,00	0,00	0,00	0,00
Total	178,0	136,7	130,3	128,8	126,3

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	В % к итогу	млрд. руб.	В % к итогу
Discounted promissory notes, total	178,0	100,0	136,7	100,0	130,3	100,0	128,8	100,0	126,3	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	87,8	49,3	78,9	57,7	72,4	55,6	73,3	56,9	73,2	58,0
- other promissory notes of residents	87,7	49,3	56,0	41,0	56,0	43,0	53,7	41,7	51,2	40,6
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,3	1,3	1,8	1,3	1,8	1,4	1,8	1,4	1,8	1,5
Reference data:										
Provisions for losses on promissory notes	19,7		27,8		27,6		27,5		26,8	

¹ including overdue promissory notes.

Table 23**Real Estate Temporarily out of Use in Operating Activities**

(billion rubles)

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Land temporarily out of use in operating activities	9,5	7,5	7,0	4,8	4,8
Land temporarily out of use in operating activities, leased out	9,5	6,3	6,3	3,8	3,8
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	107,4	105,1	104,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	15,2	15,0	14,9
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,7	2,5
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	4,4	6,0	5,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	64,5	63,2	60,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	45,4	48,6	48,7
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	12,7	13,9	14,8
Non-current inventories					
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	75,4	26,8	27,6	21,2	21,4

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	28 157,9	29 162,5	28 847,0
	- in rubles	15 467,4	18 174,5	18 384,5	19 227,3	19 149,4
	- in foreign currency	10 167,6	9 372,7	9 773,4	9 935,2	9 697,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 763,7	9 103,6	9 446,2	9 507,5	9 282,7
	- in rubles	6 686,4	6 925,2	7 035,6	7 128,1	6 929,0
	- in foreign currency	2 077,2	2 178,4	2 410,6	2 379,4	2 353,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	373,8	402,1	415,5
	- in rubles	255,9	347,1	359,0	385,8	398,8
	- in foreign currency	11,7	13,7	14,8	16,3	16,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,2	0,6	0,8
1.3.	Float	436,1	518,8	586,5	552,3	561,8
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	18 107,8	19 083,4	18 981,0
	- in rubles	8 529,4	10 952,8	11 014,3	11 763,3	11 870,1
	- in foreign currency	7 855,7	6 947,6	7 093,5	7 320,1	7 110,8
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	827,2	2 160,8	2 660,7	3 087,2	3 217,7
1.4.2.	Certificates of deposit	0,6	0,5	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	41,3	41,7	14,2	13,5
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	14,8	18,6	20,8
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	22,4	0,3	2,4	0,0	0,0
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 406,9	3 438,7	3 592,8	3 729,2	3 380,9
	- in rubles	2 503,9	3 040,4	2 978,6	3 227,8	2 992,8
	- in foreign currency	903,0	398,3	614,2	501,3	388,1
	with maturity from 31 days to 1 year	4 650,2	6 670,0	6 873,5	7 604,6	7 930,8
	- in rubles	3 584,3	5 629,1	5 897,6	6 431,1	6 781,7
	- in foreign currency	1 065,9	1 040,9	975,8	1 173,5	1 149,1
	with maturity in excess of 1 year	8 328,1	7 791,8	7 641,6	7 749,6	7 669,3
	- in rubles	2 441,3	2 283,3	2 138,1	2 104,3	2 095,7
	- in foreign currency	5 886,8	5 508,4	5 503,5	5 645,3	5 573,7
	Reference data					
	Funds raised from non-resident organisations, total	3 927,7	3 094,7	3 178,0	2 831,3	2 790,2
	- in rubles	279,7	294,7	280,4	301,9	298,1
	- in foreign currency	3 648,0	2 800,0	2 897,6	2 529,4	2 492,2
	of which:					
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	684,7	501,1	517,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	222,6	145,8	168,7
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 244,0	2 152,6	2 077,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,2	0,2

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

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

Table 25

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

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Issued debt obligations - total	2 019,5	2 027,8	2 081,5	1 964,8	1 993,0
including:					
bonds:	1 092,9	1 211,4	1 268,6	1 210,5	1 255,0
of which					
with maturities less than one year	1,0	37,0	34,0	28,8	27,7
with maturities in excess of one year	1 066,7	1 149,5	1 215,9	1 136,9	1 203,5
deposit certificates ¹	0,6	0,5	0,1	0,1	0,1
of which					
with maturities less than one year	0,2	0,4	0,0	0,0	0,0
with maturities in excess of one year	0,3	0,1	0,0	0,0	0,0
savings certificates ²	485,5	387,8	411,1	363,0	309,5
of which					
with maturities less than one year	223,4	216,1	229,0	187,1	143,9
with maturities in excess of one year	238,2	149,7	157,8	154,4	141,6
promissory notes and banker's acceptances	440,6	428,1	401,7	391,1	428,4
of which					
with maturities less than one year	192,0	165,1	160,9	156,0	192,2
with maturities in excess of one year	222,6	234,9	204,8	204,0	206,8

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1	Individual deposits	24 200,3	25 987,4	26 055,2	26 991,7	27 065,1
	- of which savings certificates	485,5	387,8	411,1	363,0	309,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	5 310,2	6 124,8	6 130,2
	- in rubles	3 563,6	4 353,3	4 159,7	4 849,1	4 857,8
	- in foreign currency	860,8	1 108,5	1 150,5	1 275,7	1 272,4
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	9 933,9	10 038,0	10 090,2
	- in rubles	7 553,3	8 952,5	9 113,4	9 047,3	9 075,6
	- in foreign currency	958,2	873,1	820,5	990,8	1 014,5
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 811,1	10 828,9	10 844,8
	- in rubles	7 359,8	7 336,8	7 508,6	7 609,6	7 593,4
	- in foreign currency	3 904,7	3 363,2	3 302,5	3 219,2	3 251,3
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	439,4	424,5	428,0

Table 27

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

(billion rubles)

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Loans, deposits and other funds received from other credit institutions, total	8 559,1	9 265,3	6 565,6	7 094,6	6 944,8
- in rubles	5 376,5	6 576,5	4 881,8	5 038,9	5 035,2
- in foreign currency	3 182,6	2 688,7	1 683,8	2 055,7	1 909,6
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	5 578,5	5 985,1	5 712,0
- in rubles	5 105,2	6 379,2	4 714,1	4 801,2	4 691,2
- in foreign currency	2 158,1	1 907,7	864,5	1 183,9	1 020,9
of which					
overdue debt	0,4	1,8	0,3	0,3	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	987,0	1 109,5	1 232,8
- in rubles	271,3	197,3	167,7	237,7	344,0
- in foreign currency	1 024,5	781,0	819,3	871,8	888,7
of which					
overdue debt	0,1	0,0	0,0	0,2	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,0	0,2	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.08.18

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	39	60 239	100,0	58 026 268	67,0
No budgetary funds	468	0	0,0	28 600 885	33,0
Data not available	11	0	0,0	0	0,0
Total	518	60 239	100,0	86 627 153	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	4 402,2	5,5	3 625,4	4,3	3 692,9	4,4	3 329,3	3,8	3 295,6	3,8
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	4,9	3 066,5	3,6	3 151,3	3,8	2 799,6	3,2	2 763,2	3,2
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	3 449,8	4,3	2 457,8	2,9	2 466,6	3,0	2 298,6	2,7	2 246,2	2,6
1.2	Individual deposits (excluding saving certificates)	370,6	0,5	450,3	0,5	439,4	0,5	424,5	0,5	428,0	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	0,3	299,8	0,4	295,0	0,4	250,5	0,3	256,2	0,3
1.3	Funds in other accounts	132,3	0,2	108,7	0,1	102,3	0,1	105,3	0,1	104,4	0,1
2.	Funds in correspondent and other accounts of credit institutions	230,1	0,3	256,7	0,3	304,8	0,4	340,4	0,4	350,2	0,4
3.	Loans, deposits and other funds raised from credit institutions	1 295,8	1,6	978,3	1,1	987,0	1,2	1 109,5	1,3	1 232,8	1,4
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Raised funds, total</i>	5 928,1	7,4	4 860,4	5,7	4 984,8	6,0	4 779,3	5,5	4 878,5	5,6
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	0,3	236,2	0,3	236,2	0,3	250,0	0,3		
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<i>Placed funds</i>											
1.	Loans, total	6 259,0	7,8	5 989,2	7,0	5 936,8	7,1	5 706,7	6,6	5 629,7	6,5
	of which overdue claims	189,2	0,2	277,9	0,3	304,9	0,4	336,7	0,4	344,0	0,4
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	2,5	1 734,7	2,0	1 736,5	2,1	1 468,3	1,7	1 444,9	1,7
1.2	Loans and other claims on legal entities	4 270,5	5,3	4 230,6	5,0	4 174,6	5,0	4 211,3	4,9	4 157,1	4,8
1.3	Loans and other claims on individuals	19,2	0,0	21,8	0,0	22,9	0,0	24,3	0,0	25,0	0,0
2.	Correspondent accounts with banks	1 200,8	1,5	848,1	1,0	1 080,4	1,3	922,9	1,1	1 127,3	1,3
3.	Securities acquired by credit institutions, total	2 106,9	2,6	1 946,3	2,3	1 842,8	2,2	1 995,4	2,3	1 993,7	2,3
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 057,7	2,6	1 881,7	2,2	1 781,9	2,1	1 920,0	2,2	1 918,0	2,2
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	46,8	0,1	62,8	0,1	59,1	0,1	73,6	0,1	73,8	0,1
3.3	Discounted promissory notes	2,3	0,0	1,8	0,0	1,8	0,0	1,8	0,0	1,8	0,0
4.	Shares in associates and subsidiaries	586,4	0,7	604,6	0,7	615,6	0,7	630,0	0,7	635,3	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Placed funds, total</i>	10 162,1	12,7	9 410,8	11,0	9 482,3	11,3	9 262,3	10,7	9 394,4	10,8
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	9,1	0,0	11,3	0,0	15,6	0,0	15,4	0,0	13,7	0,0

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Total	929 662,4	789 661,2	353 033,6	633 957,7	775 662,4	623	561	535	524	507	343 434,3	305 950,3	75 170,2	194 921,0	203 024,5
Profit-making CIs ¹	1 291 867,7	1 561 646,7	521 597,2	1 002 100,2	1 128 964,3	445	421	400	379	356	332 167,4	297 328,1	73 649,5	190 904,5	193 967,1
Loss-making CIs	-362 205,4	-771 985,5	-168 563,6	-368 142,5	-353 302,0	178	140	135	145	151	11 266,8	8 622,1	1 520,8	4 016,5	9 057,4
CIs that have not provided their reporting						0	0	7	0	11					
Total						623	561	542	524	518					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.17		1.01.18		1.04.18		1.07.18	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institutions, total	182 516,2	100,0	104 967,2	100,0	23 852,1	100,0	68 694,4	100,0
1.1. Interest income on claims on legal entities (except income on securities)	4 022,5	2,2	3 577,0	3,4	874,4	3,7	1 755,4	2,6
1.2. Interest income on loans to individuals	1 759,2	1,0	1 536,6	1,5	461,4	1,9	943,0	1,4
1.3. Income on operations with securities	1 337,3	0,7	1 207,2	1,2	296,9	1,2	606,1	0,9
1.4. Income on operations with foreign currency	161 782,9	88,6	87 885,8	83,7	19 399,5	81,3	59 606,0	86,8
1.5. Commissions	1 132,9	0,6	1 181,4	1,1	314,3	1,3	678,8	1,0
1.6. Recovery of loss provision	10 816,5	5,9	7 894,5	7,5	2 176,3	9,1	4 248,2	6,2
1.7. Other income	1 665,0	0,9	1 684,8	1,6	329,3	1,4	857,0	1,2
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 208,9	0,7	858,1	0,8	227,7	1,0	640,6	0,9
2. Expenses of credit institutions, total	181 587,2	100,0	104 182,1	100,0	23 499,1	100,0	68 071,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 522,0	1,4	2 271,2	2,2	475,3	2,0	957,0	1,4
2.2. Interest expenses on funds raised from individuals	1 636,0	0,9	1 173,5	1,1	327,1	1,4	657,2	1,0
2.3. Expenses on operations with securities	341,2	0,2	360,1	0,3	92,8	0,4	251,9	0,4
2.4. Expenses on operations with foreign currency	161 758,0	89,1	87 793,8	84,3	19 359,7	82,4	59 543,8	87,5
2.5. Commissions	280,2	0,2	295,8	0,3	88,6	0,4	193,5	0,3
2.6. Expenses on loss provision	11 481,0	6,3	9 327,8	9,0	2 400,5	10,2	4 869,1	7,2
2.7. Management expenses (including personnel costs)	1 455,5	0,8	1 446,6	1,4	371,6	1,6	786,9	1,2
2.8. Other expenses	2 113,3	1,2	1 513,3	1,5	383,4	1,6	811,6	1,2
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 299,0	0,7	831,0	0,8	255,8	1,1	542,8	0,8

¹ According to Profit and Loss Statement of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

Some Indicators that Characterise Assets and Liabilities of Credit Institutions by Federal Districts and Subjects of the Russian Federation

Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.08.18

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	61 625 499 613	18 037 046 659	61 667 158 089	17 995 388 183
Belgorod Region	9 792 826	758 245	9 793 749	757 322
Bryansk Region	0	0	0	0
Vladimir Region	3 190 915	73 075	3 191 543	72 447
Voronezh Region	0	0	0	0
Ivanovo Region	15 695 982	814 098	15 752 932	757 148
Kaluga Region	51 511 463	1 003 753	51 509 026	1 006 190
Kostroma Region	746 592 131	256 689 526	847 678 038	155 603 619
Kursk Region	24 492 198	633 825	24 462 971	663 052
Lipetsk Region	20 655 907	240 392	20 662 637	233 662
Moscow Region	32 437 602	1 442 469	32 498 981	1 381 090
Orel Region	0	0	0	0
Ryazan Region	19 941 182	1 004 348	19 935 855	1 009 675
Smolensk Region	0	0	0	0
Tambov Region	2 994 290	23 835	2 998 258	19 867
Tver Region	2 083 237	287 298	2 089 841	280 694
Tula Region	1 856 028	31 604	1 856 555	31 077
Yaroslavl Region	8 656 545	323 950	8 723 611	256 884
City of Moscow	60 685 599 307	17 773 720 241	60 626 004 092	17 833 315 456
North-Western Federal District	1 958 178 046	400 361 549	2 074 611 958	283 927 637
Republic of Karelia	597 058	64 285	599 997	61 346
Komi Republic	6 607 838	574 635	6 698 462	484 011
Akhangel'sk Region	0	0	0	0
Vologda Region	52 679 414	5 622 486	54 837 461	3 464 439
Kaliningrad Region	34 545 442	11 692 793	31 179 661	15 058 574
Leningrad Region	362 898	34 216	394 106	3 008
Murmansk Region	1 562 129	259 448	1 563 315	258 262
Novgorod Region	6 097 339	1 733 405	7 679 017	151 727
Pskov Region	3 408 800	21 203	3 414 967	15 036
St Petersburg	1 852 317 128	380 359 078	1 968 244 972	264 431 234
Southern Federal District	575 095 730	27 840 130	576 412 316	26 523 544
Republic of Adygeya	2 843 337	222 354	2 888 854	176 837
Republic of Kalmykia	0	0	0	0
Republic of Crimea	220 233 802	6 140 468	221 210 582	5 163 688
Krasnodar Territory	199 659 569	6 401 534	199 295 179	6 765 924
Astrakhan Region	7 912 375	9 161 138	7 976 541	9 096 972
Volgograd Region	6 326 152	208 024	6 463 685	70 491
Rostov Region	132 907 580	4 957 925	133 353 115	4 512 390
City of Sevastopol	5 212 915	748 687	5 224 360	737 242
North-Caucasian Federal District	23 324 828	421 381	23 499 855	246 354
Republik of Daghestan	1 881 576	33 123	1 904 049	10 650
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 766 842	52 072	4 793 658	25 256

*The Central Bank of the Russian Federation
Banking Supervision Department*

Karachai-Cherkess Republic	6 301 961	112 586	6 408 333	6 214
Republic of North Ossetia - Alania	984 576	37 285	1 002 260	19 601
Chechen Republic	0	0	0	0
Stavropol Territory	9 389 873	186 315	9 391 555	184 633
Volga Federal District	1 635 956 350	220 610 127	1 726 261 641	130 304 836
Republic of Bashkortostan	94 839 767	2 458 723	95 274 588	2 023 902
Republic of Marii El	3 324 755	80 192	3 333 983	70 964
Republic of Mordovia	25 736 413	226 229	25 777 450	185 192
Republic of Tatarstan	712 518 947	104 012 479	707 415 066	109 116 360
Udmurt Republic	49 729 681	796 151	49 757 845	767 987
Chuvash Republic	11 086 602	525 079	11 197 501	414 180
Perm Territory	28 908 585	1 788 104	28 816 888	1 879 801
Kirov Region	38 079 932	3 225 416	40 512 090	793 258
Nizhny Novgorod Region	87 232 483	6 974 418	89 376 683	4 830 218
Orenburg Region	44 196 382	2 171 250	44 255 580	2 112 052
Penza Region	5 929 785	45 075	5 929 925	44 935
Samara Region	479 972 531	96 586 144	569 908 532	6 650 143
Saratov Region	48 360 547	1 669 911	48 624 402	1 406 056
Ulyanovsk Region	6 039 940	50 956	6 081 108	9 788
Ural Federal District	1 106 269 584	117 986 377	1 122 448 363	101 807 598
Kurgan Region	3 664 287	55 439	3 682 680	37 046
Sverdlovsk Region	587 460 257	89 858 816	603 540 077	73 778 996
Tyumen Region	363 825 341	16 075 264	363 397 436	16 503 169
Chelyabinsk Region	151 319 699	11 996 858	151 828 170	11 488 387
Siberian Federal District	234 288 151	37 220 333	226 261 503	45 246 981
Republic of Altai	1 536 292	98 334	1 536 837	97 789
Republic of Buryatiya	0	0	0	0
Republic of Tuva	457 568	2 484	459 523	529
Republic of Khakassia	8 802 398	65 986	8 815 450	52 934
Altai Territory	11 344 845	140 438	11 345 562	139 721
Zabaykal Territory	3 238 586	33 485	3 261 730	10 341
Krasnoyarsk Territory	5 870 358	345 329	5 840 530	375 157
Irkutsk Region	20 802 641	3 154 133	21 249 598	2 707 176
Kemerovo Region	17 877 046	450 404	17 933 339	394 111
Novosibirsk Region	145 949 127	31 397 863	137 142 607	40 204 383
Omsk Region	10 269 219	1 349 194	10 533 684	1 084 729
Tomsk Region	8 140 071	182 683	8 142 643	180 111
Far Eastern Federal District	553 745 032	73 309 115	583 443 704	43 610 443
Republic of Sakha (Yakutia)	36 956 082	556 121	36 998 285	513 918
Kamchatka Territory	8 989 563	1 289 283	9 253 420	1 025 426
Primorskiy Territory	121 046 566	25 307 007	133 298 552	13 055 021
Khabarovsk Territory	0	0	0	0
Amur Region	379 597 193	44 487 680	396 671 045	27 413 828
Magadan Region	0	0	0	0
Sakhalin Region	7 155 628	1 669 024	7 222 402	1 602 250
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	67 712 357 334	18 914 795 671	68 000 097 429	18 627 055 576

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.08.18

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	9 404 456 631	3 030 428 908	438 015 012	1 487 824 242	74 406 288	34 575 923
Belgorod Region	1 438 934	318 698	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	66 343	69 087	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	589 555	392 046	15 958	0	0	0
Kaluga Region	6 336 236	928 100	123 741	0	0	0
Kostroma Region	346 136 545	3 431 862	303 072	27 051 626	0	0
Kursk Region	2 824 485	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 831 255	1 841 034	493 887	0	458 411	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 271 677	492 935	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	14 844	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	9 043 961 601	3 022 955 146	437 063 509	1 460 462 859	73 947 877	34 575 923
North-Western Federal District	556 451 283	44 696 769	23 065 157	12 177 152	4 151 347	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	612 064	420 141	161 652	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	7 305 725	2 030 363	86 133	0	0	0
Kaliningrad Region	10 200 843	153 990	8 594	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	714 364	283 541	380 953	0	0	0
Pskov Region	37 903	0	0	0	0	0
St Petersburg	537 580 384	41 808 734	22 427 825	12 177 152	4 151 347	0
Southern Federal District	65 909 202	15 671 038	540 545	706 019	6 805 234	313 841
Republic of Adygeya	196 044	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	33 203 727	2 741 480	349	289 750	680 991	0
Krasnodar Territory	30 148 827	11 516 803	24 681	376 189	6 124 243	313 841
Astrakhan Region	2 128 001	1 273 113	3 683	0	0	0
Volgograd Region	109 830	36 092	506 705	0	0	0
Rostov Region	122 773	103 550	4 538	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	1 091 866	196 489	0	0	0	0
Republic of Dagestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Karachai-Cherkess Republic	414 903	10 896	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	676 963	185 593	0	0	0	0
Volga Federal District	255 008 830	48 684 252	52 609 780	4 899 885	3 530 923	0

Republic of Bashkortostan	12 323 244	2 128 469	298 863	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	403 420	163 008	14 031	0	155 534	0
Republic of Tatarstan	160 540 667	29 625 451	48 247 191	979 473	1 861 123	0
Udmurt Republic	9 851 716	1 342 830	0	0	238 353	0
Chuvash Republic	253 117	9 763	31 638	0	61 192	0
Perm Territory	4 142 343	3 392 976	782 465	240 000	3 280	0
Kirov Region	13 882 689	514 244	8 486	0	14 880	0
Nizhny Novgograd Region	15 277 532	1 917 898	209 686	0	45 773	0
Orenburg Region	12 067 636	1 881 948	40 926	35 246	55 487	0
Penza Region	286 253	286 480	4	0	0	0
Samara Region	18 305 925	3 378 284	2 961 012	3 542 100	591 646	0
Saratov Region	7 674 288	4 042 901	15 478	103 000	503 655	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	410 179 718	34 489 531	7 543 147	5 387 490	7 726	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	205 673 201	24 187 053	7 046 086	5 387 490	6 903	0
Tyumen Region	151 407 085	2 447 555	473 639	0	0	0
Chelyabinsk Region	53 099 432	7 854 923	23 422	0	823	0
Siberian Federal District	37 114 774	10 700 439	104 087	0	26 229	0
Republic of Altai	103 034	0	0	0	0	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	121 708	122 906	0	0	0	0
Altai Territory	253 086	152 638	4 894	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 907	37 391	0	0	0	0
Irkutsk Region	174 913	3 199	56 580	0	20 346	0
Kemerovo Region	2 790 520	764 756	33 769	0	902	0
Novosibirsk Region	32 218 674	9 592 666	7 184	0	0	0
Omsk Region	1 412 471	26 883	125	0	4 981	0
Tomsk Region	2 461	0	1 535	0	0	0
Far Eastern Federal District	115 046 420	22 970 234	8 358 444	4 512 391	2 491 789	0
Republic of Sakha (Yakutia)	166 788	78 163	347 706	0	206 661	0
Kamchatka Territory	84 332	64 889	8 813	0	0	0
Primorskiy Territory	21 721 508	3 709 234	169 591	1 083 853	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	93 073 792	19 117 948	7 832 334	3 428 538	2 285 128	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	10 845 258 724	3 207 837 660	530 236 172	1 515 507 179	91 419 536	34 889 764

Table 34

**Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in
Respective Regions, as of 1.08.18**

thousand rubles

	Total	of which		
		Loans and other claims on non- financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	42 090 178 402	21 055 306 655	4 149 367 160	12 529 874 224
Belgorod Region	4 828 623	4 127 002	774	267 029
Bryansk Region	0	0	0	0
Vladimir Region	1 950 216	874 152	3 203	1 072 861
Voronezh Region	0	0	0	0
Ivanovo Region	9 110 214	6 227 629	165 639	1 941 792
Kaluga Region	40 866 742	23 775 212	13 144 172	3 775 266
Kostroma Region	466 364 240	39 894 916	217 309 734	161 582 760
Kursk Region	17 640 034	13 249 690	2 000 000	1 805 605
Lipetsk Region	17 489 241	6 658 236	6 500 000	2 868 468
Moscow Region	18 430 180	7 791 448	5 193 436	1 357 567
Orel Region	0	0	0	0
Ryazan Region	10 976 038	7 660 417	1 144 004	1 859 674
Smolensk Region	0	0	0	0
Tambov Region	1 511 424	1 312 891	2 813	194 070
Tver Region	762 614	587 471	100 000	75 143
Tula Region	1 539 956	1 162 844	240 000	106 112
Yaroslavl Region	4 674 512	3 989 198	6 406	476 917
City of Moscow	41 494 034 368	20 937 995 549	3 903 556 979	12 352 490 960
North-Western Federal District	1 066 420 031	705 920 186	146 373 663	132 090 139
Republic of Karelia	165 294	7 755	41 000	116 539
Komi Republic	2 221 963	1 810 871	41 822	309 270
Akhangel'sk Region	0	0	0	0
Vologda Region	24 137 550	5 814 703	2 745 442	10 689 178
Kaliningrad Region	7 443 775	5 684 380	15 455	1 743 940
Leningrad Region	121 320	111 191	0	10 129
Murmansk Region	679 875	356 636	120 000	203 239
Novgorod Region	1 839 494	755 523	350 113	733 638
Pskov Region	894 920	800 022	0	94 898
St Petersburg	1 028 915 840	690 579 105	143 059 831	118 189 308
Southern Federal District	353 516 424	213 294 342	26 363 705	108 700 957
Republic of Adygeya	1 458 389	1 232 955	498	224 936
Republic of Kalmykia	0	0	0	0
Republic of Crimea	117 687 113	85 459 656	6 255 050	24 072 497
Krasnodar Territory	128 599 165	79 977 905	18 629 970	27 015 686
Astrakhan Region	1 185 527	345 460	107 936	727 551
Volgograd Region	3 388 642	2 108 725	177 190	1 102 727
Rostov Region	98 533 707	42 172 155	693 061	55 391 165
City of Sevastopol	2 663 881	1 997 486	500 000	166 395
North-Caucasian Federal District	12 068 784	8 121 900	1 366 580	2 521 590
Republik of Daghestan	776 513	533 266	1 320	241 927
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 826 783	2 204 486	356 917	258 566
Karachai-Cherkess Republic	3 141 725	1 227 022	500 250	1 414 453
Republic of North Ossetia - Alania	593 215	404 097	0	189 118
Chechen Republic	0	0	0	0
Stavropol Territory	4 730 548	3 753 029	508 093	417 526
Volga Federal District	1 015 983 827	372 394 505	92 296 527	272 726 432
Republic of Bashkortostan	37 353 716	23 366 900	5 573 900	6 849 521
Republic of Marii El	1 800 451	736 934	375 883	48 618
Republic of Mordovia	12 728 160	8 622 536	7 966	3 495 275
Republic of Tatarstan	359 969 689	180 766 910	68 755 821	75 048 584
Udmurt Republic	29 978 919	4 936 035	41 500	23 812 375
Chuvash Republic	6 980 960	3 418 930	276 321	3 272 342
Perm Territory	18 559 555	10 191 198	227 883	7 778 317
Kirov Region	19 683 617	12 237 958	316 956	6 229 648
Nizhny Novgorod Region	47 982 373	32 761 839	3 934 831	6 047 777
Orenburg Region	26 286 405	11 798 327	359 024	12 786 661
Penza Region	4 179 470	2 787 823	99 667	866 297
Samara Region	419 961 271	57 541 517	9 427 303	123 439 501
Saratov Region	26 751 431	20 313 108	2 894 283	2 204 385
Ulyanovsk Region	3 767 810	2 914 490	5 189	847 131
Ural Federal District	511 245 569	162 368 760	99 369 066	191 703 910
Kurgan Region	2 234 725	2 080 987	4 186	107 102
Sverdlovsk Region	280 223 523	85 144 763	69 677 555	84 358 336
Tyumen Region	155 193 725	39 010 606	25 323 356	79 142 612
Chelyabinsk Region	73 593 596	36 132 404	4 363 969	28 095 860
Siberian Federal District	132 193 153	56 711 547	30 626 391	40 615 339
Republic of Altai	618 690	428 071	1 602	57 401
Republic of Buryatiya	0	0	0	0
Republic of Tuva	143 932	107 530	3 203	33 199
Republic of Khakassia	5 577 393	2 877 341	308 777	2 233 603
Altai Territory	7 621 386	5 437 868	674 099	1 421 536
Zabaykal Territory	2 314 948	2 229 746	45 000	40 202
Krasnoyarsk Territory	1 917 976	623 932	3 203	1 180 281
Irkutsk Region	14 221 171	8 457 073	6 448	5 549 789
Kemerovo Region	7 520 069	4 045 365	534 178	2 907 320
Novosibirsk Region	79 742 111	25 766 033	28 971 904	21 834 369
Omsk Region	6 862 222	3 280 552	76 375	3 269 949
Tomsk Region	5 653 255	3 458 036	1 602	2 087 690
Far Eastern Federal District	330 323 772	119 230 898	7 831 478	188 440 973
Republic of Sakha (Yakutia)	19 951 464	12 328 501	0	6 843 866
Kamchatka Territory	6 098 557	4 080 397	1 198 709	531 510
Primorskiy Territory	82 350 398	51 987 343	437 981	23 918 518
Khabarovsk Territory	0	0	0	0
Amur Region	220 066 999	49 418 899	6 188 381	156 729 619
Magadan Region	0	0	0	0
Sakhalin Region	1 856 354	1 415 758	6 407	417 460
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	45 511 929 962	22 693 348 793	4 553 594 570	13 466 673 564

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.08.18

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	12 479 685 341	8 724 750 135	2 233 597 439	87 235 519
Belgorod Region	23 902	22 332	1 570	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 884	8 272	612	0
Kaluga Region	200 898	0	200 898	0
Kostroma Region	44 843 053	12 906 155	16 049 982	183 272
Kursk Region	375 810	187 468	188 342	0
Lipetsk Region	0	0	0	0
Moscow Region	637 201	115 527	7 370	514 304
Orel Region	0	0	0	0
Ryazan Region	11 348	0	11 348	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 278	0	6 278	0
Yaroslavl Region	136 055	117 262	0	0
City of Moscow	12 433 441 912	8 711 393 119	2 217 131 039	86 537 943
North-Western Federal District	184 178 690	116 195 223	35 329 614	4 738 799
Republic of Karelia	0	0	0	0
Komi Republic	14 596	14 596	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	791 024	325 609	415 551	9 805
Kaliningrad Region	248 406	82 056	0	166 350
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	14 621	0	14 621	0
Pskov Region	0	0	0	0
St Petersburg	183 110 043	115 772 962	34 899 442	4 562 644
Southern Federal District	4 331 064	2 386 228	1 497 474	447 362
Republic of Adygeya	24 107	0	0	24 107
Republic of Kalmykia	0	0	0	0
Republic of Crimea	558 561	241 006	13 221	304 334
Krasnodar Territory	57 221	18 395	36 530	2 296
Astrakhan Region	1 260 325	0	1 260 325	0
Volgograd Region	72 271	0	62 781	9 490
Rostov Region	2 305 532	2 077 799	122 804	104 929
City of Sevastopol	53 047	49 028	1 813	2 206
North-Caucasian Federal District	20 730	0	16 951	3 779
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	4 997	0	1 218	3 779
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	103 611 955	18 838 607	11 478 305	268 113
Republic of Bashkortostan	861 504	857 351	2 416	1 737
Republic of Marii El	1 105	0	1 105	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	12 852 504	2 663 827	9 641 642	67 751
Udmurt Republic	74 819	0	74 819	0
Chuvash Republic	62 796	28 298	0	34 498
Perm Territory	538 028	484 665	53 363	0
Kirov Region	1 756	0	994	762
Nizhny Novgorod Region	1 260 564	115 761	1 103 515	41 288
Orenburg Region	433 293	334 369	61 591	37 333
Penza Region	0	0	0	0
Samara Region	87 316 944	14 354 336	331 683	83 279
Saratov Region	207 238	0	207 177	61
Ulyanovsk Region	1 404	0	0	1 404
Ural Federal District	36 669 253	25 853 622	10 713 801	92 509
Kurgan Region	0	0	0	0
Sverdlovsk Region	25 775 681	22 931 907	2 749 929	84 524
Tyumen Region	8 815 525	2 590 783	6 216 757	7 985
Chelyabinsk Region	2 078 047	330 932	1 747 115	0
Siberian Federal District	7 269 602	2 170 496	5 039 796	59 307
Republic of Altai	0	0	0	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 195	1 195	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	572 128	482 761	89 367	0
Kemerovo Region	10 253	8 181	0	2 072
Novosibirsk Region	6 575 153	1 628 134	4 947 016	0
Omsk Region	107 460	50 225	0	57 235
Tomsk Region	3 072	0	3 072	0
Far Eastern Federal District	10 725 759	7 161 199	807 956	1 173 686
Republic of Sakha (Yakutia)	164 969	37 731	127 238	0
Kamchatka Territory	453 540	250 132	203 408	0
Primorskiy Territory	884 603	727 277	104 813	52 130
Khabarovsk Territory	0	0	0	0
Amur Region	9 218 472	6 146 059	368 322	1 121 556
Magadan Region	0	0	0	0
Sakhalin Region	4 175	0	4 175	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	12 826 492 394	8 897 355 510	2 298 481 336	94 019 074

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.08.18

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 693 762 491	252 997 135	44 337 873	45 186 357	711 323 013	30 266 075
Belgorod Region	137 813	0	0	0	1 317	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	51 261	0	0	0	43 822	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	97 622	37	0	0	74 194	0
Kaluga Region	518 450	0	12 952 092	0	579 693	0
Kostroma Region	3 368 670	8 887	20 373 797	0	16 431 971	51 077
Kursk Region	201 745	0	0	0	13 212	0
Lipetsk Region	2 060 529	0	0	0	160 639	0
Moscow Region	121 828	0	0	0	623 208	206
Orel Region	0	0	0	0	0	0
Ryazan Region	741 685	0	0	0	100 953	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	50 587	0	0	0	9 318	0
Tver Region	53 458	0	0	0	17 087	0
Tula Region	37 969	0	0	0	1 577	0
Yaroslavl Region	450 272	0	0	0	36 030	0
City of Moscow	1 685 870 602	252 988 211	11 011 984	45 186 357	693 229 992	30 214 792
North-Western Federal District	91 474 237	4 122 106	126 511	54 488	5 831 142	403 439
Republic of Karelia	4 604	0	0	0	32 041	0
Komi Republic	201 914	0	41 822	0	2 686	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	955 988	10 175	45 000	0	634 589	1 539
Kaliningrad Region	175 598	4 392	9 689	0	87 762	23
Leningrad Region	19 999	0	0	0	150	0
Murmansk Region	29 892	0	0	0	49 422	0
Novgorod Region	50 027	0	0	0	6 066	0
Pskov Region	159 402	0	0	0	8 407	0
St Petersburg	89 876 813	4 107 539	30 000	54 488	5 010 019	401 877
Southern Federal District	20 487 902	276 222	657 891	1 813	5 474 110	218 815
Republic of Adygeya	45 968	0	0	0	43 257	566
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 738 738	241 006	0	0	1 427 157	203 461
Krasnodar Territory	11 937 910	0	657 891	0	2 481 371	2 296
Astrakhan Region	20 544	0	0	0	42 027	0
Volgograd Region	548 864	0	0	0	39 358	230
Rostov Region	2 655 479	0	0	0	1 439 813	10 186
City of Sevastopol	540 399	35 216	0	1 813	1 127	2 076
North-Caucasian Federal District	392 528	0	507 000	15 733	210 469	3 779

Republik of Daghestan	37 242	0	0	0	54 292	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	188 759	0	0	0	27 542	0
Karachai-Cherkess Republic	122 440	0	0	0	47 723	3 779
Republic of North Ossetia - Alania	22 730	0	0	0	30 692	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	21 357	0	507 000	15 733	50 220	0
Volga Federal District	50 888 675	1 901 810	14 103 819	0	19 578 359	126 154
Republic of Bashkortostan	552 238	0	5 524 788	0	833 408	0
Republic of Marii El	121 376	0	130 000	0	946	0
Republic of Mordovia	292 065	0	0	0	46 687	0
Republic of Tatarstan	16 713 831	129 209	5 045 031	0	5 734 872	45 819
Udmurt Republic	325 793	0	0	0	1 563 677	0
Chuvash Republic	78 757	0	0	0	67 037	0
Perm Territory	836 025	484 665	0	0	452 192	0
Kirov Region	1 153 000	0	0	0	612 661	0
Nizhny Novgogrod Region	2 507 316	0	104 000	0	424 351	35 228
Orenburg Region	786 320	942	0	0	236 844	0
Penza Region	50 448	0	0	0	70 292	0
Samara Region	22 920 423	1 286 994	3 300 000	0	9 050 463	45 046
Saratov Region	4 452 747	0	0	0	389 930	61
Ulyanovsk Region	98 336	0	0	0	94 999	0
Ural Federal District	12 021 283	377 325	3 901 436	1 458	12 627 517	9 097
Kurgan Region	160 991	0	0	0	11 332	0
Sverdlovsk Region	4 821 739	5 410	3 734 522	0	10 311 775	4 045
Tyumen Region	1 982 032	371 915	0	0	1 678 493	5 052
Chelyabinsk Region	5 056 521	0	166 914	1 458	625 917	0
Siberian Federal District	3 560 944	0	244 868	341	1 916 013	0
Republic of Altai	30 357	0	0	0	1 076	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	11 516	0	0	341	8 853	0
Republic of Khakassia	57 535	0	0	0	72 740	0
Altai Territory	222 918	0	234 868	0	38 229	0
Zabaykal Territory	806 044	0	0	0	32 049	0
Krasnoyarsk Territory	23 689	0	0	0	68 617	0
Irkutsk Region	253 176	0	0	0	427 940	0
Kemerovo Region	157 589	0	10 000	0	89 546	0
Novosibirsk Region	1 744 697	0	0	0	985 833	0
Omsk Region	218 113	0	0	0	136 626	0
Tomsk Region	35 310	0	0	0	54 504	0
Far Eastern Federal District	14 001 904	378 461	6 201 135	0	31 103 470	581 111
Republic of Sakha (Yakutia)	567 110	37 731	0	0	204 162	0
Kamchatka Territory	131 752	0	0	0	68 678	0
Primorskiy Territory	5 185 888	0	26 135	0	953 764	16 729
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	8 081 224	340 730	6 175 000	0	29 852 142	564 382
Magadan Region	0	0	0	0	0	0
Sakhalin Region	35 930	0	0	0	24 724	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 886 589 964	260 053 059	70 080 533	45 260 190	788 064 093	31 608 470

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.08.18

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	36 681 601 870	5 290 020	99 110	6 141 776 188	10 617 895 399	19 578 350 679
Belgorod Region	7 343 782	0	0	1 826 576	491 830	5 002 374
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 745 469	0	419	403 053	77 850	1 232 481
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 412 044	0	0	1 649 026	667 132	10 002 814
Kaluga Region	42 813 974	0	0	1 754 062	19 715 239	21 332 056
Kostroma Region	428 384 581	0	0	22 851 813	79 809 288	325 073 502
Kursk Region	16 603 869	0	0	2 950 919	851 397	12 783 928
Lipetsk Region	14 215 755	0	0	1 173 886	279 081	12 752 705
Moscow Region	19 410 907	0	0	3 643 952	1 231 021	14 452 349
Orel Region	0	0	0	0	0	0
Ryazan Region	14 565 000	0	0	3 632 257	127 629	10 661 073
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 250 191	0	0	608 227	17 300	1 593 626
Tver Region	1 059 765	0	0	749 184	34 000	270 942
Tula Region	1 268 433	0	0	272 804	2 299	992 003
Yaroslavl Region	3 276 824	0	0	1 440 173	565 016	1 198 714
City of Moscow	36 116 251 276	5 290 020	98 691	6 098 820 256	10 514 026 317	19 161 002 112
North-Western Federal District	1 408 760 503	40 253	308	425 211 271	595 081 296	371 944 612
Republic of Karelia	215 256	0	0	139 700	50 000	18 664
Komi Republic	5 024 701	0	0	1 116 019	1 033 950	2 806 561
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	46 495 175	0	0	17 444 157	11 238 418	17 721 242
Kaliningrad Region	23 622 955	0	0	2 757 016	14 406 290	6 402 100
Leningrad Region	13 905	0	0	13 187	718	0
Murmansk Region	1 020 953	0	0	623 907	2 900	387 828
Novgorod Region	5 526 196	0	308	2 068 855	142 832	3 219 475
Pskov Region	1 963 738	0	0	539 845	460 000	962 540
St Petersburg	1 324 877 624	40 253	0	400 508 585	567 746 188	340 426 202
Southern Federal District	426 609 892	99 888	135	85 906 547	71 955 946	266 199 968
Republic of Adygeya	2 028 417	0	0	651 620	127 474	1 249 083
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	149 549 280	9 608	0	45 467 636	25 589 689	77 737 726
Krasnodar Territory	160 143 191	14 467	135	18 040 934	39 414 144	102 074 879
Astrakhan Region	4 724 889	0	0	1 832 323	914 373	1 021 136
Volgograd Region	2 088 810	0	0	655 150	309 196	1 115 121
Rostov Region	103 643 798	75 813	0	17 657 872	5 281 668	80 500 627
City of Sevastopol	4 431 507	0	0	1 601 012	319 402	2 501 396
North-Caucasian Federal District	11 832 775	0	0	4 398 885	2 373 951	4 947 327
Republik of Dagestan	719 285	0	0	426 326	0	270 842
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 520 645	0	0	645 101	413	1 857 770
Karachai-Cherkess Republic	2 574 921	0	0	569 848	1 571 251	433 518

Republic of North Ossetia - Alania	306 519	0	0	93 386	44 500	168 633
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 711 405	0	0	2 664 224	757 787	2 216 564
Volga Federal District	873 360 917	2 968 390	0	114 401 767	284 064 976	469 651 022
Republic of Bashkortostan	42 588 021	8 946	0	1 931 924	10 295 471	30 337 157
Republic of Marii El	1 985 960	0	0	338 453	5 488	1 623 466
Republic of Mordovia	20 589 261	0	0	1 791 666	945 999	17 807 583
Republic of Tatarstan	508 538 968	2 916 006	0	70 930 023	233 117 611	200 075 738
Udmurt Republic	34 422 508	12 858	0	2 968 109	525 036	30 876 577
Chuvash Republic	8 926 805	0	0	1 945 117	951 108	6 009 971
Perm Territory	21 408 764	6 004	0	3 031 003	2 217 222	16 127 651
Kirov Region	30 504 621	2 924	0	5 399 828	1 972 640	22 952 318
Nizhny Novgorod Region	65 276 820	11 116	0	10 807 559	6 408 223	47 841 090
Orenburg Region	30 210 127	10 536	0	3 189 046	3 306 000	23 688 954
Penza Region	4 472 349	0	0	1 134 059	610 417	2 716 635
Samara Region	60 304 557	0	0	6 394 009	14 175 929	39 600 500
Saratov Region	39 521 112	0	0	3 542 090	9 241 202	26 714 332
Ulyanovsk Region	4 611 044	0	0	998 881	292 630	3 279 050
Ural Federal District	796 747 247	114 292	0	82 684 979	260 985 780	449 772 850
Kurgan Region	2 058 621	0	0	634 978	98 676	1 309 585
Sverdlovsk Region	373 563 694	16 133	0	53 965 399	56 043 490	262 677 788
Tyumen Region	311 705 161	82 258	0	10 861 427	193 839 549	105 842 725
Chelyabinsk Region	109 419 771	15 901	0	17 223 175	11 004 065	79 942 752
Siberian Federal District	144 201 491	58 730	0	30 994 647	12 731 642	97 962 973
Republic of Altai	994 346	0	0	529 629	48 828	388 492
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	162 280	0	0	41 362	42 000	78 918
Republic of Khakassia	6 712 489	0	0	1 216 278	560 820	4 865 330
Altai Territory	7 674 311	0	0	2 205 990	676 513	4 787 547
Zabaykal Territory	386 824	0	0	49 556	319 573	17 695
Krasnoyarsk Territory	4 946 517	0	0	1 184 253	38 473	3 576 511
Irkutsk Region	13 648 018	0	0	2 981 207	1 149 452	9 341 433
Kemerovo Region	12 700 022	0	0	2 229 896	1 350 809	9 088 687
Novosibirsk Region	82 633 967	58 730	0	18 597 358	7 608 687	54 387 984
Omsk Region	7 780 818	0	0	896 640	907 591	5 963 920
Tomsk Region	6 561 899	0	0	1 062 478	28 896	5 466 456
Far Eastern Federal District	358 441 664	38 448	651 138	43 620 869	25 045 968	288 060 513
Republic of Sakha (Yakutia)	29 931 576	20 762	0	11 095 825	2 319 553	16 385 441
Kamchatka Territory	6 033 451	0	0	1 375 524	79 276	4 550 339
Primorskiy Territory	97 737 555	12 348	0	18 978 588	11 702 968	66 483 232
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	219 893 661	0	651 138	10 359 334	10 175 544	198 459 710
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 845 421	5 338	0	1 811 598	768 627	2 181 791
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	40 701 556 359	8 610 021	750 691	6 928 995 153	11 870 134 958	21 526 889 944

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.08.18**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	14 913 734 925	51 561 716	21 865	2 246 703 090	6 923 977 078	5 336 720 979
Belgorod Region	757 234	0	0	21 900	0	735 334
Bryansk Region	0	0	0	0	0	0
Vladimir Region	72 064	0	0	21 265	0	50 799
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	755 930	0	0	26 598	0	729 321
Kaluga Region	999 461	0	0	45 633	0	953 828
Kostroma Region	46 971 942	0	0	15 705 447	17 366 710	13 217 902
Kursk Region	662 937	0	0	169 282	0	493 655
Lipetsk Region	233 651	0	0	27 761	0	205 890
Moscow Region	1 377 137	0	0	208 035	0	1 169 102
Orel Region	0	0	0	0	0	0
Ryazan Region	1 007 905	0	0	55 654	21 961	930 242
Smolensk Region	0	0	0	0	0	0
Tambov Region	19 849	0	0	2 736	0	17 099
Tver Region	280 360	0	0	29 750	220 883	29 714
Tula Region	31 113	0	0	101	0	31 012
Yaroslavl Region	251 020	0	0	109 776	0	141 195
City of Moscow	14 860 314 322	51 561 716	21 865	2 230 279 152	6 906 367 524	5 318 015 886
North-Western Federal District	210 576 654	0	0	48 183 500	78 673 092	80 049 194
Republic of Karelia	61 337	0	0	60 975	0	346
Komi Republic	483 168	0	0	18 169	0	464 999
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	3 430 273	0	0	1 264 445	1 183 915	978 617
Kaliningrad Region	15 043 258	0	0	11 323 146	1 948 268	1 590 452
Leningrad Region	3 008	0	0	3 008	0	0
Murmansk Region	258 260	0	0	256 294	0	1 965
Novgorod Region	151 743	0	0	25 062	1 570	125 111
Pskov Region	15 036	0	0	14 600	0	436
St Petersburg	191 130 571	0	0	35 217 801	75 539 339	76 887 268
Southern Federal District	25 932 078	2 842	0	11 479 724	964 225	12 708 048
Republic of Adygeya	176 643	0	0	103	62 781	113 759
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 990 378	2 841	0	80 982	0	4 338 148
Krasnodar Territory	6 418 290	0	0	697 376	845 857	4 725 248
Astrakhan Region	9 096 326	0	0	9 025 440	0	66 128
Volgograd Region	70 490	0	0	13 272	0	57 205
Rostov Region	4 445 090	0	0	1 585 292	6 278	2 799 268
City of Sevastopol	734 861	1	0	77 259	49 309	608 292
North-Caucasian Federal District	242 680	0	0	55 518	0	183 707
Republic of Dagestan	10 514	0	0	3 782	0	6 732
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	25 252	0	0	18 259	0	6 993
Karachai-Cherkess Republic	5 960	0	0	555	0	5 405
Republic of North Ossetia - Alania	19 504	0	0	0	0	19 504
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	181 450	0	0	32 922	0	145 073
Volga Federal District	124 179 003	6	0	10 140 500	75 003 448	36 833 293

Republic of Bashkortostan	1 298 100	0	0	50 996	125 561	1 121 078
Republic of Marii El	11 872	0	0	295	0	6 461
Republic of Mordovia	185 044	0	0	28 425	0	154 917
Republic of Tatarstan	104 334 869	6	0	6 686 002	73 007 652	24 072 225
Udmurt Republic	764 763	0	0	97 285	386	667 092
Chuvash Republic	412 836	0	0	23 196	125 561	264 066
Perm Territory	1 878 574	0	0	336 570	28 727	1 513 247
Kirov Region	796 203	0	0	232 208	0	563 992
Nizhny Novgorod Region	4 794 530	0	0	660 409	899 654	3 188 725
Orenburg Region	2 109 763	0	0	53 689	271 965	1 783 718
Penza Region	35 785	0	0	7 509	28 251	0
Samara Region	6 143 461	0	0	1 837 879	479 165	2 311 595
Saratov Region	1 403 420	0	0	123 074	36 526	1 179 357
Ulyanovsk Region	9 783	0	0	2 963	0	6 820
Ural Federal District	68 476 852	64 066	0	11 941 085	16 537 551	36 678 751
Kurgan Region	35 841	0	0	49	0	35 735
Sverdlovsk Region	40 868 545	0	0	3 797 642	14 466 912	22 211 580
Tyumen Region	16 411 228	64 066	0	5 084 545	246 955	8 410 847
Chelyabinsk Region	11 161 238	0	0	3 058 849	1 823 684	6 020 589
Siberian Federal District	35 930 932	0	0	17 507 234	3 755 548	13 662 801
Republic of Altai	97 580	0	0	85 564	0	12 016
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	529	0	0	0	0	529
Republic of Khakassia	53 053	0	0	1 401	0	46 765
Altai Territory	139 306	0	0	21 949	0	117 357
Zabaykal Territory	10 341	0	0	0	0	10 341
Krasnoyarsk Territory	370 780	0	0	15 533	0	354 895
Irkutsk Region	2 542 494	0	0	260 682	0	1 591 860
Kemerovo Region	393 423	0	0	161 570	0	231 564
Novosibirsk Region	31 065 570	0	0	16 545 726	3 275 089	10 934 886
Omsk Region	1 079 748	0	0	336 356	476 473	266 919
Tomsk Region	178 108	0	0	78 453	3 986	95 669
Far Eastern Federal District	42 000 939	0	0	7 672 831	11 936 210	21 369 896
Republic of Sakha (Yakutia)	435 801	0	0	13 714	0	399 711
Kamchatka Territory	1 021 736	0	0	247 115	0	774 621
Primorskiy Territory	12 616 742	0	0	4 761 995	513 232	7 139 286
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	26 326 939	0	0	1 379 392	11 422 978	12 727 172
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 599 721	0	0	1 270 615	0	329 106
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 421 074 063	51 628 630	21 865	2 353 683 482	7 110 847 152	5 538 206 669

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.08.18**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 286 009 462	4 468 059 365	1 817 950 097
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	322 681 770	230 722 967	91 958 803
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 291 000	2 291 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
City of Moscow	5 960 159 692	4 234 168 398	1 725 991 294
North-Western Federal District	326 816 246	259 725 387	67 090 859
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	6 447	0	6 447
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	326 809 799	259 725 387	67 084 412
Southern Federal District	15 031 257	14 722 249	309 008
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	13 202 042	13 202 042	0
Krasnodar Territory	429 215	120 207	309 008
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 400 000	1 400 000	0
City of Sevastopol	0	0	0
North-Caucasian Federal District	40 000	40 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	40 000	40 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	119 282 769	115 652 738	3 630 031
Republic of Bashkortostan	33 493 321	32 777 925	715 396
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	6 954 392	4 048 907	2 905 485
Udmurt Republic	5 550 000	5 550 000	0
Chuvash Republic	0	0	0
Perm Territory	70 155	70 155	0
Kirov Region	0	0	0
Nizhny Novgorod Region	2 967 887	2 967 887	0
Orenburg Region	0	0	0
Penza Region	9 150	0	9 150
Samara Region	70 012 864	70 012 864	0
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	153 134 666	133 389 733	19 744 933
Kurgan Region	0	0	0
Sverdlovsk Region	152 893 843	133 148 910	19 744 933
Tyumen Region	47 881	47 881	0
Chelyabinsk Region	192 942	192 942	0
Siberian Federal District	10 803 353	10 764 673	38 680
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	22 411	22 411	0
Altai Territory	50 000	50 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	10 730 942	10 692 262	38 680
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	33 651 628	32 844 871	806 757
Republic of Sakha (Yakutia)	140 000	140 000	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 086 860	1 086 860	0
Khabarovsk Territory	0	0	0
Amur Region	32 424 768	31 618 011	806 757
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	6 944 769 381	5 035 199 016	1 909 570 365

Macprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	13,0	12,2	12,2
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	10,0	9,0	8,9
Risk-weighted assets ¹ (Basel III) to total assets ratio	44,1	39,2	28,3	28,5	29,0
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	9,4	10,0	10,7	10,9	10,9
Loan loss provisions made as percent of total loans ²	8,5	9,3	9,6	9,7	9,8
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,6	3,2	2,9	3,1	3,1
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,4	0,4	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	219,6	226,1	206,7	219,3	206,0
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,0	4,1	4,1	4,0	4,0
mining	5,6	6,2	5,9	6,1	5,9
manufacturing	15,4	15,3	15,1	14,8	14,8
production and distribution of energy, gas and water	3,1	3,2	2,9	2,9	2,9
constructing	4,5	3,9	3,9	3,9	3,8
wholesale and retail trade, car and household appliance repair	10,9	9,5	9,5	9,4	9,5
transport and communication	4,2	4,2	4,9	4,9	5,0
other economic activities	23,1	22,6	22,4	22,2	22,0
individuals	29,1	30,9	31,2	31,8	32,0
of which					
mortgage loans	12,1	13,2	13,5	13,8	13,9
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	68,8	73,0	54,8	62,2	61,7
United Kingdom	7,5	5,5	10,4	7,2	6,6
USA	3,2	1,7	2,6	2,4	2,4
Germany	0,3	0,2	1,8	1,9	2,4
Austria	1,1	0,7	1,1	1,1	1,3
France	1,4	1,2	0,3	0,4	1,1
Italy	2,0	2,2	3,2	2,7	2,4
Cyprus	5,3	5,9	9,6	6,6	6,8
Netherlands	0,5	0,7	0,5	0,3	0,1
Other	9,9	9,0	15,7	15,2	15,2
Liquidity					
Ratio of high liquid assets to total assets	10,5	11,0	11,4	11,5	11,1
Ratio of liquid assets to total assets	21,8	23,2	23,6	23,3	22,4
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	120,6	119,5	113,2
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	174,5	182,2	184,3
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	52,3	55,4	53,5	55,5	54,0
Ratio of clients' funds to total loans ⁴	107,5	111,1	110,5	110,0	108,7
Market risk to total own funds (capital) ⁵	43,7	42,6	38,3	39,4	38,4
of which					
Interest rate risk	36,8	31,9	29,1	28,2	27,2
Equity position risk	3,0	3,6	3,3	3,5	3,6
Foreign exchange risk	3,2	4,6	3,6	5,0	4,8
Commodity risk	0,9	2,5	2,4	2,8	2,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	11,3	12,0	11,9
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	353,0	634,0	775,7
as percent of the banking sector assets ⁶	1,2	1,0	0,4	0,7	0,9
as percent of the banking sector own funds (capital) ⁶	10,3	8,3	3,8	6,6	8,1
Return on assets ⁷	1,2	1,0	1,0	0,8	0,8
Return on equity ⁷	10,3	8,3	8,5	6,8	6,8

¹ Only balance sheet items are included.

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

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

⁵ Except loans, deposits and other funds, placed in interbank market.

⁵ Capital of credit institutions that conduct operations that calculate market risk.

⁶ Assets and capital calculated as averages over the reporting period.

⁷ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 41

Distribution of Credit Institutions (CIs) by Own Funds (Capital)¹

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.02.17	619	9 396,5	46	3,9	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	27	-228,9
1.03.17	616	9 409,7	47	2,4	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	27	-232,6
1.04.17	607	9 479,0	49	4,7	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	25	-211,5
1.05.17	600	9 610,9	48	4,8	235	115,9	212	630,0	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	27	-141,0
1.06.17	591	9 649,2	46	4,3	230	113,7	210	619,5	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	27	-133,5
1.07.17	589	9 613,9	44	0,7	228	111,8	212	622,5	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	27	-138,8
1.08.17	582	9 779,5	42	3,8	226	110,7	212	630,2	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	26	-113,1
1.09.17	576	9 781,8	42	-0,6	221	108,2	211	631,7	39	644,0	14	492,5	10	649,6	6	928,8	6	6 277,6	27	49,9
1.10.17	574	9 332,0	43	3,5	218	107,5	211	628,9	39	648,2	15	540,0	8	506,4	6	933,7	6	6 385,9	28	-422,1
1.11.17	572	9 374,9	43	3,6	218	109,0	208	623,1	40	665,5	15	541,5	8	511,0	6	969,6	6	6 418,5	28	-466,9
1.12.17	567	9 147,1	42	3,2	215	107,6	205	605,9	41	658,2	16	567,9	8	515,8	6	983,0	6	6 486,3	28	-780,8
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
Reference data: own funds (capital) adequacy ratio as of 1.08.18, %	12,2		24,1		25,7		20,8		18,7		16,4		13,9		16,2		13,6		17,1	

¹ Starting from 01.02.14 own funds (capital) are calculated in accordance with Basel III (Bank of Russia Ordinance No. 395-P dated December 28, 2012). Before 01.02.08 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No. 215-P dated February 10, 2003.

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
Basel III capital¹ structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	9 387,1	100,0	9 397,3	100,0	9 755,2	100,0	9 512,5	100,0	9 587,3	100,0
of which:										
1. Tier 1 capital	6 586,7	70,2	6 622,7	70,5	7 481,0	76,7	7 039,6	74,0	6 988,5	72,9
of which:										
1.1. Common Equity Tier 1	6 408,2	68,3	6 417,9	68,3	7 086,9	72,7	6 616,6	69,6	6 561,0	68,4
1.2. Additional Tier 1	178,5	1,9	204,9	2,2	394,1	4,0	423,0	4,5	427,4	4,5
2. Tier 2 Capital	2 800,4	29,8	2 774,6	29,5	2 274,2	23,3	2 472,8	26,0	2 598,8	27,1
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	6	12,1	2	13,0	2	12,2	2	12,2	2
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	9,4	4	8,5	9	8,4	13
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	10,0	6	9,0	5	8,9	6

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

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

Table 43

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

Indicators	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	11 506,5	122,6	12 424,1	132,2	12 382,8	126,9	12 440,2	130,7	12 513,1	130,5
1.1. Authorized capital	2 458,3	26,2	2 669,9	28,4	2 620,2	26,9	2 618,8	27,5	2 610,1	27,2
1.2. Issue income	1 479,7	15,8	1 764,6	18,8	1 741,9	17,9	1 741,5	18,3	1 743,1	18,2
1.3. Credit institutions' profit and funds	4 721,7	50,3	5 506,8	58,6	5 655,4	58,0	5 634,6	59,2	5 709,5	59,5
1.4. Subordinated loans	2 632,9	28,0	2 305,2	24,5	2 156,3	22,1	2 207,5	23,2	2 197,9	22,9
1.5. Increase in value of property due to revaluation	213,9	2,3	177,7	1,9	169,9	1,7	171,8	1,8	170,2	1,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	39,2	0,4	65,9	0,7	82,2	0,9
2. Factors of own funds (capital) decrease	2 119,4	22,6	3 026,8	32,2	2 627,6	26,9	2 924,8	30,7	2 922,8	30,5
2.1. Losses	679,3	7,2	1 488,8	15,8	1 525,1	15,6	1 703,2	17,9	1 706,3	17,8
2.2. Intangible assets	269,0	2,9	296,9	3,2	308,2	3,2	311,8	3,3	314,6	3,3
2.3. Treasury stocks (shares)	7,0	0,1	16,9	0,2	22,8	0,2	30,1	0,3	26,3	0,3
2.4. Sources of own funds (capital), created using improper assets	9,4	0,1	9,1	0,1	3,7	0,0	0,0	0,0	0,0	0,0
2.5. Subordinated loans granted to credit institutions	248,2	2,6	277,1	2,9	226,8	2,3	238,7	2,5	239,2	2,5
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	694,6	7,4	687,9	7,3	290,1	3,0	387,9	4,1	391,9	4,1
2.7. Other factors	212,0	2,3	250,0	2,7	251,0	2,6	253,1	2,7	244,6	2,6
Own funds (capital), total	9 387,1	100,0	9 397,3	100,0	9 755,2	100,0	9 515,3	100,0	9 590,3	100,0

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

Table 44

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

The value of credit risk on balance sheet assets ¹	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 364,4	1 246,9	907,7	833,9	869,7
3 rd group of assets	43,4	35,7	27,3	72,0	35,6
4 th group of assets	33 559,6	31 900,9	22 708,8	23 755,5	24 161,3
5 th group of assets	332,4	198,3	29,1	19,5	19,7
The value of credit risk on balance sheet assets	35 299,7	33 381,9	23 672,8	24 680,9	25 086,3

Reference data:

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1 st group of assets without risk weighting	8 586,9	10 337,8	10 580,8	11 313,0	10 669,0

¹ Assets recognized in balance sheet are taken into account

Table 45

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

		1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	9 755,2	9 512,5	9 587,3
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	75 200,9	77 905,2	78 272,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 299,7	33 381,9	23 672,8	24 680,9	25 086,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	2 297,0	3 056,6	2 997,5	2 809,1	2 683,7
	- the amount of credit risk including buffers calculated according to IRB ³ approach in order to be included in capital adequacy ratios ⁴	-	-	13 684,6	14 429,7	14 749,8
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	232,1	246,8	247,2	260,8	269,4
	- the value of credit risk on contingent credit liabilities, billion rubles	4 152,6	4 589,8	3 349,9	3 503,0	3 574,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	594,7	453,1	380,4	419,6	395,4
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	7 830,2	8 253,8	8 253,0
	- market risk, billion rubles	4 012,4	3 916,1	3 646,6	3 629,5	3 544,4
	- credit claims of clearing participants (codes 8847 ²)	75,4	137,8	142,8	129,3	128,7
	- higher-risk transactions, billion rubles	15 127,5	17 234,5	12 570,5	13 280,7	12 715,9
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-587,9	-1 029,8	-960,6	-995,6	-860,5
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	576,2	1 483,5	1 496,0	1 751,9	1 875,2
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	1 667,5	5 139,8	5 253,3	4 817,6	4 897,5
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	487,3	315,1	291,1	301,9	291,9
	- other	389,5	589,3	598,4	633,1	666,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	13,0	12,2	12,2

¹ Calculated by form 0409135.

² Detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio N1.0 (N1) is given in Annex 1 to Bank of Russia Instruction No. 180-I dated June 28, 2017 "On Banks' Required Ratios".

³ IRB - internal rating-based approach to credit risk calculation is established in accordance of Bank of Russia Regulation No. 483-P, dated 6 August 2015 "On the order of credit risk calculation based on internal ratings"

⁴ The amount of credit risk included buffers calculated on the base of IRB according to be included in capital adequacy ratios (code 8870) is excluded from the component "others" and is presented in the table as a single line. The mentioned changes have influenced on the amount of the "other".

⁵ With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)».

Table 46

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

Own funds (capital) adequacy ratio	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% ¹	24	4,4	20	6,8	22	5,3	20	4,2	18	4,3
From 8% to 10%	13	1,1	9	1,5	3	0,9	4	1,3	7	0,6
From 10% to 12%	44	19,1	36	21,5	33	3,1	36	17,7	40	19,7
From 12% to 14%	70	50,3	64	18,1	57	33,5	56	17,3	49	20,5
14% and more	458	25,1	420	52,1	415	53,7	395	56,2	391	51,4
Banking sector, total	623	100,0	561	100,0	542	100,0	524	100,0	518	100,0

¹ CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Minimum capital requirements set: N1.0 - 8%.

Credit Risk

Table 47

Structure of Loans of the Banking Sector

(share of loans by quality categories and loan loss provisions as percent of total loans)¹

		1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	24 022,7	44,0	25 282,9	44,9	23 348,7	42,8	23 353,3	41,4	23 431,5	41,3
	Substandard	20 805,9	38,1	21 183,9	37,6	21 539,2	39,5	23 339,6	41,3	23 530,4	41,5
	Doubtful	4 641,0	8,5	4 230,6	7,5	3 770,3	6,9	3 615,8	6,4	3 614,4	6,4
	Problem	1 623,3	3,0	1 725,7	3,1	1 726,1	3,2	1 779,8	3,2	1 803,2	3,2
	Loss	3 536,3	6,5	3 908,2	6,9	4 125,9	7,6	4 388,1	7,8	4 381,3	7,7
Loan loss provision (LLP) made		4 619,7	8,5	5 223,2	9,3	5 252,8	9,6	5 477,2	9,7	5 538,5	9,8
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	23 867,6	54,7	25 125,2	57,2	23 194,8	55,7	23 198,9	54,2	23 273,9	54,3
	Substandard	11 529,8	26,4	10 406,8	23,7	10 398,4	25,0	11 422,6	26,7	11 397,0	26,6
	Doubtful	4 186,7	9,6	3 714,2	8,5	3 183,6	7,6	2 996,3	7,0	2 950,1	6,9
	Problem	1 538,5	3,5	1 650,6	3,8	1 646,1	4,0	1 699,3	4,0	1 728,1	4,0
	Loss	2 526,1	5,8	3 003,0	6,8	3 233,4	7,8	3 519,4	8,2	3 504,8	8,2
Loan loss provision (LLP)	Estimated LLP	4 765,6	10,9	5 288,9	12,0	5 302,1	12,7	5 592,5	13,1	5 588,0	13,0
	Estimated LLP adjusted for collateral	3 705,5	8,5	4 459,4	10,2	4 503,9	10,8	4 761,6	11,1	4 832,1	11,3
	LLP made	3 489,4	8,0	4 144,3	9,4	4 173,4	10,0	4 403,3	10,3	4 454,1	10,4
	LLP made as percent of estimated LLP		73,2		78,4		78,7		78,7		79,7
	LLP made as percent of estimated LLP adjusted for collateral		94,2		92,9		92,7		92,5		92,2

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 980,4	100,0	12 431,5	100,0	12 854,0	100,0	13 640,2	100,0	13 906,9	100,0
1.1. Loans to legal entities (except credit institutions)	486,3	4,4	529,1	4,3	540,1	4,2	582,8	4,3	578,7	4,2
1.2. Loans to individuals	10 494,1	95,6	11 902,4	95,7	12 313,9	95,8	13 057,4	95,7	13 328,2	95,8
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		20,1		22,1		23,6		24,2		24,5
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		10,3		8,7		8,4		7,9		7,8
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	100,0	122,4	100,0	115,7	100,0	128,2	100,0	130,2	100,0
4.1. Portfolios of homogeneous claims on legal entities	53,4	50,6	63,2	51,6	65,8	56,9	77,0	60,0	78,2	60,1
4.2. Portfolios of homogeneous claims on individuals	52,1	49,4	59,2	48,4	49,9	43,1	51,2	40,0	52,0	39,9
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		47,4		49,6		55,8		49,6		49,6

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.08.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	578 663,4	100,0	39 602,1	100,0	6,8
of which by quality categories					
1.1. Quality Category I	241,9	0,0	0,0	0,0	0,0
1.2. Quality Category II	539 110,0	93,2	5 485,7	13,9	1,0
1.3. Quality Category III	2 083,8	0,4	199,8	0,5	9,6
1.4. Quality Category IV	4 107,3	0,7	1 379,6	3,5	33,6
1.5. Quality Category V	33 120,4	5,7	32 537,1	82,2	98,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	0,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	578 663,4		39 602,1		6,8
4. Homogeneous claims grouped into portfolios - total	78 200,5	100,0	33 000,8	100,0	42,2
of which by quality categories					
4.1. Quality Category I	38 143,4	48,8	0,0	0,0	0,0
4.2. Quality Category II	2 674,0	3,4	30,7	0,1	1,1
4.3. Quality Category III	4644,8	5,9	550,5	1,7	11,9
4.4. Quality Category IV	504,2	0,6	229,8	0,7	45,6
4.5. Quality Category V	32234,2	41,2	32189,8	97,5	99,9
5. Claims for interest payments - total	5 166,2	100,0	2 075,1	100,0	40,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 981,7	38,4	1 923,3	92,7	97,1

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.08.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	13 328 202,8	100,0	1 044 782,7	100,0	7,8
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 380 461,6	10,4	45 287,3	4,3	3,3
1.1.2. residential real estate (mortgage) loans, total	4 487 427,5	33,7	70 699,5	6,8	1,6
1.1.3. car loans, total	727 183,6	5,5	55 374,1	5,3	7,6
1.1.4. other consumer loans, total	6 715 615,2	50,4	871 832,6	83,4	13,0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	286 830,2	2,2	6 011,2	0,6	2,1
1.2.2. a portfolio of loans without overdue payments	11 811 493,8	88,6	211 494,2	20,2	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	262 233,0	2,0	15 908,8	1,5	6,1
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	92 978,0	0,7	26 218,9	2,5	28,2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	73 251,9	0,6	43 657,7	4,2	59,6
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	116 600,4	0,9	96 894,3	9,3	83,1
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	667 300,6	5,0	643 008,2	61,5	96,4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	157 365,1	1,2	0,0	0,0	0,0
1.3.2. Quality category II	11 594 263,9	87,0	181 699,2	17,4	1,6
1.3.3. Quality category III	662 257,9	5,0	45 982,5	4,4	6,9
1.3.4. Quality category IV	70 929,4	0,5	29 919,4	2,9	42,2
1.3.5. Quality category V	843 386,5	6,3	787 181,7	75,3	93,3
2. Claims grouped into portfolios of homogeneous claims - total	52 021,1	6,2	31 604,9	4,0	60,8
of which by quality categories					
2.1. Quality category I	11 521,9	1,4	0,0	0,0	0,0
2.2. Quality category II	7 174,2	0,9	187,0	0,0	2,6
2.3. Quality category III	1394,6	0,2	169,9	0,0	12,2
2.4. Quality category IV	636,0	0,1	311,5	0,0	49,0
2.5. Quality category V	31294,4	3,7	30936,5	3,9	98,9
3. Claims for interest payments - total	178 109,1	100,0	68 109,6	100,0	38,2
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	70 664,3	39,7	64 355,9	94,5	91,1

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 51**Loan Loss Provisions by Credit Risk Categories¹**

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Substandard	6,1	7,1	5,3	5,8	6,2	1,9	2,8	2,1	2,3	2,4
Doubtful	20,2	17,2	13,8	12,1	12,0	16,9	19,2	18,1	17,8	18,0
Problem	18,7	17,8	19,0	17,9	18,0	42,3	44,7	48,3	46,4	46,4
Loss	54,8	57,8	61,8	64,0	63,8	75,7	79,8	79,8	80,1	81,0

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

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

Indicator	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Overdue claims on loans, deposits and other claims, billion rubles	2891,5	2993,5	3151,1	3120,8	3165,0
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2200,8	2199,3	2243,1
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,2	5,2	5,6	5,4	5,4
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2836,5	2781,2	2823,1
- as percent of total loans, deposits and other claims in rubles	6,6	6,0	6,5	6,2	6,2
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	314,5	339,6	341,9
- as percent of total loans, deposits and other claims in foreign currency	1,8	2,2	2,5	2,6	2,7
- dollar equivalent, billion \$	4,8	5,2	5,5	5,4	5,4
Overdue claims on loans and other claims on non-financial institutions	1892,0	1942,4	2102,4	2111,7	2146,6
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,3	6,4	6,9	6,7	6,8
Overdue claims on loans and other funds provided to individuals	857,9	848,9	839,4	814,3	819,7
Share of overdue claims in total volume of loans and other claims on individuals, percent	7,9	7,0	6,7	6,1	6,0

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
No overdue claims	55	55	45	47	44	3,9	4,5	4,6	4,4	4,6
Less than 5%	272	235	225	217	209	68,0	70,6	69,5	70,9	70,6
From 5 to 10%	131	100	102	93	103	18,8	7,6	7,7	11,0	11,1
From 10 to 15%	46	50	40	52	42	2,0	10,0	5,8	1,8	1,3
From 15 to 20%	24	30	35	23	21	1,4	0,9	2,2	1,8	2,1
From 20 to 60%	48	52	52	53	60	4,6	5,3	9,6	9,5	9,7
From 60 to 90%	6	4	5	3	2	1,1	1,0	0,4	0,3	0,3
90% and more	6	4	4	5	4	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	35	31	27	31	22	0,2	0,2	0,2	0,2	0,2

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

Indicators	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 162,8	20 856,8	19 747,8
Share of large credit risks in the banking sector assets, %	25,7	24,9	24,1	24,1	22,8

Table 55

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Volume of large loans, billion rubles	12 884,1	12 477,9	12 420,2	12 953,0	12 894,4
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	2 404,8	2 983,9	3 003,3
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 009,8	1 508,9	1 526,6
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	154,7	682,0	712,0
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 182,2	1 039,8	1 001,6
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	344,6	294,2	286,3
collateral of proprietary rights (claims), billion rubles	541,4	584,1	570,2	544,7	524,5

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.17		1.01.18		1.04.18		1.07.18		1.08.18	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	43,7	100,0	42,6	100,0	38,3	100,0	39,4	100,0	38,4	100,0
Of which										
- interest rate risk (IRR)	36,8	84,0	31,9	75,0	29,1	75,8	28,2	71,6	27,2	70,8
- equity position risk (EPR)	3,0	6,7	3,6	8,4	3,3	8,6	3,5	8,8	3,6	9,5
- foreign exchange risk (FER)	3,2	7,2	4,6	10,7	3,6	9,4	5,0	12,6	4,8	12,4
- commodity risk (CR)	0,9	2,0	2,5	5,9	2,4	6,2	2,8	7,0	2,8	7,3
Reference data:										
Number of credit institutions ¹	452		401		384		364		361	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,1		98,4		94,7		94,7		94,7	

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

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

Table 57

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

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Share of assets in foreign currency in total assets, %	27,8	22,3	21,9	22,2	21,8
of which:					
- 20 largest-asset credit institutions	29,9	24,0	23,5	23,7	23,3
Share of liabilities in foreign currency in total liabilities, %	26,5	21,8	21,6	21,8	21,5
of which:					
- 20 largest-asset credit institutions	28,9	23,8	23,4	23,7	23,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,2	0,5	0,3	0,3	0,3
of which:					
- 20 largest-asset credit institutions	1,0	0,2	0,1	0,0	-0,3

Table 58

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

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	18 315,9	19 189,7	18 914,8
Liabilities, bln rubles	21 241,0	18 579,1	18 096,5	18 917,5	18 627,1
Net balance sheet position, bln rubles	993,1	420,6	219,4	272,2	287,7
Net balance sheet position to own funds (capital), % ¹	10,6	4,5	2,3	2,9	3,0
Off-balance sheet positions ²					
Claims, bln rubles	14 493,2	18 298,9	18 063,6	19 401,7	18 895,6
Liabilities, bln rubles	14 491,9	17 232,1	16 717,3	17 883,6	17 401,5
Net balance sheet position, bln rubles	1,3	1 066,8	1 346,3	1 518,2	1 494,1
Net balance sheet position to own funds (capital), % ¹	0,0	11,4	13,8	16,0	15,6

¹ Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

² Section D of the chart of accounts (the derivatives instruments)

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2016 y.				2017 y.				2018 y.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	9	9	7	8	5	6	4	5	2	4
Of which:										
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	2	0	1
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %										
- credit institutions with licence to conduct banking operations in foreign currency	0,5	0,1	0,5	7,5	0,2	0,6	2,9	3,2	0,0	2,3
- On 20 largest-asset credit institutions	0,0	0,0	0,0	8,5	0,0	0,0	3,4	3,9	0,0	2,1

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	-2,5
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	-7,3
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	-5,7
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	-6,4
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	-16,6
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	-5,9
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	-4,2
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	-2,6
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	-2,9
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	-1,8
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	-3,4
1.10.17	132	-118,1	32,6	47,1	-132,6	-85,5	2 069,5	-4,1
1.11.17	165	-78,4	-20,5	58,4	-157,4	-99,0	2 340,5	-4,2
1.12.17	126	-17,1	-27,3	4,0	-48,4	-44,4	859,3	-5,2
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
2. Credit institutions with net long OFXP								
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	2,4
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	4,6
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	2,2
1.02.17	444	-41,3	256,4	327,8	-112,7	215,1	8 201,3	2,6
1.03.17	435	-144,3	351,0	315,6	-108,9	206,7	8 965,5	2,3
1.04.17	439	200,7	44,6	310,3	-65,0	245,3	8 235,7	3,0
1.05.17	432	431,7	-150,9	349,3	-68,5	280,8	8 263,6	3,4
1.06.17	423	582,4	-319,5	345,6	-82,8	262,8	8 126,3	3,2
1.07.17	434	221,4	39,2	338,8	-78,2	260,6	7 964,3	3,3
1.08.17	403	317,9	-97,7	243,8	-23,7	220,1	6 852,2	3,2
1.09.17	421	157,1	59,4	289,5	-72,9	216,5	7 598,1	2,8
1.10.17	410	-70,0	268,0	213,8	-15,8	198,0	7 162,0	2,8
1.11.17	372	-77,8	277,1	210,0	-10,7	199,2	6 941,9	2,9
1.12.17	409	-304,0	575,0	364,0	-93,0	271,0	8 199,9	3,3
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

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.08.18

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	166	-85,6	-1,8	-553,2	467,7
long	327	190,6	4,1	-225,0	415,6
EUR					
short	192	-56,5	-1,3	75,8	-132,3
long	296	111,3	2,1	221,5	-110,1
GBP					
short	54	-6,1	-0,2	8,6	-14,7
long	199	1,9	0,0	13,5	-11,7

Liquidity of Credit Institutions

Table 62

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

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	42,4	42,0	42,6	42,6	43,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	21,2	20,3	20,0	18,4	20,2
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	31,9	32,5	33,9	34,8	35,4

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Less than 0	224	203	185	166	169	9,6	13,9	8,8	9,8	10,7
From 0 to 20	258	223	212	220	195	23,7	14,1	16,4	15,8	15,9
More than 20	141	135	138	138	143	66,8	72,0	74,8	74,4	73,4
Data not available	0	0	7	0	11	0,0	0,0	0,0	0,0	0,0
Total	623	561	542	524	518	100,0	100,0	100,0	100,0	100,0

Table 64

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

	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	34,7	36,2	35,9	36,6	35,5
Liabilities with maturity up to 30 days, as percent of total liabilities	46,3	46,3	47,4	48,5	47,9
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,0	13,9	16,1	17,3	18,2

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

Comment. Calculated on the basis of credit institutions' reporting by form 0409125.

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18	1.01.17	1.01.18	1.04.18	1.07.18	1.08.18
Less than 0	429	409	393	375	361	12,3	25,4	19,9	18,9	16,4
From 0 to 20	98	82	74	78	79	20,8	19,3	13,4	14,4	17,5
More than 20	96	70	68	71	67	66,9	55,3	66,8	66,8	66,1
Data not available	0	0	7	0	11	0	0	0,0	0,0	0,0
Total	623	561	542	524	518	100	100	100,0	100,0	100,0