

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
Reference data:														
Increase from the beginning of the current year	1,6		1,2		4,0		9,2		9,1		3,9		2,7	
Increase over the same period of the previous year	0,9		2,4		-0,4		3,5		3,4		2,9		-0,7	

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	1.06.18	1.07.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	912	900	897
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	542	530	524
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	370	373
Credit institutions licensed to conduct operations in foreign currency	404	358	349	340	338
Credit institutions holding general licences	205	189	183	180	176

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.04.18		1.06.18		1.07.18	
	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	299	56,4	296	56,5
of which the City of Moscow and Moscow Region	321	51,5	284	50,6	274	50,6	268	50,6	266	50,8
North-Western	49	7,9	43	7,7	43	7,9	43	8,1	43	8,2
Southern ¹	38	6,1	35	6,2	34	6,3	33	6,2	31	5,9
North-Caucasian	17	2,7	17	3,0	15	2,8	14	2,6	13	2,5
Volga	77	12,4	71	12,7	69	12,7	68	12,8	68	13,0
Ural	29	4,7	26	4,6	25	4,6	25	4,7	25	4,8
Siberian	37	5,9	32	5,7	31	5,7	31	5,8	31	5,9
Far Eastern	18	2,9	18	3,2	18	3,3	17	3,2	17	3,2
Russian Federation	623	100,0	561	100,0	542	100,0	530	100,0	524	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	1.07.18	1.01.17	1.01.18	1.07.18	1.01.17	1.01.18	1.07.18	1.01.17	1.01.18	1.07.18	1.01.17	1.01.18	1.07.18	1.01.17	1.01.18	1.07.18
Central	358	319	296	36	25	22	182	146	132	46,2	42,4	41,5	22,9	23,7	23,8	16,6	16,4	16,2
of which the City of Moscow and Moscow Region ¹	321	284	266	34	23	21	80	66	61	22,5	21,5	21,3	20,6	21,2	21,5	7,3	7,4	7,5
North-Western	49	43	43	4	4	4	161	140	126	303,8	297,9	268,1	3,1	3,2	3,5	14,7	15,7	15,5
Southern	38	35	31	2	2	2	120	93	87	300,0	251,4	263,6	2,3	2,6	2,5	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	4,6
Volga	77	71	68	23	12	3	182	134	124	182,0	161,5	174,7	5,8	5,7	5,3	16,6	15,1	15,2
Ural	29	26	25	43	44	44	93	78	73	129,2	111,4	105,8	4,2	4,8	5,2	8,5	8,8	9,0
Siberian	37	32	31	8	8	8	124	106	97	275,6	265,0	248,7	2,6	2,8	2,9	11,3	11,9	11,9
Far Eastern	18	18	17	4	1	1	63	55	53	286,4	289,5	294,4	1,3	1,3	1,4	5,7	6,2	6,5
Russian Federation	623	561	524	124	97	85	974	793	729	130,4	120,5	119,7	43,4	45,4	45,5	88,7	89,1	89,6

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		1.06.18		1.07.18	
	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	51 185 115	59,5	51 801 434	59,8
From 6 to 20	18 257 646	22,8	20 007 403	23,5	16 907 117	20,2	17 436 222	20,3	17 416 627	20,1
From 21 to 50	8 444 718	10,6	9 167 982	10,8	8 723 580	10,4	9 096 197	10,6	9 097 404	10,5
From 51 to 200	7 520 065	9,4	7 195 769	8,4	7 023 770	8,4	7 227 315	8,4	7 182 516	8,3
From 201 to 500	1 528 737	1,9	1 282 184	1,5	1 181 144	1,4	1 119 032	1,3	1 083 844	1,3
From 501	79 197	0,1	24 680	0,0	10 840	0,0	3 702	0,0	3 765	0,0
Total	80 063 255	100,0	85 191 839	100,0	83 601 493	100,0	86 067 583	100,0	86 585 589	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	1.06.18	1.07.18
Central	60,2	60,6	64,7	64,7	65,1
of which the City of Moscow and Moscow Region	61,1	61,5	65,7	65,7	66,1
North-Western	76,2	80,0	80,3	78,8	79,0
Southern ¹	71,4	75,7	77,2	79,7	81,4
North-Caucasian	65,7	64,1	67,2	67,8	69,9
Volga	56,6	55,1	57,0	60,3	61,6
Ural	74,0	74,2	73,5	73,1	73,7
Siberian	64,3	67,9	66,2	67,2	68,0
Far Eastern	83,5	86,2	86,6	87,1	87,8
Russian Federation	55,2	55,8	59,5	59,5	59,8

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.18 - 1.07.18)

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.07.18						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	14						
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			2	140	2		6	
5	From 201 to 500	300				9	266		20	5
6	From 501	61					32	24	5	
Became operating after 1.01.18										
Total over the period									31	6
Total as of 1.01.18 ¹		561								
Total as of 1.07.18 ¹		524	5	15	30	150	300	24		

-
- 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	1.06.18 ¹	1.07.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	12,7	12,3	9,5	9,6	9,4
Own funds (capital)	16,1	11,9	13,7	13,4	14,0
Correspondent accounts with non-resident banks	18,5	10,4	10,9	11,1	12,3
Loans and other claims on non-financial organisations	9,9	8,8	6,7	6,7	6,7
Loans and other claims on individuals	14,5	14,2	13,0	12,9	12,8
Loans, deposits and other claims credit institutions	18,8	20,7	15,9	16,6	16,4
Individual deposits	12,8	12,0	8,7	8,9	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	10,2	9,9
Profit (loss) of the current year	15,1	29,3	16,6	14,9	14,4
Reference data:					
Number of credit institutions	92	84	82	82	81
of which 100% foreign-owned credit institutions					
Assets, total	6,3	6,5	6,8	7,0	6,8
Own funds (capital)	9,4	10,2	10,4	10,1	10,5
Correspondent accounts with non-resident banks	14,4	7,7	9,8	9,9	11,0
Loans and other claims on non-financial organisations	4,6	4,6	4,8	4,7	4,6
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	13,3	13,2
Individual deposits	5,0	5,7	5,7	5,8	5,9
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	6,7	7,2	7,9	8,1	7,7
Profit (loss) of the current year	14,9	21,2	13,8	12,7	12,1
Reference data:					
Number of credit institutions	67	65	65	65	64

¹ According to the list of credit institutions with foreign participation as of 1.04.2018.

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		1.06.18		1.07.18	
	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	9852,3	11,4	9878,4	11,4
Own funds (capital)	-105,2	-1,1	-480,5	-5,1	-389,2	-4,0	-417,3	-4,2	-515,4	-5,4
Loans and other claims on non-financial organisations	1369,6	4,5	2586,5	8,6	2554,2	8,3	2379,5	7,6	2377,9	7,6
of which overdue claims	640,4	33,8	984,1	50,7	1101,4	52,4	1103,4	51,9	1099,7	52,1
Loans and other claims on individuals	294,0	2,7	556,6	4,6	554,8	4,4	610,7	4,7	613,8	4,6
of which overdue claims	88,9	10,4	179,8	21,2	176,7	21,0	183,0	22,2	180,2	22,1
Individual deposits	922,0	3,8	2084,1	8,0	2122,6	8,1	2118,2	7,9	2099,5	7,8
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	1864,2	7,3	1873,2	7,3
Reference data:										
Number of credit institutions ¹	26	4,2	29	5,2	30	5,5	30	5,7	30	5,7

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	1.06.18	1.07.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 641,8	1 792,3	1 861,4
1.1.	of which: cash	1 404,3	1 735,1	1 524,1	1 691,8	1 720,2
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 938,8	5 329,6	5 543,5
3.	Correspondent account, total of which:	1 734,4	1 280,7	1 450,1	1 365,9	1 186,1
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	369,7	296,3	263,1
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 080,4	1 069,6	922,9
4.	Securities portfolio, total of which	11 450,1	12 310,9	12 505,3	12 821,4	12 855,7
4.1.	Debt securities	9 365,6	9 947,5	10 433,4	10 665,8	10 691,8
4.2.	Equity	357,4	479,7	464,9	525,8	517,0
4.3.	Promissory notes	178,0	136,7	130,3	131,5	128,8
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 476,7	1 498,3	1 518,0
5.	Other equity	877,5	1 180,3	1 196,4	1 232,2	1 232,7
6.	Financial derivatives assets at fair value	704,4	505,0	462,1	539,4	474,9
7.	Loans, total of which:	55 622,0	58 122,3	56 257,0	57 725,1	58 344,5
7.1.	Loans, deposits and other claims of which overdue claims	55 478,8	58 006,1	56 137,7	57 598,2	58 212,6
	of which:	2 891,5	2 993,5	3 151,1	3 185,5	3 120,8
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	30 134,7	30 192,5	30 627,2	31 286,5	31 398,4
	of which overdue claims	1 892,0	1 942,4	2 102,4	2 126,0	2 111,7
7.1.2.	Loans and other claims on individuals of which overdue claims	10 803,9	12 173,7	12 571,7	13 055,6	13 296,3
	of which overdue claims	857,9	848,9	839,4	825,0	814,3
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	9 091,5	9 804,6	7 011,7	7 049,6	7 117,3
	of which overdue claims	95,2	146,0	125,2	150,6	111,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 564,0	1 568,6	1 571,3
8.1	of which real estate, temporarily not used	197,9	207,5	265,3	264,9	263,2
9.	Allocation of profit	384,8	327,7	113,5	175,4	200,1
9.1.	of which income tax	343,4	306,0	91,2	168,7	194,9
10.	Other assets, total of which:	3 165,7	3 313,0	3 472,6	3 517,6	3 315,6
10.1.	Settlement accounts	1 381,8	1 237,6	1 358,0	1 329,7	1 163,6
10.2.	Accounts receivable	325,9	489,1	486,9	500,5	527,0
10.3.	Deferred expenses	41,8	44,7	39,9	38,7	37,6
Banking sector assets, total		80 063,3	85 191,8	83 601,5	86 067,6	86 585,6

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
1.	Funds and profit of credit institutions of which:	8 611,4	8 962,9	8 785,4	8 986,0	8 697,8
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 789,1	4 891,1	4 863,3
1.2.	Profit (loss), including financial result of the previous year of which:	4 077,6	4 041,3	3 996,6	4 088,4	3 828,2
1.2.1.	Profit (loss) of the current year	929,7	789,7	353,0	527,0	634,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 333,0	2 677,3	2 710,2
3.	Transferable deposits of credit institutions of which:	828,6	774,8	741,8	755,1	660,9
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	330,9	258,5	222,8
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	299,4	381,3	332,1
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	6 565,6	6 940,2	7 094,6
5.	Clients' funds ² of which:	50 003,4	53 703,0	54 396,2	55 794,9	56 351,4
5.1.	Budgetary funds in settlement accounts	8,2	10,4	37,0	45,5	52,7
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,2	0,6	0,6
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 446,2	9 529,7	9 507,5
5.4.	Clients' float	451,1	536,9	602,8	559,8	567,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	18 107,8	18 803,8	19 083,4
5.6.	Individual deposits	24 200,3	25 987,4	26 055,2	26 703,2	26 991,7
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	14,8	18,4	18,6
6.	Bonds	1 092,9	1 211,4	1 268,6	1 277,1	1 210,5
7.	Promissory notes and bank acceptances	440,6	428,1	401,7	400,9	391,1
8.	Financial derivatives liabilities at fair value	483,1	337,1	323,4	349,8	322,3
9.	Other liabilities ¹ , total of which:	7 318,3	8 492,8	8 785,9	8 886,2	9 146,7
9.1.	Provisions	5 594,0	6 916,5	7 057,1	7 285,8	7 348,2
9.2.	Settlement accounts	821,2	666,4	754,4	626,9	561,2
9.3.	Accounts payable	164,8	208,6	261,0	264,0	525,2
9.4.	Deferred income	13,9	15,5	14,4	15,8	17,2
9.5.	Interest payable of which:	616,7	630,2	651,8	649,0	650,3
9.5.1.	Overdue interest	0,0	0,1	0,4	0,5	0,7
Banking sector liabilities, total ¹		80 063,3	85 191,8	83 601,5	86 067,6	86 585,6

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	1.06.18	1.07.18
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	2,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,8	5,6	5,9	6,2	6,4
3.	Correspondent accounts, total of which:	2,2	1,5	1,7	1,6	1,4
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	1,2	1,1
4.	Securities portfolio, total of which	14,3	14,5	15,0	14,9	14,8
4.1.	Debt securities	11,7	11,7	12,5	12,4	12,3
4.2.	Equity	0,4	0,6	0,6	0,6	0,6
4.3.	Promissory notes	0,2	0,2	0,2	0,2	0,1
4.4.	Equity in associates and subsidiaries	1,9	2,1	1,8	1,7	1,8
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	0,6	0,5
7.	Loans, total of which:	69,5	68,2	67,3	67,1	67,4
7.1.	Loans, deposits and other claims of which overdue claims	69,3	68,1	67,1	66,9	67,2
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	3,6	3,5	3,8	3,7	3,6
7.1.1.1.	Loans and other claims on non-financial organisations of which overdue claims	37,6	35,4	36,6	36,4	36,3
7.1.1.2.	Loans and other claims on non-financial organisations of which overdue claims	2,4	2,3	2,5	2,5	2,4
7.1.2.	Loans and other claims on individuals of which overdue claims	13,5	14,3	15,0	15,2	15,4
7.1.2.1.	Loans and other claims on individuals of which overdue claims	1,1	1,0	1,0	1,0	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	8,2
7.1.3.1.	Loans, deposits and other claims on credit institutions of which overdue claims	0,1	0,2	0,1	0,2	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	4,1	3,8
10.1.	Settlement accounts	1,7	1,5	1,6	1,5	1,3
10.2.	Accounts receivable	0,4	0,6	0,6	0,6	0,6
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	1.06.18	1.07.18
1.	Funds and profit of credit institutions Of which:	10,8	10,5	10,5	10,4	10,0
1.1.	Funds of credit institutions	5,5	5,7	5,7	5,7	5,6
1.2.	Profit (loss), including financial result of the previous year Of which:	5,1	4,7	4,8	4,8	4,4
1.2.1.	Profit (loss) of the current year	1,2	0,9	0,4	0,6	0,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,4	2,4	2,8	3,1	3,1
3.	Transferable deposits of credit institutions Of which:	1,0	0,9	0,9	0,9	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	8,1	8,2
5.	Clients' funds ² Of which:	62,5	63,0	65,1	64,8	65,1
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	11,1	11,0
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	21,8	22,0
5.6.	Individual deposits	30,2	30,5	31,2	31,0	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	1,5	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	0,4
9.	Other liabilities ¹ , total Of which:	9,1	10,0	10,5	10,3	10,6
9.1.	Provisions	7,0	8,1	8,4	8,5	8,5
9.2.	Settlement accounts	1,0	0,8	0,9	0,7	0,6
9.3.	Accounts payable	0,2	0,2	0,3	0,3	0,6
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	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
1. Loans, deposits and other claims, total	39 691,9	44 682,1	43 704,6	44 492,7	45 083,8	15 786,9	13 324,1	12 433,1	13 105,6	13 128,8	55 478,8	58 006,1	56 137,7	57 598,2	58 212,6
of which															
- overdue claims	2 600,0	2 694,3	2 836,5	2 817,9	2 781,2	291,5	299,2	314,5	367,6	339,6	2 891,5	2 993,5	3 151,1	3 185,5	3 120,8
1.1 Loans and other claims on resident non-financial organisations	19 734,5	20 413,0	21 137,4	21 514,8	21 699,7	6 129,7	5 548,9	5 315,2	5 618,9	5 487,4	25 864,1	25 961,9	26 452,6	27 133,7	27 187,1
of which															
- overdue claims	1 616,7	1 647,2	1 735,3	1 721,5	1 710,6	117,7	75,1	101,5	111,7	108,2	1 734,5	1 722,3	1 836,9	1 833,2	1 818,8
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	437,2	444,4	449,4	4,9	3,7	3,4	3,4	3,3	433,4	438,6	440,5	447,8	452,8
of which															
- overdue claims	73,5	66,3	65,0	64,9	64,0	0,4	0,4	0,4	0,3	0,3	73,9	66,7	65,3	65,2	64,3
1.2 Loans and other claims on non-resident legal entities (except banks)	707,0	805,4	812,5	764,8	740,6	3 563,6	3 425,2	3 362,1	3 388,0	3 470,7	4 270,5	4 230,6	4 174,6	4 152,8	4 211,3
of which															
- overdue claims	51,0	90,8	125,2	136,7	139,5	106,6	129,2	140,3	156,0	153,4	157,6	220,0	265,5	292,8	292,9
1.3 Loans, deposits and other claims on resident financial sector	6 517,0	9 448,1	7 543,4	7 450,6	7 556,1	3 384,6	2 249,2	1 662,6	1 895,5	2 100,5	9 901,6	11 697,3	9 206,0	9 346,0	9 656,6
of which															
- overdue claims	103,9	141,3	167,7	167,4	148,4	7,5	4,6	4,6	5,4	5,0	111,5	145,9	172,2	172,8	153,4
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 410,7	4 364,4	4 488,9	2 202,6	1 784,1	864,4	970,2	1 160,2	7 124,3	8 069,9	5 275,1	5 334,6	5 649,0
of which															
- overdue claims	64,8	90,0	88,2	88,4	70,1	0,5	0,1	0,1	0,5	0,1	65,3	90,2	88,3	89,0	70,2
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 132,7	3 086,1	3 067,3	1 182,0	465,1	798,2	925,3	940,3	2 777,3	3 627,4	3 930,9	4 011,4	4 007,6
of which															
- overdue claims	39,2	51,3	79,5	79,0	78,3	7,0	4,5	4,4	4,9	4,9	46,2	55,7	83,9	83,8	83,2
1.4 Loans, deposits and other claims on non-resident banks	198,1	196,7	183,9	158,9	184,3	1 769,0	1 538,0	1 552,7	1 556,0	1 283,9	1 967,2	1 734,7	1 736,5	1 714,9	1 468,3
of which															
- overdue claims	17,7	0,6	1,2	0,4	0,7	12,2	55,3	35,7	61,2	40,5	30,0	55,9	36,9	61,6	41,3
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 034,1	907,8	711,0	618,1	622,3	0,1	0,1	0,1	0,1	0,1	1 034,2	907,9	711,1	618,2	622,4
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	12 933,9	13 177,5	155,0	104,4	98,9	97,8	94,6	10 784,7	12 151,9	12 548,8	13 031,7	13 272,0
of which															
- overdue claims	810,2	813,5	806,5	791,3	781,4	46,1	33,4	30,5	31,3	30,4	856,3	846,8	837,0	822,5	811,8
1.7 Loans and other claims on non-resident individuals	13,8	17,9	19,1	19,8	20,4	5,3	3,8	3,8	4,0	4,0	19,2	21,8	22,9	23,9	24,3
of which															
- overdue claims	0,4	0,5	0,5	0,5	0,5	1,3	1,5	1,8	1,9	1,9	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	5 317,4	5 319,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	226,2	220,4	220,7	12,2	10,0	12,8	10,8	11,5	213,0	224,7	239,0	231,3	232,3
Credit institutions' portfolio of residents promissory notes	129,0	98,6	94,2	94,8	92,2	46,7	36,2	34,2	34,9	34,8	175,7	134,8	128,4	129,7	127,0
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	1.06.18	1.07.18
1. Loans, deposits and other claims, total	100,0 69,3	100,0 68,1	100,0 67,1	100,0 66,9	100,0 67,2
Of which:					
- overdue claims	5,2 3,6	5,2 3,5	5,6 3,8	5,5 3,7	5,4 3,6
1.1 Loans and other claims on resident non-financial organizations	46,6 32,3	44,8 30,5	47,1 31,6	47,1 31,5	46,7 31,4
Of which:					
- overdue claims	3,1 2,2	3,0 2,0	3,3 2,2	3,2 2,1	3,1 2,1
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,8 0,5	0,8 0,5	0,8 0,5	0,8 0,5	0,8 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 5,3	7,3 5,0	7,4 5,0	7,2 4,8	7,2 4,9
Of which:					
- overdue claims	0,3 0,2	0,4 0,3	0,5 0,3	0,5 0,3	0,5 0,3
1.3 Loans, deposits and other claims on resident financial sector	17,8 12,4	20,2 13,7	16,4 11,0	16,2 10,9	16,6 11,2
Of which:					
- overdue claims	0,2 0,1	0,3 0,2	0,3 0,2	0,3 0,2	0,3 0,2
of which:					
1.3.1 Resident credit institutions	12,8 8,9	13,9 9,5	9,4 6,3	9,3 6,2	9,7 6,5
Of which					
- overdue claims	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,1 0,1
1.3.2 Other resident non-banking financial institutions	5,0 3,5	6,3 4,3	7,0 4,7	7,0 4,7	6,9 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 2,5	3,0 2,0	3,1 2,1	3,0 2,0	2,5 1,7
Of which:					
- overdue claims	0,1 0,0	0,1 0,1	0,1 0,0	0,1 0,1	0,1 0,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1,9 1,3	1,6 1,1	1,3 0,9	1,1 0,7	1,1 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 13,5	20,9 14,3	22,4 15,0	22,6 15,1	22,8 15,3
Of which:					
- overdue claims	1,5 1,1	1,5 1,0	1,5 1,0	1,4 1,0	1,4 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 5,7	8,8 6,0	9,1 6,1	9,2 6,2	9,1 6,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,4 0,3	0,4 0,3	0,4 0,3	0,4 0,3	0,4 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	0,2 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		1.06.18		1.07.18	
	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	12 689,9	100,0	12 726,8	100,0
- in rubles	7 778,2	69,0	9 095,1	74,7	9 504,3	76,8	9 562,6	75,4	9 537,3	74,9
- in foreign currency	3 493,9	31,0	3 079,1	25,3	2 870,7	23,2	3 127,4	24,6	3 189,5	25,1
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	2 343,9	18,5	2 469,8	19,4
- in rubles	1 096,7	9,7	1 232,3	10,1	1 496,9	12,1	1 531,3	12,1	1 633,6	12,8
- in foreign currency	692,9	6,1	807,8	6,6	775,9	6,3	812,6	6,4	836,2	6,6
Securities available for sale	5 104,0	45,3	6 040,7	49,6	6 500,7	52,5	6 468,7	51,0	6 167,1	48,5
- in rubles	3 342,6	29,7	4 581,6	37,6	5 148,2	41,6	5 051,9	39,8	4 729,8	37,2
- in foreign currency	1 761,3	15,6	1 459,1	12,0	1 352,5	10,9	1 416,8	11,2	1 437,3	11,3
Securities held-to-maturity	2 814,9	25,0	2 315,4	19,0	2 078,5	16,8	2 334,0	18,4	2 526,7	19,9
- in rubles	1 781,6	15,8	1 515,3	12,4	1 348,4	10,9	1 449,2	11,4	1 623,9	12,8
- in foreign currency	1 033,3	9,2	800,1	6,6	730,2	5,9	884,8	7,0	902,8	7,1
Shares in associates and subsidiaries	1 549,0	13,7	1 747,0	14,4	1 476,7	11,9	1 498,3	11,8	1 518,0	11,9
- in rubles	1 548,2	13,7	1 746,3	14,3	1 476,0	11,9	1 497,6	11,8	1 517,3	11,9
- 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		-69,2		-109,6	
Provisions for losses on securities available for sale	48,5		300,1		284,3		298,9		337,4	
Provisions for losses on securities held-to-maturity	14,6		7,1		7,0		4,5		3,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		282,2		290,0		305,2	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.04.18		1.06.18		1.07.18	
	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	10 665,8	100,0	10 691,8	100,0
- in rubles	5 959,5	63,6	6 955,6	69,9	7 642,3	73,2	7 633,9	71,6	7 597,2	71,1
- in foreign currency	3 406,2	36,4	2 991,9	30,1	2 791,2	26,8	3 031,8	28,4	3 094,6	28,9
of which: revaluation	63,9	0,7	30,8	0,3	50,0	0,5	-63,8	-0,6	-95,4	-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	10 729,6	100,0	10 787,2	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	3 450,1	32,2	3 355,7	31,1
- in rubles	2 709,4	29,1	2 824,0	28,5	2 737,3	26,4	2 769,7	25,8	2 711,4	25,1
- in foreign currency	651,3	7,0	730,3	7,4	653,8	6,3	680,4	6,3	644,2	6,0
debt securities of the Bank of Russia	0,0	0,0	340,3	3,4	1 099,2	10,6	1 199,6	11,2	1 097,6	10,2
- in rubles	0,0	0,0	340,3	3,4	1 099,2	10,6	1 199,6	11,2	1 097,6	10,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	275,7	3,0	391,6	3,9	402,7	3,9	383,5	3,6	400,4	3,7
- in rubles	275,7	3,0	391,6	3,9	402,7	3,9	383,5	3,6	400,4	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	451,6	4,2	420,5	3,9
- in rubles	402,1	4,3	415,2	4,2	461,6	4,4	440,9	4,1	410,3	3,8
- in foreign currency	19,7	0,2	12,0	0,1	9,2	0,1	10,8	0,1	10,3	0,1
other debt securities of residents	1 412,8	15,2	2 013,0	20,3	2 042,8	19,7	1 997,5	18,6	2 009,9	18,6
- in rubles	1 406,6	15,1	2 003,4	20,2	2 036,2	19,6	1 983,5	18,5	1 985,9	18,4
- in foreign currency	6,2	0,1	9,6	0,1	6,6	0,1	14,0	0,1	24,1	0,2
debt securities of other countries	129,9	1,4	69,2	0,7	76,3	0,7	79,7	0,7	61,5	0,6
- 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	79,7	0,7	61,5	0,6
debt securities of non-resident banks	75,5	0,8	43,2	0,4	44,9	0,4	65,7	0,6	81,0	0,8
- in rubles	4,7	0,1	23,0	0,2	23,0	0,2	25,4	0,2	28,7	0,3
- in foreign currency	70,8	0,8	20,2	0,2	21,9	0,2	40,2	0,4	52,3	0,5
other debt securities of non-residents	1 852,3	19,9	1 769,3	17,8	1 660,7	16,0	1 719,0	16,0	1 777,6	16,5
- in rubles	153,4	1,6	134,5	1,4	129,4	1,2	135,4	1,3	138,5	1,3
- in foreign currency	1 699,0	18,3	1 634,8	16,5	1 531,3	14,7	1 583,7	14,8	1 639,0	15,2
debt securities delivered without derecognition in the balance sheet	1 758,5	18,9	1 277,7	12,9	1 148,6	11,1	1 337,8	12,5	1 537,8	14,3
- in rubles	934,8	10,0	773,3	7,8	667,9	6,4	727,2	6,8	887,0	8,2
- in foreign currency	823,7	8,9	504,4	5,1	480,7	4,6	610,6	5,7	650,8	6,0
overdue debt securities	14,6	0,2	31,0	0,3	46,3	0,4	45,0	0,4	45,3	0,4
- in rubles	9,0	0,1	19,5	0,2	34,9	0,3	32,6	0,3	32,8	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		272,4		310,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.04.18		1.06.18		1.07.18	
	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	525,8	100,0	517,0	100,0
- in rubles	270,5	75,7	393,2	82,0	386,1	83,0	431,0	82,0	422,8	81,8
- in foreign currency	87,0	24,3	86,5	18,0	78,8	17,0	94,8	18,0	94,2	18,2
of which: revaluation	20,0	5,6	-0,2	0,0	-0,5	-0,1	-5,4	-1,0	-14,2	-2,7
Shares held at book value (without revaluation)	337,5	100,0	479,8	100,0	465,3	100,0	531,3	100,0	531,2	100,0
of which shares of:										
resident credit institutions	2,4	0,7	10,3	2,1	9,6	2,1	65,0	12,2	65,7	12,4
- in rubles	2,4	0,7	10,3	2,1	9,6	2,1	65,0	12,2	65,7	12,4
- 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	217,1	40,9	214,8	40,4
- in rubles	160,1	47,4	223,1	46,5	215,2	46,2	217,1	40,9	214,8	40,4
- 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	26,5	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	26,4	5,0	26,5	5,0
other non-residents	44,9	13,3	48,3	10,1	44,7	9,6	47,8	9,0	47,1	8,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
- in foreign currency	44,9	13,3	48,2	10,1	44,6	9,6	47,8	9,0	47,0	8,8
shares delivered without derecognition in the balance sheet	18,5	5,5	1,9	0,4	4,7	1,0	3,0	0,6	5,4	1,0
- in rubles	18,5	5,5	1,8	0,4	4,3	0,9	2,2	0,4	4,7	0,9
- in foreign currency	0,0	0,0	0,0	0,0	0,5	0,1	0,8	0,1	0,8	0,1
Shares valued at cost ¹	109,7	32,5	181,8	37,9	176,7	38,0	171,9	32,4	171,6	32,3
- in rubles	69,5	20,6	158,1	32,9	157,4	33,8	152,1	28,6	151,8	28,6
- in foreign currency	40,2	11,9	23,8	5,0	19,3	4,2	19,8	3,7	19,9	3,7
Reference data:										
Provisions for losses on shares	26,9		61,4		77,3		75,5		75,2	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

	(billion rubles)				
	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	96,1	96,6	94,0
of which promissory notes, not paid when due	12,9	13,2	13,2	13,3	13,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	34,2	34,9	34,8
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	131,5	128,8

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.17		1.01.18		1.04.18		1.06.18		1.07.18	
	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	131,5	100,0	128,8	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	74,8	56,9	73,3	56,9
- other promissory notes of residents	87,7	49,3	56,0	41,0	56,0	43,0	54,9	41,7	53,7	41,7
- 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	1,4
Reference data:										
Provisions for losses on promissory notes	19,7		27,8		27,6		27,5		27,5	

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	1.06.18	1.07.18
Land temporarily out of use in operating activities	9,5	7,5	7,0	7,1	4,8
Land temporarily out of use in operating activities, leased out	9,5	6,3	6,3	6,1	3,8
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	107,4	106,6	105,1
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	15,2	14,7	15,0
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,4	2,7
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	4,4	4,4	6,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	64,5	64,1	63,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	45,4	45,5	48,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	12,7	14,0	13,9
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	21,8	21,2

* 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	1.06.18	1.07.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	28 157,9	28 894,6	29 162,5
	- in rubles	15 467,4	18 174,5	18 384,5	18 679,1	19 227,3
	- in foreign currency	10 167,6	9 372,7	9 773,4	10 215,5	9 935,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 763,7	9 103,6	9 446,2	9 529,7	9 507,5
	- in rubles	6 686,4	6 925,2	7 035,6	7 012,3	7 128,1
	- in foreign currency	2 077,2	2 178,4	2 410,6	2 517,4	2 379,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	373,8	387,4	402,1
	- in rubles	255,9	347,1	359,0	372,4	385,8
	- in foreign currency	11,7	13,7	14,8	15,0	16,3
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,2	0,6	0,6
1.3.	Float	436,1	518,8	586,5	542,1	552,3
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	18 107,8	18 803,8	19 083,4
	- in rubles	8 529,4	10 952,8	11 014,3	11 359,2	11 763,3
	- in foreign currency	7 855,7	6 947,6	7 093,5	7 444,6	7 320,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	827,2	2 160,8	2 660,7	2 934,4	3 087,2
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	13,8	14,2
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	14,8	18,4	18,6
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	3 476,7	3 729,2
	- in rubles	2 503,9	3 040,4	2 978,6	2 987,6	3 227,8
	- in foreign currency	903,0	398,3	614,2	489,0	501,3
	with maturity from 31 days to 1 year	4 650,2	6 670,0	6 873,5	7 569,5	7 604,6
	- in rubles	3 584,3	5 629,1	5 897,6	6 277,4	6 431,1
	- in foreign currency	1 065,9	1 040,9	975,8	1 292,1	1 173,5
	with maturity in excess of 1 year	8 328,1	7 791,8	7 641,6	7 757,6	7 749,6
	- in rubles	2 441,3	2 283,3	2 138,1	2 094,2	2 104,3
	- in foreign currency	5 886,8	5 508,4	5 503,5	5 663,4	5 645,3
	Reference data					
	Funds raised from non-resident organisations, total	3 927,7	3 094,7	3 178,0	2 823,9	2 831,3
	- in rubles	279,7	294,7	280,4	276,9	301,9
	- in foreign currency	3 648,0	2 800,0	2 897,6	2 546,9	2 529,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	684,7	461,3	501,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	222,6	159,4	145,8
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 244,0	2 175,3	2 152,6
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,5	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	1.06.18	1.07.18
Issued debt obligations - total	2 019,5	2 027,8	2 081,5	2 079,9	1 964,8
including:					
bonds:	1 092,9	1 211,4	1 268,6	1 277,1	1 210,5
of which					
with maturities less than one year	1,0	37,0	34,0	32,0	28,8
with maturities in excess of one year	1 066,7	1 149,5	1 215,9	1 207,5	1 136,9
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	401,9	363,0
of which					
with maturities less than one year	223,4	216,1	229,0	216,7	187,1
with maturities in excess of one year	238,2	149,7	157,8	167,1	154,4
promissory notes and banker's acceptances	440,6	428,1	401,7	400,9	391,1
of which					
with maturities less than one year	192,0	165,1	160,9	160,3	156,0
with maturities in excess of one year	222,6	234,9	204,8	206,6	204,0

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	1.06.18	1.07.18
1	Individual deposits	24 200,3	25 987,4	26 055,2	26 703,2	26 991,7
	- of which savings certificates	485,5	387,8	411,1	401,9	363,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	5 310,2	5 806,3	6 124,8
	- in rubles	3 563,6	4 353,3	4 159,7	4 541,2	4 849,1
	- in foreign currency	860,8	1 108,5	1 150,5	1 265,2	1 275,7
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	9 933,9	9 968,3	10 038,0
	- in rubles	7 553,3	8 952,5	9 113,4	9 078,8	9 047,3
	- in foreign currency	958,2	873,1	820,5	889,5	990,8
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 811,1	10 928,6	10 828,9
	- in rubles	7 359,8	7 336,8	7 508,6	7 612,1	7 609,6
	- in foreign currency	3 904,7	3 363,2	3 302,5	3 316,5	3 219,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	439,4	458,0	424,5

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	1.06.18	1.07.18
Loans, deposits and other funds received from other credit institutions, total	8 559,1	9 265,3	6 565,6	6 940,2	7 094,6
- in rubles	5 376,5	6 576,5	4 881,8	5 034,9	5 038,9
- in foreign currency	3 182,6	2 688,7	1 683,8	1 905,3	2 055,7
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	5 578,5	5 773,4	5 985,1
- in rubles	5 105,2	6 379,2	4 714,1	4 770,5	4 801,2
- in foreign currency	2 158,1	1 907,7	864,5	1 002,9	1 183,9
of which					
overdue debt	0,4	1,8	0,3	0,7	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,3	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	987,0	1 166,8	1 109,5
- in rubles	271,3	197,3	167,7	264,5	237,7
- in foreign currency	1 024,5	781,0	819,3	902,4	871,8
of which					
overdue debt	0,1	0,0	0,0	1,3	0,2
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,0	1,3	0,2

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.07.18

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%	38	52 715	100,0	58 435 603	67,5
No budgetary funds	486	0	0,0	28 149 987	32,5
Data not available	0	0	0,0	0	0,0
Total	524	52 715	100,0	86 585 589	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		1.06.18		1.07.18	
		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	3 357,6	3,9	3 329,3	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	2 796,4	3,2	2 799,6	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	2 335,2	2,7	2 298,6	2,7
1.2	Individual deposits (excluding saving certificates)	370,6	0,5	450,3	0,5	439,4	0,5	458,0	0,5	424,5	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	299,0	0,3	250,5	0,3
1.3	Funds in other accounts	132,3	0,2	108,7	0,1	102,3	0,1	103,3	0,1	105,3	0,1
2.	Funds in correspondent and other accounts of credit institutions	230,1	0,3	256,7	0,3	304,8	0,4	385,1	0,4	340,4	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	1 166,8	1,4	1 109,5	1,3
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	4 909,6	5,7	4 779,3	5,5
	<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	249,7	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	5 893,8	6,8	5 706,7	6,6
	of which overdue claims	189,2	0,2	277,9	0,3	304,9	0,4	356,9	0,4	336,7	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	1 714,9	2,0	1 468,3	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	4 152,8	4,8	4 211,3	4,9
1.3	Loans and other claims on individuals	19,2	0,0	21,8	0,0	22,9	0,0	23,9	0,0	24,3	0,0
2.	Correspondent accounts with banks	1 200,8	1,5	848,1	1,0	1 080,4	1,3	1 069,6	1,2	922,9	1,1
3.	Securities acquired by credit institutions, total	2 106,9	2,6	1 946,3	2,3	1 842,8	2,2	1 940,5	2,3	1 995,4	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	1 864,3	2,2	1 920,0	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	74,3	0,1	73,6	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	623,6	0,7	630,0	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	9 534,9	11,1	9 262,3	10,7
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	9,1	0,0	11,3	0,0	15,6	0,0	15,0	0,0	15,4	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	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Total	929 662,4	789 661,2	353 033,6	526 983,8	633 957,7	623	561	535	519	524	343 434,3	305 950,3	75 170,2	162 527,0	194 921,0
Profit-making CIs ¹	1 291 867,7	1 561 646,7	521 597,2	841 519,8	1 002 100,2	445	421	400	350	379	332 167,4	297 328,1	73 649,5	158 941,8	190 904,5
Loss-making CIs	-362 205,4	-771 985,5	-168 563,6	-314 536,0	-368 142,5	178	140	135	169	145	11 266,8	8 622,1	1 520,8	3 585,1	4 016,5
CIs that have not provided their reporting						0	0	7	11	0					
Total						623	561	542	530	524					

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:							0,0	
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:							0,0	
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 1.07.18

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	61 206 689 367	18 365 189 177	61 305 172 431	18 266 706 113
Belgorod Region	9 652 077	760 844	9 652 334	760 587
Bryansk Region	0	0	0	0
Vladimir Region	2 830 959	71 836	2 831 705	71 090
Voronezh Region	0	0	0	0
Ivanovo Region	15 527 194	677 539	15 589 175	615 558
Kaluga Region	51 518 405	1 001 523	51 518 504	1 001 424
Kostroma Region	732 745 966	257 161 953	836 354 911	153 553 008
Kursk Region	24 280 050	653 568	24 285 904	647 714
Lipetsk Region	21 613 538	383 900	21 625 146	372 292
Moscow Region	32 415 545	1 411 057	32 279 452	1 547 150
Orel Region	0	0	0	0
Ryazan Region	19 892 379	1 225 380	19 893 909	1 223 850
Smolensk Region	0	0	0	0
Tambov Region	3 060 852	23 315	3 064 453	19 714
Tver Region	2 073 083	287 227	2 081 349	278 961
Tula Region	1 826 943	29 708	1 826 974	29 677
Yaroslavl Region	9 169 782	339 063	9 237 317	271 528
City of Moscow	60 280 082 594	18 101 162 264	60 274 931 298	18 106 313 560
North-Western Federal District	2 061 533 219	361 717 066	2 136 017 804	287 232 481
Republic of Karelia	627 860	59 633	631 645	55 848
Komi Republic	6 791 215	552 978	6 843 864	500 329
Akhangel'sk Region	0	0	0	0
Vologda Region	55 203 187	5 465 259	57 274 492	3 393 954
Kaliningrad Region	31 222 546	12 402 722	31 358 342	12 266 926
Leningrad Region	366 958	31 132	397 463	627
Murmansk Region	1 645 736	248 847	1 647 018	247 565
Novgorod Region	7 362 819	170 431	7 397 225	136 025
Pskov Region	3 300 988	16 249	3 302 310	14 927
St Petersburg	1 955 011 910	342 769 815	2 027 165 445	270 616 280
Southern Federal District	553 150 386	27 981 846	554 809 124	26 323 108
Republic of Adygeya	2 708 673	225 328	2 755 957	178 044
Republic of Kalmykia	0	0	0	0
Republic of Crimea	205 923 195	6 562 673	207 101 903	5 383 965
Krasnodar Territory	195 171 179	6 710 676	194 964 630	6 917 225
Astrakhan Region	7 674 586	9 109 148	7 728 500	9 055 234
Volgograd Region	6 634 149	237 777	6 782 630	89 296
Rostov Region	130 503 092	4 471 524	131 035 988	3 938 628
City of Sevastopol	4 535 512	664 720	4 439 516	760 716
North-Caucasian Federal District	23 052 047	415 712	23 222 359	245 400
Republik of Daghestan	1 916 965	36 036	1 942 575	10 426
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 610 734	35 357	4 635 677	10 414

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

Karachai-Cherkess Republic	6 143 170	113 302	6 249 361	7 111
Republic of North Ossetia - Alania	1 052 338	37 191	1 069 811	19 718
Chechen Republic	0	0	0	0
Stavropol Territory	9 328 840	193 826	9 324 935	197 731
Volga Federal District	1 659 473 302	216 729 542	1 745 384 035	130 818 809
Republic of Bashkortostan	95 983 056	1 736 251	96 427 913	1 291 394
Republic of Marii El	3 319 358	78 961	3 326 969	71 350
Republic of Mordovia	26 090 248	253 749	26 138 059	205 938
Republic of Tatarstan	709 552 912	99 452 016	698 694 425	110 310 503
Udmurt Republic	50 238 136	782 508	50 275 456	745 188
Chuvash Republic	11 156 490	608 004	11 320 308	444 186
Perm Territory	29 728 922	1 756 823	29 765 388	1 720 357
Kirov Region	37 902 179	3 100 546	40 202 041	800 684
Nizhny Novgorod Region	88 189 713	6 967 351	90 548 106	4 608 958
Orenburg Region	44 786 723	2 301 073	44 823 685	2 264 111
Penza Region	6 343 635	45 328	6 343 922	45 041
Samara Region	502 861 780	97 879 130	593 832 717	6 908 193
Saratov Region	47 717 586	1 704 378	48 039 723	1 382 241
Ulyanovsk Region	5 602 564	63 424	5 645 323	20 665
Ural Federal District	1 096 032 882	109 806 004	1 090 874 583	114 964 303
Kurgan Region	3 599 058	69 213	3 625 520	42 751
Sverdlovsk Region	573 524 232	86 330 276	572 382 266	87 472 242
Tyumen Region	367 646 900	12 953 530	363 239 257	17 361 173
Chelyabinsk Region	151 262 692	10 452 985	151 627 540	10 088 137
Siberian Federal District	242 652 164	36 380 019	229 182 966	49 849 217
Republic of Altai	1 731 839	93 008	1 733 701	91 146
Republic of Buryatiya	0	0	0	0
Republic of Tuva	464 499	2 683	466 654	528
Republic of Khakassia	8 682 960	74 643	8 697 122	60 481
Altai Territory	11 476 777	138 792	11 478 547	137 022
Zabaykal Territory	3 243 335	34 294	3 267 213	10 416
Krasnoyarsk Territory	6 272 614	401 555	6 203 460	470 709
Irkutsk Region	21 255 487	1 958 229	20 865 580	2 348 136
Kemerovo Region	20 843 968	457 310	20 913 220	388 058
Novosibirsk Region	150 080 081	31 628 838	136 733 457	44 975 462
Omsk Region	10 419 141	1 428 203	10 640 942	1 206 402
Tomsk Region	8 181 463	162 464	8 183 070	160 857
Far Eastern Federal District	553 279 166	71 507 575	583 381 243	41 405 498
Republic of Sakha (Yakutia)	37 041 942	1 028 436	37 369 373	701 005
Kamchatka Territory	8 994 451	1 170 019	9 260 609	903 861
Primorskiy Territory	119 410 747	25 907 186	133 016 984	12 300 949
Khabarovsk Territory	0	0	0	0
Amur Region	380 326 889	42 001 409	396 145 267	26 183 031
Magadan Region	0	0	0	0
Sakhalin Region	7 505 137	1 400 525	7 589 010	1 316 652
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	67 395 862 533	19 189 726 941	67 668 044 545	18 917 544 929

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 1.07.18

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	9 283 109 926	3 164 163 166	426 899 540	1 490 567 283	76 071 617	34 494 567
Belgorod Region	1 528 904	317 426	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	66 073	68 687	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	692 125	244 492	15 958	0	0	0
Kaluga Region	5 939 804	922 677	123 741	0	0	0
Kostroma Region	355 887 967	2 999 405	331 877	23 539 287	0	0
Kursk Region	2 017 000	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 822 163	1 830 933	493 887	0	515 128	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 404 362	491 330	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	14 497	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 913 751 528	3 157 288 216	425 919 579	1 466 718 239	75 556 489	34 494 567
North-Western Federal District	545 518 872	51 304 314	22 682 658	12 177 152	4 944 930	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	613 929	419 771	160 595	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	6 189 051	989 581	87 097	0	0	0
Kaliningrad Region	9 614 984	153 324	8 624	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	720 433	283 411	378 439	0	0	0
Pskov Region	48 083	0	0	0	0	0
St Petersburg	528 332 392	49 458 227	22 047 903	12 177 152	4 944 930	0
Southern Federal District	61 005 528	14 572 140	514 008	706 019	6 805 234	313 081
Republic of Adygeya	195 867	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	29 669 424	2 722 527	354	289 750	680 991	0
Krasnodar Territory	28 922 347	10 445 622	24 629	376 189	6 124 243	313 081
Astrakhan Region	1 986 046	1 265 142	3 689	0	0	0
Volgograd Region	109 648	35 890	476 094	0	0	0
Rostov Region	122 196	102 959	8 653	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	1 038 548	195 445	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	432 765	10 831	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	605 783	184 614	0	0	0	0
Volga Federal District	268 601 943	55 582 661	51 183 635	4 899 885	3 457 488	0

Republic of Bashkortostan	10 112 973	2 480 182	251 174	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	413 199	162 032	13 996	0	156 903	0
Republic of Tatarstan	175 383 961	35 398 322	46 723 701	979 473	1 840 943	0
Udmurt Republic	8 839 330	1 334 710	0	0	218 391	0
Chuvash Republic	187 219	9 675	30 867	0	11 000	0
Perm Territory	4 124 700	3 051 451	710 222	240 000	3 280	0
Kirov Region	13 277 193	527 222	8 458	0	14 880	0
Nizhny Novgogrod Region	15 966 029	2 249 665	211 787	0	45 773	0
Orenburg Region	12 677 960	1 869 619	41 699	35 246	75 868	0
Penza Region	690 879	688 300	4	0	0	0
Samara Region	19 256 795	3 791 400	3 176 332	3 542 100	590 684	0
Saratov Region	7 671 705	4 020 083	15 395	103 000	499 766	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	383 189 171	40 846 371	7 296 689	5 387 490	35 218	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	178 287 978	29 579 697	6 803 822	5 387 490	35 218	0
Tyumen Region	151 674 690	3 625 748	470 356	0	0	0
Chelyabinsk Region	53 226 503	7 640 926	22 511	0	0	0
Siberian Federal District	36 829 955	7 504 269	104 533	0	26 523	0
Republic of Altai	130 075	28 098	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	121 098	122 215	0	0	0	0
Altai Territory	205 982	152 567	4 262	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 931	37 376	0	0	0	0
Irkutsk Region	176 349	3 185	57 786	0	20 346	0
Kemerovo Region	2 793 636	756 984	33 569	0	3 352	0
Novosibirsk Region	31 940 809	6 377 128	7 256	0	2 825	0
Omsk Region	1 421 635	26 716	125	0	0	0
Tomsk Region	2 440	0	1 535	0	0	0
Far Eastern Federal District	112 524 267	21 500 686	8 320 115	4 273 940	2 695 540	0
Republic of Sakha (Yakutia)	1 753 353	251 292	348 393	0	431 242	0
Kamchatka Territory	82 257	64 595	8 893	0	0	0
Primorskiy Territory	22 081 394	3 420 197	174 057	1 093 853	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	88 607 263	17 764 602	7 788 772	3 180 087	2 264 298	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	10 691 818 210	3 355 669 052	517 001 178	1 518 011 769	94 036 550	34 807 648

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.07.18

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	41 589 058 140	20 786 001 730	4 212 025 460	12 265 012 887
Belgorod Region	4 768 928	4 053 979	780	264 606
Bryansk Region	0	0	0	0
Vladimir Region	2 001 266	929 850	2 909	1 068 507
Voronezh Region	0	0	0	0
Ivanovo Region	8 918 401	6 020 675	186 639	1 930 091
Kaluga Region	41 895 144	22 291 893	15 044 172	4 384 598
Kostroma Region	454 311 599	40 925 404	206 698 031	157 255 083
Kursk Region	17 889 371	13 224 097	2 300 000	1 790 222
Lipetsk Region	18 621 978	6 948 454	7 500 000	2 709 478
Moscow Region	18 134 673	7 594 334	5 130 198	1 427 232
Orel Region	0	0	0	0
Ryazan Region	10 655 764	7 678 244	903 418	1 812 159
Smolensk Region	0	0	0	0
Tambov Region	1 823 912	1 255 436	382 813	183 993
Tver Region	783 553	594 322	110 000	79 231
Tula Region	1 552 325	1 151 308	270 000	100 017
Yaroslavl Region	4 702 064	3 998 786	5 817	474 466
City of Moscow	41 002 999 162	20 669 334 948	3 973 490 683	12 091 533 204
North-Western Federal District	1 085 677 577	691 419 722	181 779 296	130 566 179
Republic of Karelia	204 048	7 959	78 000	118 089
Komi Republic	2 177 036	1 734 044	41 822	311 170
Akhangel'sk Region	0	0	0	0
Vologda Region	23 466 505	5 851 231	1 625 442	10 740 854
Kaliningrad Region	7 287 476	5 541 468	14 401	1 731 607
Leningrad Region	122 629	109 441	0	13 188
Murmansk Region	722 819	399 674	123 000	200 145
Novgorod Region	1 844 595	812 194	290 113	742 090
Pskov Region	946 403	848 805	0	97 598
St Petersburg	1 048 906 066	676 114 906	179 606 518	116 611 438
Southern Federal District	355 567 273	212 690 416	30 845 210	106 921 097
Republic of Adygeya	1 449 577	1 220 231	469	228 877
Republic of Kalmykia	0	0	0	0
Republic of Crimea	116 911 237	82 923 308	9 148 673	23 036 803
Krasnodar Territory	130 091 113	80 388 889	20 111 393	26 557 807
Astrakhan Region	1 183 236	373 163	90 877	716 616
Volgograd Region	3 359 601	2 101 574	124 712	1 133 315
Rostov Region	99 755 652	43 734 511	669 086	55 079 562
City of Sevastopol	2 816 857	1 948 740	700 000	168 117
North-Caucasian Federal District	11 650 811	8 221 677	856 560	2 513 360
Republik of Daghestan	745 730	531 250	1 300	213 180
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 531 509	2 212 688	46 917	265 090
Karachai-Cherkess Republic	2 915 270	1 197 948	300 250	1 417 072
Republic of North Ossetia - Alania	619 235	416 400	0	202 835
Chechen Republic	0	0	0	0
Stavropol Territory	4 839 067	3 863 391	508 093	415 183
Volga Federal District	1 058 175 305	399 587 373	102 474 625	273 743 578
Republic of Bashkortostan	37 980 371	24 087 134	5 585 722	6 803 050
Republic of Marii El	1 764 687	761 127	375 882	49 602
Republic of Mordovia	12 616 717	8 458 939	6 912	3 345 725
Republic of Tatarstan	384 691 790	195 031 549	79 098 221	73 718 254
Udmurt Republic	31 085 561	4 696 731	671 500	24 627 684
Chuvash Republic	7 156 464	3 445 401	371 321	3 325 775
Perm Territory	18 067 404	9 898 915	222 618	7 597 153
Kirov Region	19 911 286	12 317 465	464 927	6 007 978
Nizhny Novgorod Region	49 251 797	32 220 083	4 821 810	5 948 714
Orenburg Region	25 931 807	11 502 627	283 608	12 825 053
Penza Region	4 075 500	2 815 864	18 692	820 946
Samara Region	435 571 491	71 519 364	7 724 776	125 622 649
Saratov Region	26 177 702	19 783 787	2 823 924	2 212 366
Ulyanovsk Region	3 892 728	3 048 387	4 712	838 629
Ural Federal District	511 646 962	161 817 389	100 676 636	192 625 823
Kurgan Region	2 162 261	2 016 178	4 186	102 392
Sverdlovsk Region	275 443 637	84 421 360	64 969 112	86 338 399
Tyumen Region	159 475 218	38 962 644	30 471 475	78 439 395
Chelyabinsk Region	74 565 846	36 417 207	5 231 863	27 745 637
Siberian Federal District	137 853 537	58 171 969	35 819 617	39 672 774
Republic of Altai	624 411	450 056	1 454	58 568
Republic of Buryatiya	0	0	0	0
Republic of Tuva	158 613	132 165	2 909	23 539
Republic of Khakassia	5 666 782	2 793 708	506 748	2 211 074
Altai Territory	8 115 325	5 660 624	983 951	1 395 364
Zabaykal Territory	2 308 488	2 237 709	30 000	40 779
Krasnoyarsk Territory	2 177 915	509 586	442 909	1 144 849
Irkutsk Region	15 031 125	8 954 962	396 030	5 467 594
Kemerovo Region	7 719 538	4 371 535	458 186	2 858 343
Novosibirsk Region	83 441 024	26 155 917	32 872 086	21 237 499
Omsk Region	6 947 139	3 421 714	123 890	3 163 362
Tomsk Region	5 663 177	3 483 993	1 454	2 071 803
Far Eastern Federal District	334 143 990	122 370 344	8 719 078	186 766 712
Republic of Sakha (Yakutia)	24 299 383	14 913 118	20 000	7 737 572
Kamchatka Territory	6 164 026	4 291 572	1 082 103	546 307
Primorskiy Territory	82 068 143	51 587 018	636 106	23 687 830
Khabarovsk Territory	0	0	0	0
Amur Region	219 786 994	50 188 835	6 975 051	154 382 778
Magadan Region	0	0	0	0
Sakhalin Region	1 825 444	1 389 801	5 818	412 225
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	45 083 773 595	22 440 280 620	4 673 196 482	13 197 822 410

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.07.18

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	12 814 273 800	8 798 276 247	2 405 837 810	91 454 535
Belgorod Region	25 901	24 332	1 569	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	8 858	8 248	610	0
Kaluga Region	0	0	0	0
Kostroma Region	42 160 889	11 874 838	13 183 559	1 235 540
Kursk Region	387 311	199 041	188 270	0
Lipetsk Region	0	0	0	0
Moscow Region	689 118	115 286	7 368	566 464
Orel Region	0	0	0	0
Ryazan Region	11 326	0	11 326	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 276	0	6 276	0
Yaroslavl Region	120 176	110 584	0	0
City of Moscow	12 770 863 945	8 785 943 918	2 392 438 832	89 652 531
North-Western Federal District	158 901 945	105 633 633	13 746 313	4 698 858
Republic of Karelia	0	0	0	0
Komi Republic	15 430	15 430	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 886 466	327 013	1 517 970	1 539
Kaliningrad Region	250 540	84 666	0	165 874
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	12 475	0	12 475	0
Pskov Region	0	0	0	0
St Petersburg	156 737 034	105 206 524	12 215 868	4 531 445
Southern Federal District	4 409 687	2 387 445	1 494 412	527 830
Republic of Adygeya	25 708	0	0	25 708
Republic of Kalmykia	0	0	0	0
Republic of Crimea	604 633	243 738	13 456	347 439
Krasnodar Territory	51 180	15 098	33 787	2 295
Astrakhan Region	1 259 843	0	1 259 843	0
Volgograd Region	107 297	0	62 757	44 540
Rostov Region	2 305 376	2 077 003	122 757	105 616
City of Sevastopol	55 650	51 606	1 812	2 232
North-Caucasian Federal District	20 738	0	16 950	3 788
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	5 005	0	1 217	3 788
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	103 004 796	19 486 522	10 240 123	347 654
Republic of Bashkortostan	704 293	700 058	2 450	1 785
Republic of Marii El	1 105	0	1 105	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	10 793 009	2 753 616	7 491 884	68 408
Udmurt Republic	104 228	24 727	79 497	4
Chuvash Republic	64 513	28 993	0	35 520
Perm Territory	537 876	484 480	53 396	0
Kirov Region	2 055	0	992	1 063
Nizhny Novgorod Region	1 272 448	117 801	1 113 269	41 378
Orenburg Region	432 597	333 805	61 566	37 226
Penza Region	0	0	0	0
Samara Region	88 878 178	15 043 042	1 222 015	161 725
Saratov Region	214 010	0	213 949	61
Ulyanovsk Region	484	0	0	484
Ural Federal District	31 019 897	23 098 752	7 815 403	96 424
Kurgan Region	0	0	0	0
Sverdlovsk Region	22 897 530	20 056 411	2 743 990	87 811
Tyumen Region	6 748 645	2 586 107	4 153 925	8 613
Chelyabinsk Region	1 373 722	456 234	917 488	0
Siberian Federal District	6 422 181	2 211 559	4 150 633	59 986
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	1 231	1 231	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	553 782	526 315	27 467	0
Kemerovo Region	10 378	8 178	0	2 200
Novosibirsk Region	5 745 360	1 625 629	4 119 728	0
Omsk Region	107 992	50 206	0	57 786
Tomsk Region	3 097	0	3 097	0
Far Eastern Federal District	10 790 819	7 044 483	801 353	1 313 533
Republic of Sakha (Yakutia)	319 335	37 717	152 292	129 326
Kamchatka Territory	314 407	111 201	203 206	0
Primorskiy Territory	794 859	666 345	72 192	55 930
Khabarovsk Territory	0	0	0	0
Amur Region	9 358 009	6 229 220	369 454	1 128 277
Magadan Region	0	0	0	0
Sakhalin Region	4 209	0	4 209	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 128 843 863	8 958 138 641	2 444 102 997	98 502 608

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.07.18

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	1 653 115 667	254 830 548	44 729 224	40 583 241	704 689 726	30 981 602
Belgorod Region	139 673	0	0	0	1 326	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	49 620	0	0	0	43 951	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	93 105	0	0	0	72 285	0
Kaluga Region	518 583	0	12 952 092	0	578 732	0
Kostroma Region	3 489 822	8 861	20 373 797	0	15 823 748	62 103
Kursk Region	206 390	0	0	0	13 411	0
Lipetsk Region	2 092 453	0	0	0	159 377	0
Moscow Region	121 963	0	0	0	622 383	207
Orel Region	0	0	0	0	0	0
Ryazan Region	760 545	0	0	0	101 993	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	50 939	0	0	0	4 785	0
Tver Region	52 528	0	0	0	4 088	0
Tula Region	37 975	0	0	0	1 493	0
Yaroslavl Region	445 947	0	0	0	37 454	0
City of Moscow	1 645 056 124	254 821 687	11 403 335	40 583 241	687 224 700	30 919 292
North-Western Federal District	96 655 763	4 115 812	457 484	54 488	6 128 701	399 704
Republic of Karelia	4 604	0	0	0	31 774	0
Komi Republic	219 681	0	41 822	0	2 686	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	954 867	10 146	45 000	0	626 018	1 539
Kaliningrad Region	293 859	4 380	9 689	0	84 590	24
Leningrad Region	19 928	0	0	0	472	0
Murmansk Region	30 992	0	0	0	49 420	0
Novgorod Region	52 930	0	0	0	6 418	0
Pskov Region	161 725	0	0	0	8 412	0
St Petersburg	94 917 177	4 101 286	360 973	54 488	5 318 911	398 141
Southern Federal District	20 809 403	280 113	657 891	1 812	5 394 587	211 233
Republic of Adygeya	46 339	0	0	0	42 382	441
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 183 137	243 738	0	0	1 392 517	196 033
Krasnodar Territory	11 891 625	0	657 891	0	2 465 719	2 295
Astrakhan Region	22 344	0	0	0	41 758	0
Volgograd Region	558 698	0	0	0	39 138	209
Rostov Region	2 574 420	0	0	0	1 411 985	10 157
City of Sevastopol	532 840	36 375	0	1 812	1 088	2 098
North-Caucasian Federal District	436 740	0	507 000	15 733	207 188	3 788

Republik of Daghestan	37 313	0	0	0	53 013	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	197 473	0	0	0	26 527	0
Karachai-Cherkess Republic	120 919	0	0	0	48 563	3 788
Republic of North Ossetia - Alania	63 913	0	0	0	28 584	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	17 122	0	507 000	15 733	50 501	0
Volga Federal District	49 506 015	1 838 014	14 143 819	0	20 418 836	199 322
Republic of Bashkortostan	538 729	0	5 524 788	0	831 158	0
Republic of Marii El	121 239	0	130 000	0	930	0
Republic of Mordovia	247 383	0	0	0	46 752	0
Republic of Tatarstan	15 949 062	129 160	5 045 031	0	5 664 749	46 291
Udmurt Republic	324 040	0	0	0	1 514 631	0
Chuvash Republic	77 682	0	0	0	54 440	0
Perm Territory	566 025	484 480	0	0	489 029	0
Kirov Region	1 110 208	0	0	0	607 976	0
Nizhny Novgogrod Region	2 570 799	0	104 000	0	444 994	35 127
Orenburg Region	502 029	628	0	0	251 182	0
Penza Region	52 701	0	0	0	70 521	0
Samara Region	23 294 813	1 223 746	3 340 000	0	9 955 617	117 843
Saratov Region	4 063 568	0	0	0	390 872	61
Ulyanovsk Region	87 737	0	0	0	95 985	0
Ural Federal District	12 095 023	377 227	3 901 436	1 458	12 779 877	9 083
Kurgan Region	162 503	0	0	0	11 334	0
Sverdlovsk Region	4 863 877	5 454	3 734 522	0	10 454 347	4 043
Tyumen Region	1 971 182	371 773	0	0	1 687 555	5 040
Chelyabinsk Region	5 097 461	0	166 914	1 458	626 641	0
Siberian Federal District	3 574 278	0	244 868	341	1 831 763	0
Republic of Altai	30 446	0	0	0	1 206	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	10 879	0	0	341	8 936	0
Republic of Khakassia	55 016	0	0	0	73 246	0
Altai Territory	260 129	0	234 868	0	38 069	0
Zabaykal Territory	795 112	0	0	0	32 037	0
Krasnoyarsk Territory	27 671	0	0	0	67 407	0
Irkutsk Region	309 989	0	0	0	335 601	0
Kemerovo Region	149 502	0	10 000	0	89 035	0
Novosibirsk Region	1 675 371	0	0	0	985 868	0
Omsk Region	227 505	0	0	0	145 016	0
Tomsk Region	32 658	0	0	0	55 342	0
Far Eastern Federal District	13 926 930	128 360	6 201 135	0	30 471 128	574 844
Republic of Sakha (Yakutia)	641 765	37 717	0	0	212 046	0
Kamchatka Territory	125 017	0	0	0	82 252	0
Primorskiy Territory	5 006 299	0	26 135	0	966 217	16 710
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	8 117 715	90 643	6 175 000	0	29 184 128	558 134
Magadan Region	0	0	0	0	0	0
Sakhalin Region	36 134	0	0	0	26 485	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 850 119 819	261 570 074	70 842 857	40 657 073	781 921 806	32 379 576

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.07.18

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	36 654 757 174	3 069 387	96 442	6 338 945 679	10 491 974 132	19 500 490 055
Belgorod Region	7 221 802	0	0	1 586 868	537 330	5 077 284
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 795 416	0	466	440 922	95 600	1 228 804
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 246 423	0	0	1 536 254	709 646	9 915 276
Kaluga Region	42 982 534	0	0	1 763 728	19 823 788	21 377 446
Kostroma Region	439 737 582	0	0	23 848 688	90 329 432	324 086 239
Kursk Region	16 535 870	0	0	2 928 816	882 017	12 701 531
Lipetsk Region	14 731 297	0	0	1 268 047	550 726	12 898 288
Moscow Region	19 122 134	0	0	4 034 156	917 347	14 046 669
Orel Region	0	0	0	0	0	0
Ryazan Region	14 717 897	0	0	3 523 495	160 729	10 681 936
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 321 470	0	0	662 737	19 300	1 609 278
Tver Region	1 058 518	0	0	759 664	39 000	254 752
Tula Region	1 241 020	0	0	233 375	3 263	1 003 347
Yaroslavl Region	3 281 395	0	0	1 456 803	577 262	1 169 825
City of Moscow	36 077 763 816	3 069 387	95 976	6 294 902 126	10 377 328 692	19 084 439 380
North-Western Federal District	1 500 318 835	18 250	325	446 418 507	629 108 752	408 658 162
Republic of Karelia	247 433	0	0	150 502	70 000	26 478
Komi Republic	5 185 008	0	0	1 266 664	1 064 550	2 789 086
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	49 098 994	0	0	19 284 071	11 750 164	17 973 734
Kaliningrad Region	23 819 764	0	0	3 684 929	13 882 964	6 167 702
Leningrad Region	17 755	0	0	17 037	718	0
Murmansk Region	1 101 375	0	0	704 155	2 900	388 110
Novgorod Region	5 259 630	0	325	1 992 579	91 628	3 116 878
Pskov Region	1 858 043	0	0	547 291	460 000	849 528
St Petersburg	1 413 730 833	18 250	0	418 771 279	601 785 828	377 346 646
Southern Federal District	404 852 866	110 945	158	68 280 452	71 206 010	262 841 280
Republic of Adygeya	1 900 153	0	0	549 176	97 474	1 253 151
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	135 273 670	12 569	0	32 595 874	25 327 958	76 502 943
Krasnodar Territory	156 110 929	14 615	158	15 846 063	38 955 499	100 707 343
Astrakhan Region	4 491 094	0	0	1 708 669	924 455	1 040 134
Volgograd Region	2 456 483	0	0	733 424	317 270	1 404 951
Rostov Region	100 969 943	83 761	0	15 356 490	5 261 002	80 114 975
City of Sevastopol	3 650 594	0	0	1 490 756	322 352	1 817 783
North-Caucasian Federal District	11 749 314	0	0	4 246 456	2 515 665	4 863 760
Republik of Dagestan	764 210	0	0	467 539	0	280 343
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 401 524	0	0	566 947	413	1 825 564
Karachai-Cherkess Republic	2 551 067	0	0	583 164	1 593 599	374 030

Republic of North Ossetia - Alania	343 199	0	0	126 705	44 500	171 994
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 689 314	0	0	2 502 101	877 153	2 211 829
Volga Federal District	889 202 406	3 578 196	0	117 627 641	275 153 761	489 836 394
Republic of Bashkortostan	43 417 000	6 177	0	1 546 457	10 421 457	31 376 143
Republic of Marii El	2 041 495	0	0	369 810	5 919	1 642 674
Republic of Mordovia	21 007 857	0	0	1 952 102	996 080	17 996 998
Republic of Tatarstan	502 440 844	3 540 699	0	74 043 754	221 942 270	200 977 025
Udmurt Republic	35 143 279	4 620	0	2 926 023	927 920	31 243 696
Chuvash Republic	8 986 115	0	0	1 678 480	1 140 456	6 099 196
Perm Territory	21 644 125	6 442	0	3 089 538	2 286 404	16 231 007
Kirov Region	30 268 048	2 723	0	5 221 840	1 893 998	22 959 297
Nizhny Novgorod Region	66 552 136	7 534	0	11 631 957	6 523 207	48 112 151
Orenburg Region	30 753 177	10 001	0	2 848 523	3 434 503	24 449 108
Penza Region	4 589 289	0	0	1 057 806	750 625	2 767 613
Samara Region	79 189 488	0	0	7 307 040	15 371 923	56 327 152
Saratov Region	38 997 051	0	0	3 384 169	9 164 312	26 415 212
Ulyanovsk Region	4 172 502	0	0	570 142	294 687	3 239 122
Ural Federal District	789 984 067	95 476	0	80 188 335	251 630 114	452 791 930
Kurgan Region	2 012 901	0	0	592 947	117 468	1 289 079
Sverdlovsk Region	365 844 951	13 239	0	51 213 631	47 642 661	265 949 741
Tyumen Region	312 803 492	72 724	0	11 501 139	192 759 415	105 644 956
Chelyabinsk Region	109 322 723	9 513	0	16 880 618	11 110 570	79 908 154
Siberian Federal District	153 115 099	38 061	0	35 711 029	16 543 308	98 267 275
Republic of Altai	1 191 034	0	0	676 028	39 220	452 928
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	161 945	0	0	40 981	42 000	78 964
Republic of Khakassia	6 620 573	0	0	1 120 570	560 270	4 885 335
Altai Territory	7 778 118	0	0	2 435 238	605 414	4 732 754
Zabaykal Territory	369 512	0	0	35 523	321 521	12 468
Krasnoyarsk Territory	5 298 756	0	0	1 361 223	35 245	3 701 627
Irkutsk Region	13 284 564	0	0	2 765 278	1 189 550	9 197 132
Kemerovo Region	15 666 744	0	0	1 052 998	5 642 397	8 925 421
Novosibirsk Region	88 303 283	38 061	0	24 070 473	7 165 823	54 950 247
Omsk Region	7 818 415	0	0	1 026 153	908 872	5 874 710
Tomsk Region	6 622 155	0	0	1 126 564	32 996	5 455 689
Far Eastern Federal District	351 779 924	43 008	484 006	36 668 474	25 135 673	288 259 048
Republic of Sakha (Yakutia)	28 540 464	21 078	0	4 156 685	2 320 265	21 926 041
Kamchatka Territory	6 032 986	0	0	1 240 923	89 276	4 680 322
Primorsky Territory	97 653 687	16 924	0	19 972 071	10 449 033	66 626 053
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	214 457 315	0	484 006	9 394 525	11 423 272	192 776 270
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 095 472	5 006	0	1 904 270	853 827	2 250 362
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	40 755 759 685	6 953 323	580 931	7 128 086 573	11 763 267 415	21 506 007 904

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.07.18**

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	15 083 543 410	45 695 132	21 581	2 271 944 783	7 128 875 467	5 281 720 197
Belgorod Region	760 512	0	0	24 578	0	735 934
Bryansk Region	0	0	0	0	0	0
Vladimir Region	70 737	0	0	13 797	0	56 940
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	613 496	0	0	25 917	0	587 568
Kaluga Region	994 685	0	0	24 950	0	969 734
Kostroma Region	32 219 383	0	0	12 990 145	7 536 838	10 971 961
Kursk Region	647 602	0	0	153 270	0	494 332
Lipetsk Region	372 282	0	0	148 486	0	223 796
Moscow Region	1 544 904	0	0	184 364	0	1 360 540
Orel Region	0	0	0	0	0	0
Ryazan Region	1 008 178	0	0	67 009	21 898	909 771
Smolensk Region	0	0	0	0	0	0
Tambov Region	19 709	0	0	2 706	0	16 988
Tver Region	278 657	0	0	27 418	221 444	29 782
Tula Region	29 641	0	0	175	0	29 466
Yaroslavl Region	269 393	0	0	121 990	0	145 322
City of Moscow	15 044 714 231	45 695 132	21 581	2 258 159 978	7 121 095 287	5 265 188 063
North-Western Federal District	209 109 639	0	0	43 570 249	81 166 147	81 186 912
Republic of Karelia	55 839	0	0	55 477	0	346
Komi Republic	499 578	0	0	14 705	0	484 873
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	3 362 371	0	0	1 127 315	1 182 841	1 048 863
Kaliningrad Region	12 263 113	0	0	8 559 807	1 944 247	1 585 160
Leningrad Region	627	0	0	627	0	0
Murmansk Region	247 562	0	0	245 393	0	2 168
Novgorod Region	135 908	0	0	9 756	1 569	124 583
Pskov Region	14 927	0	0	14 491	0	436
St Petersburg	192 529 714	0	0	33 542 678	78 037 490	77 940 483
Southern Federal District	25 636 946	2 237	0	10 854 501	957 216	13 008 494
Republic of Adygeya	177 380	0	0	66	62 757	114 557
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 178 600	2 237	0	82 725	0	4 525 345
Krasnodar Territory	6 507 555	0	0	629 122	844 368	4 877 625
Astrakhan Region	9 054 079	0	0	8 983 642	0	65 564
Volgograd Region	89 294	0	0	31 961	0	57 320
Rostov Region	3 871 630	0	0	996 475	0	2 790 276
City of Sevastopol	758 408	0	0	130 510	50 091	577 807
North-Caucasian Federal District	245 002	0	0	45 245	0	195 860
Republic of Dagestan	10 288	0	0	2 744	0	7 544
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	10 412	0	0	3 434	0	6 978
Karachai-Cherkess Republic	7 106	0	0	554	0	6 552
Republic of North Ossetia - Alania	19 690	0	0	0	0	19 690
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	197 506	0	0	38 513	0	155 096
Volga Federal District	125 416 953	6	0	11 620 267	74 272 460	38 275 438

Republic of Bashkortostan	1 281 062	0	0	42 043	125 513	1 106 994
Republic of Marii El	11 770	0	0	222	0	6 439
Republic of Mordovia	206 027	0	0	23 283	0	181 008
Republic of Tatarstan	105 205 053	6	0	8 123 108	72 325 774	23 739 034
Udmurt Republic	743 709	0	0	58 792	3 984	680 933
Chuvash Republic	441 133	0	0	34 004	125 513	281 603
Perm Territory	1 708 821	0	0	177 428	28 716	1 502 677
Kirov Region	803 773	0	0	232 701	0	570 692
Nizhny Novgorod Region	4 531 147	0	0	403 797	891 097	3 199 981
Orenburg Region	2 261 935	0	0	61 302	271 497	1 928 142
Penza Region	35 902	0	0	7 637	28 240	0
Samara Region	6 786 531	0	0	2 316 654	472 126	3 884 984
Saratov Region	1 379 438	0	0	125 144	0	1 186 451
Ulyanovsk Region	20 652	0	0	14 152	0	6 500
Ural Federal District	71 176 297	63 987	0	11 830 497	19 383 267	36 718 220
Kurgan Region	34 118	0	0	232	0	33 883
Sverdlovsk Region	44 271 297	0	0	3 282 492	18 223 901	22 325 944
Tyumen Region	17 149 290	63 987	0	5 872 481	248 671	8 485 175
Chelyabinsk Region	9 721 592	0	0	2 675 292	910 695	5 873 218
Siberian Federal District	40 622 247	0	0	23 165 098	3 861 991	13 053 725
Republic of Altai	91 043	0	0	80 927	0	10 116
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	527	0	0	0	0	527
Republic of Khakassia	60 422	0	0	1 350	0	54 071
Altai Territory	136 548	0	0	18 019	0	118 529
Zabaykal Territory	10 416	0	0	0	0	10 416
Krasnoyarsk Territory	466 124	0	0	105 266	0	360 043
Irkutsk Region	2 202 176	0	0	244 518	0	1 728 427
Kemerovo Region	387 300	0	0	157 063	0	230 013
Novosibirsk Region	35 909 342	0	0	22 021 100	3 428 632	10 154 544
Omsk Region	1 197 706	0	0	478 024	429 341	290 341
Tomsk Region	160 643	0	0	58 831	4 018	96 698
Far Eastern Federal District	39 915 059	0	0	6 399 423	11 594 222	21 563 523
Republic of Sakha (Yakutia)	621 403	0	0	17 620	18 827	560 938
Kamchatka Territory	902 517	0	0	114 067	0	788 450
Primorskiy Territory	12 007 949	0	0	4 562 802	471 998	6 771 881
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	25 078 481	0	0	743 530	11 103 397	13 098 949
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 304 709	0	0	961 404	0	343 305
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 595 665 553	45 761 362	21 581	2 379 430 063	7 320 110 770	5 485 722 369

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.07.18**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 455 327 012	4 492 824 072	1 962 502 940
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	316 382 918	211 729 055	104 653 863
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	6 135 776 094	4 277 927 017	1 857 849 077
North-Western Federal District	338 258 334	266 348 745	71 909 589
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	6 429	0	6 429
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	338 251 905	266 348 745	71 903 160
Southern Federal District	15 361 273	14 993 749	367 524
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	13 673 542	13 673 542	0
Krasnodar Territory	487 731	120 207	367 524
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 200 000	1 200 000	0
City of Sevastopol	0	0	0
North-Caucasian Federal District	45 000	45 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	45 000	45 000	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	112 876 977	110 706 956	2 170 021
Republic of Bashkortostan	31 351 890	31 351 890	0
Republic of Marii El	0	0	0
Republic of Mordovia	150 000	150 000	0
Republic of Tatarstan	5 351 060	3 190 163	2 160 897
Udmurt Republic	5 530 000	5 530 000	0
Chuvash Republic	100 000	100 000	0
Perm Territory	784 282	784 282	0
Kirov Region	0	0	0
Nizhny Novgorod Region	3 011 205	3 011 205	0
Orenburg Region	80 000	80 000	0
Penza Region	9 124	0	9 124
Samara Region	66 484 416	66 484 416	0
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	128 613 065	110 823 363	17 789 702
Kurgan Region	0	0	0
Sverdlovsk Region	128 167 194	110 377 492	17 789 702
Tyumen Region	247 881	247 881	0
Chelyabinsk Region	197 990	197 990	0
Siberian Federal District	4 275 070	4 143 117	131 953
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	23 357	23 357	0
Altai Territory	90 000	90 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	4 161 413	4 029 460	131 953
Omsk Region	300	300	0
Tomsk Region	0	0	0
Far Eastern Federal District	39 861 225	39 014 881	846 344
Republic of Sakha (Yakutia)	162 999	162 999	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 157 753	1 157 753	0
Khabarovsk Territory	0	0	0
Amur Region	38 540 473	37 694 129	846 344
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 094 617 956	5 038 899 883	2 055 718 073

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	1.06.18	1.07.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	13,0	12,8	12,2
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	10,0	9,6	9,0
Risk-weighted assets ¹ (Basel III) to total assets ratio	44,1	39,2	28,3	28,2	28,5
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	9,8	9,7
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	3,0	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	206,6	219,3
<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	6,0	6,1
manufacturing	15,4	15,3	15,1	14,9	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	3,9
wholesale and retail trade, car and household appliance repair	10,9	9,5	9,5	9,5	9,4
transport and communication	4,2	4,2	4,9	4,9	4,9
other economic activities	23,1	22,6	22,4	22,4	22,2
individuals	29,1	30,9	31,2	31,4	31,8
of which					
mortgage loans	12,1	13,2	13,5	13,6	13,8
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	68,8	73,0	54,8	48,1	62,2
United Kingdom	7,5	5,5	10,4	6,8	7,2
USA	3,2	1,7	2,6	1,3	2,4
Germany	0,3	0,2	1,8	1,7	1,9
Austria	1,1	0,7	1,1	0,9	1,1
France	1,4	1,2	0,3	0,3	0,4
Italy	2,0	2,2	3,2	3,9	2,7
Cyprus	5,3	5,9	9,6	8,7	6,6
Netherlands	0,5	0,7	0,5	0,2	0,3
Other	9,9	9,0	15,7	28,1	15,2
Liquidity					
Ratio of high liquid assets to total assets	10,5	11,0	11,4	11,6	11,5
Ratio of liquid assets to total assets	21,8	23,2	23,6	24,3	23,3
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	120,6	119,3	119,5
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	174,5	190,4	182,2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	52,3	55,4	53,5	54,6	55,5
Ratio of clients' funds to total loans ⁴	107,5	111,1	110,5	110,1	110,0
Market risk to total own funds (capital) ⁵	43,7	42,6	38,3	37,6	39,4
of which					
Interest rate risk	36,8	31,9	29,1	28,1	28,2
Equity position risk	3,0	3,6	3,3	3,3	3,5
Foreign exchange risk	3,2	4,6	3,6	3,3	5,0
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	11,6	12,0
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	353,0	527,0	634,0
as percent of the banking sector assets ⁶	1,2	1,0	0,4	0,6	0,7
as percent of the banking sector own funds (capital) ⁶	10,3	8,3	3,8	5,5	6,6
Return on assets ⁷	1,2	1,0	1,0	0,8	0,8
Return on equity ⁷	10,3	8,3	8,5	7,0	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
Reference data: own funds (capital) adequacy ratio as of 1.07.18, %	12,2		25,0		26,3		20,4		19,5		16,3		14,0		16,4		13,6		16,3	

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		1.06.18		1.07.18	
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	9 915,7	100,0	9 512,5	100,0
of which:										
1. Tier 1 capital	6 586,7	70,2	6 622,7	70,5	7 481,0	76,7	7 465,0	75,3	7 039,6	74,0
of which:										
1.1. Common Equity Tier 1	6 408,2	68,3	6 417,9	68,3	7 086,9	72,7	7 040,5	71,0	6 616,6	69,6
1.2. Additional Tier 1	178,5	1,9	204,9	2,2	394,1	4,0	424,5	4,3	423,0	4,5
2. Tier 2 Capital	2 800,4	29,8	2 774,6	29,5	2 274,2	23,3	2 450,7	24,7	2 472,8	26,0
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	12,8	5	12,2	2
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	9,4	4	9,1	6	8,5	9
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	10,0	6	9,6	7	9,0	5

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		1.06.18		1.07.18	
	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	12 760,5	128,7	12 440,2	130,7
1.1. Authorized capital	2 458,3	26,2	2 669,9	28,4	2 620,2	26,9	2 621,7	26,4	2 618,8	27,5
1.2. Issue income	1 479,7	15,8	1 764,6	18,8	1 741,9	17,9	1 741,6	17,6	1 741,5	18,3
1.3. Credit institutions' profit and funds	4 721,7	50,3	5 506,8	58,6	5 655,4	58,0	5 942,4	59,9	5 634,6	59,2
1.4. Subordinated loans	2 632,9	28,0	2 305,2	24,5	2 156,3	22,1	2 219,6	22,4	2 207,5	23,2
1.5. Increase in value of property due to revaluation	213,9	2,3	177,7	1,9	169,9	1,7	168,0	1,7	171,8	1,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	39,2	0,4	67,2	0,7	65,9	0,7
2. Factors of own funds (capital) decrease	2 119,4	22,6	3 026,8	32,2	2 627,6	26,9	2 842,1	28,7	2 924,8	30,7
2.1. Losses	679,3	7,2	1 488,8	15,8	1 525,1	15,6	1 670,0	16,8	1 703,2	17,9
2.2. Intangible assets	269,0	2,9	296,9	3,2	308,2	3,2	308,8	3,1	311,8	3,3
2.3. Treasury stocks (shares)	7,0	0,1	16,9	0,2	22,8	0,2	28,9	0,3	30,1	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	233,1	2,4	238,7	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	351,0	3,5	387,9	4,1
2.7. Other factors	212,0	2,3	250,0	2,7	251,0	2,6	250,3	2,5	253,1	2,7
Own funds (capital), total	9 387,1	100,0	9 397,3	100,0	9 755,2	100,0	9 915,7	100,0	9 515,3	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	1.06.18	1.07.18
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	853,7	833,9
3 rd group of assets	43,4	35,7	27,3	60,7	72,0
4 th group of assets	33 559,6	31 900,9	22 708,8	23 361,8	23 755,5
5 th group of assets	332,4	198,3	29,1	18,4	19,5
The value of credit risk on balance sheet assets	35 299,7	33 381,9	23 672,8	24 294,6	24 680,9

Reference data:

	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
1 st group of assets without risk weighting	8 586,9	10 337,8	10 580,8	11 076,1	11 313,0

¹ Assets recognized in balance sheet are taken into account

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

		1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	9 755,2	9 915,7	9 512,5
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	75 200,9	77 741,6	77 905,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 299,7	33 381,9	23 672,8	24 294,6	24 680,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	2 297,0	3 056,6	2 997,5	2 873,4	2 809,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	232,1	246,8	247,2	250,9	260,8
	- the value of credit risk on contingent credit liabilities, billion rubles	4 152,6	4 589,8	3 349,9	3 530,4	3 503,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	594,7	453,1	380,4	442,5	419,6
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	7 830,2	8 088,3	8 253,8
	- market risk, billion rubles	4 012,4	3 916,1	3 646,6	3 623,3	3 629,5
	- credit claims of clearing participants (codes 8847 ²)	75,4	137,8	142,8	135,9	129,3
	- higher-risk transactions, billion rubles	15 127,5	17 234,5	12 570,5	13 139,7	13 280,7
	- 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	-979,8	-995,6
	- 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	1 634,6	1 751,9
	- 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	5 131,2	4 817,6
	- 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	313,4	301,9
	- other	389,5	589,3	14 283,0	15 263,4	633,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	13,0	12,8	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 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		1.06.18		1.07.18	
	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	21	4,4	20	4,2
From 8% to 10%	13	1,1	9	1,5	3	0,9	6	1,1	4	1,3
From 10% to 12%	44	19,1	36	21,5	33	3,1	39	18,9	36	17,7
From 12% to 14%	70	50,3	64	18,1	57	33,5	50	18,9	56	17,3
14% and more	458	25,1	420	52,1	415	53,7	399	53,1	395	56,2
Banking sector, total	623	100,0	561	100,0	542	100,0	530	100,0	524	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		1.06.18		1.07.18	
		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	23 156,7	41,4	23 353,3	41,4
	Substandard	20 805,9	38,1	21 183,9	37,6	21 539,2	39,5	22 928,2	41,0	23 339,6	41,3
	Doubtful	4 641,0	8,5	4 230,6	7,5	3 770,3	6,9	3 746,1	6,7	3 615,8	6,4
	Problem	1 623,3	3,0	1 725,7	3,1	1 726,1	3,2	1 675,9	3,0	1 779,8	3,2
	Loss	3 536,3	6,5	3 908,2	6,9	4 125,9	7,6	4 429,8	7,9	4 388,1	7,8
Loan loss provision (LLP) made		4 619,7	8,5	5 223,2	9,3	5 252,8	9,6	5 482,5	9,8	5 477,2	9,7
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	22 999,7	54,0	23 198,9	54,2
	Substandard	11 529,8	26,4	10 406,8	23,7	10 398,4	25,0	11 283,4	26,5	11 422,6	26,7
	Doubtful	4 186,7	9,6	3 714,2	8,5	3 183,6	7,6	3 126,1	7,3	2 996,3	7,0
	Problem	1 538,5	3,5	1 650,6	3,8	1 646,1	4,0	1 597,0	3,8	1 699,3	4,0
	Loss	2 526,1	5,8	3 003,0	6,8	3 233,4	7,8	3 554,8	8,4	3 519,4	8,2
Loan loss provision (LLP)	Estimated LLP	4 765,6	10,9	5 288,9	12,0	5 302,1	12,7	5 588,3	13,1	5 592,5	13,1
	Estimated LLP adjusted for collateral	3 705,5	8,5	4 459,4	10,2	4 503,9	10,8	4 778,8	11,2	4 761,6	11,1
	LLP made	3 489,4	8,0	4 144,3	9,4	4 173,4	10,0	4 408,6	10,4	4 403,3	10,3
	LLP made as percent of estimated LLP		73,2		78,4		78,7		78,9		78,7
	LLP made as percent of estimated LLP adjusted for collateral		94,2		92,9		92,7		92,3		92,5

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.17		1.01.18		1.04.18		1.06.18		1.07.18	
	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	13 375,7	100,0	13 640,2	100,0
1.1. Loans to legal entities (except credit institutions)	486,3	4,4	529,1	4,3	540,1	4,2	568,4	4,3	582,8	4,3
1.2. Loans to individuals	10 494,1	95,6	11 902,4	95,7	12 313,9	95,8	12 807,3	95,8	13 057,4	95,7
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		20,1		22,1		23,6		23,9		24,2
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		8,0		7,9
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	100,0	122,4	100,0	115,7	100,0	126,9	100,0	128,2	100,0
4.1. Portfolios of homogeneous claims on legal entities	53,4	50,6	63,2	51,6	65,8	56,9	76,9	60,6	77,0	60,0
4.2. Portfolios of homogeneous claims on individuals	52,1	49,4	59,2	48,4	49,9	43,1	50,1	39,4	51,2	40,0
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		50,3		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 1.07.18¹

	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	582 784,6	100,0	39 989,0	100,0	6,9
of which by quality categories					
1.1. Quality Category I	250,4	0,0	0,0	0,0	0,0
1.2. Quality Category II	542 963,5	93,2	5 485,5	13,7	1,0
1.3. Quality Category III	2 911,4	0,5	371,5	0,9	12,8
1.4. Quality Category IV	3 159,9	0,5	1 214,4	3,0	38,4
1.5. Quality Category V	33 499,4	5,7	32 917,6	82,3	98,3
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	582 784,6		39 989,0		6,9
4. Homogeneous claims grouped into portfolios - total	76 976,5	100,0	32 270,5	100,0	41,9
of which by quality categories					
4.1. Quality Category I	37 333,8	48,5	0,0	0,0	0,0
4.2. Quality Category II	3 126,9	4,1	33,0	0,1	1,1
4.3. Quality Category III	4573,7	5,9	565,1	1,8	12,4
4.4. Quality Category IV	406,3	0,5	185,8	0,6	45,7
4.5. Quality Category V	31535,8	41,0	31486,6	97,6	99,8
5. Claims for interest payments - total	5 621,5	100,0	2 116,0	100,0	37,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 020,7	35,9	1 965,3	92,9	97,3

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 1.07.18¹

	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	13 057 404,4	100,0	1 033 928,5	100,0	7,9
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 353 670,2	10,4	44 269,7	4,3	3,3
1.1.2. residential real estate (mortgage) loans, total	4 402 102,8	33,7	71 117,3	6,9	1,6
1.1.3. car loans, total	716 898,6	5,5	55 510,3	5,4	7,7
1.1.4. other consumer loans, total	6 567 611,8	50,3	861 472,7	83,3	13,1
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	279 945,0	2,1	5 875,8	0,6	2,1
1.2.2. a portfolio of loans without overdue payments	11 570 363,2	88,6	207 819,6	20,1	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	239 990,5	1,8	13 369,8	1,3	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	95 348,7	0,7	26 388,5	2,6	27,7
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	78 930,4	0,6	46 693,6	4,5	59,2
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	113 399,5	0,9	94 236,4	9,1	83,1
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	662 306,0	5,1	637 986,3	61,7	96,3
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	154 128,0	1,2	0,0	0,0	0,0
1.3.2. Quality category II	11 374 040,1	87,1	178 253,9	17,2	1,6
1.3.3. Quality category III	616 607,2	4,7	42 864,9	4,1	7,0
1.3.4. Quality category IV	77 349,7	0,6	32 917,8	3,2	42,6
1.3.5. Quality category V	835 279,3	6,4	779 892,0	75,4	93,4
2. Claims grouped into portfolios of homogeneous claims - total	51 234,9	6,1	31 283,6	4,0	61,1
of which by quality categories					
2.1. Quality category I	10 698,0	1,3	0,0	0,0	0,0
2.2. Quality category II	7 235,8	0,9	187,1	0,0	2,6
2.3. Quality category III	1714,5	0,2	190,9	0,0	11,1
2.4. Quality category IV	626,8	0,1	307,6	0,0	49,1
2.5. Quality category V	30959,7	3,7	30598,0	3,9	98,8
3. Claims for interest payments - total	177 386,0	100,0	67 296,1	100,0	37,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	70 280,0	39,6	63 657,6	94,6	90,6

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	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Substandard	6,1	7,1	5,3	5,6	5,8	1,9	2,8	2,1	2,2	2,3
Doubtful	20,2	17,2	13,8	12,9	12,1	16,9	19,2	18,1	18,3	17,8
Problem	18,7	17,8	19,0	16,6	17,9	42,3	44,7	48,3	45,9	46,4
Loss	54,8	57,8	61,8	64,7	64,0	75,7	79,8	79,8	80,2	80,1

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

Table 52

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

Indicator	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Overdue claims on loans, deposits and other claims, billion rubles	2891,5	2993,5	3151,1	3185,5	3120,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2200,8	2100,7	2199,3
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,2	5,2	5,6	5,5	5,4
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2836,5	2817,9	2781,2
- as percent of total loans, deposits and other claims in rubles	6,6	6,0	6,5	6,3	6,2
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	314,5	367,6	339,6
- as percent of total loans, deposits and other claims in foreign currency	1,8	2,2	2,5	2,8	2,6
- dollar equivalent, billion \$	4,8	5,2	5,5	5,9	5,4
Overdue claims on loans and other claims on non-financial institutions	1892,0	1942,4	2102,4	2126,0	2111,7
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,3	6,4	6,9	6,8	6,7
Overdue claims on loans and other funds provided to individuals	857,9	848,9	839,4	825,0	814,3
Share of overdue claims in total volume of loans and other claims on individuals, percent	7,9	7,0	6,7	6,3	6,1

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
No overdue claims	55	55	45	45	47	3,9	4,5	4,6	4,8	4,4
Less than 5%	272	235	225	220	217	68,0	70,6	69,5	70,4	70,9
From 5 to 10%	131	100	102	95	93	18,8	7,6	7,7	7,0	11,0
From 10 to 15%	46	50	40	45	52	2,0	10,0	5,8	5,9	1,8
From 15 to 20%	24	30	35	30	23	1,4	0,9	2,2	1,9	1,8
From 20 to 60%	48	52	52	53	53	4,6	5,3	9,6	9,6	9,5
From 60 to 90%	6	4	5	3	3	1,1	1,0	0,4	0,3	0,3
90% and more	6	4	4	5	5	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	35	31	27	23	31	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	1.06.18	1.07.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 162,8	20 484,6	20 856,8
Share of large credit risks in the banking sector assets, %	25,7	24,9	24,1	23,8	24,1

Table 55

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Volume of large loans, billion rubles	12 884,1	12 477,9	12 420,2	12 710,4	12 953,0
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	2 404,8	3 041,7	2 983,9
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 009,8	1 561,7	1 508,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	154,7	690,0	682,0
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 182,2	1 111,0	1 039,8
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	344,6	359,4	294,2
collateral of proprietary rights (claims), billion rubles	541,4	584,1	570,2	540,0	544,7

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		1.06.18		1.07.18	
	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	37,6	100,0	39,4	100,0
Of which										
- interest rate risk (IRR)	36,8	84,0	31,9	75,0	29,1	75,8	28,1	74,9	28,2	71,6
- equity position risk (EPR)	3,0	6,7	3,6	8,4	3,3	8,6	3,3	8,8	3,5	8,8
- foreign exchange risk (FER)	3,2	7,2	4,6	10,7	3,6	9,4	3,3	8,8	5,0	12,6
- commodity risk (CR)	0,9	2,0	2,5	5,9	2,4	6,2	2,8	7,4	2,8	7,0
Reference data:										
Number of credit institutions ¹	452		401		384		369		364	
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	1.06.18	1.07.18
Share of assets in foreign currency in total assets, %	27,8	22,3	21,9	22,5	22,2
of which:					
- 20 largest-asset credit institutions	29,9	24,0	23,5	24,2	23,7
Share of liabilities in foreign currency in total liabilities, %	26,5	21,8	21,6	22,3	21,8
of which:					
- 20 largest-asset credit institutions	28,9	23,8	23,4	24,4	23,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,2	0,5	0,3	0,2	0,3
of which:					
- 20 largest-asset credit institutions	1,0	0,2	0,1	-0,2	0,0

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	1.06.18	1.07.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	18 315,9	19 354,4	19 189,7
Liabilities, bln rubles	21 241,0	18 579,1	18 096,5	19 165,7	18 917,5
Net balance sheet position, bln rubles	993,1	420,6	219,4	188,7	272,2
Net balance sheet position to own funds (capital), % ¹	10,6	4,5	2,3	1,9	2,9
Off-balance sheet positions ²					
Claims, bln rubles	14 493,2	18 298,9	18 063,6	19 879,8	19 401,7
Liabilities, bln rubles	14 491,9	17 232,1	16 717,3	18 252,4	17 883,6
Net balance sheet position, bln rubles	1,3	1 066,8	1 346,3	1 627,4	1 518,2
Net balance sheet position to own funds (capital), % ¹	0,0	11,4	13,8	16,4	16,0

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
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

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.07.18

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	165	-110,5	-1,9	-396,6	286,2
long	333	164,5	4,0	-374,7	539,2
EUR					
short	205	-69,7	-2,0	-77,7	8,0
long	289	109,5	1,7	260,8	-151,3
GBP					
short	57	-5,9	-0,1	1,0	-6,9
long	199	3,4	0,1	17,6	-14,2

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	1.06.18	1.07.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	42,4	42,0	42,6	42,4	42,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	21,2	20,3	20,0	18,5	18,4
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	31,9	32,5	33,9	34,8	34,8

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

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	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Less than 0	224	203	185	173	166	9,6	13,9	8,8	8,6	9,8
From 0 to 20	258	223	212	210	220	23,7	14,1	16,4	16,4	15,8
More than 20	141	135	138	136	138	66,8	72,0	74,8	75,0	74,4
Data not available	0	0	7	11	0	0,0	0,0	0,0	0,0	0,0
Total	623	561	542	530	524	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	1.06.18	1.07.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	34,7	36,2	35,9	37,2	36,6
Liabilities with maturity up to 30 days, as percent of total liabilities	46,3	46,3	47,4	48,5	48,5
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	15,3	17,3

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	1.06.18	1.07.18	1.01.17	1.01.18	1.04.18	1.06.18	1.07.18
Less than 0	429	409	393	373	375	12,3	25,4	19,9	17,0	18,9
From 0 to 20	98	82	74	70	78	20,8	19,3	13,4	14,9	14,4
More than 20	96	70	68	76	71	66,9	55,3	66,8	68,2	66,8
Data not available	0	0	7	11	0	0	0	0,0	0,0	0,0
Total	623	561	542	530	524	100	100	100,0	100,0	100,0