

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 189 July 2018

Table of Contents

	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-55
Market risk	56-61
Liquidity of credit institutions	62-65

General Information on the Russian Banking Sector
Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

Indicator		1.01.13	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	
	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	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				
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
Reference data:														
Increase from the beginning of the current year	1,0		5,5		3,6		7,2		7,0		2,8		2,2	
Increase over the same period of the previous year	-0,9		2,8		-1,7		2,4		2,7		0,3		-1,3	

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 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	1.05.18	1.06.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	912	903	900
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	542	534	530
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	369	370
Credit institutions licensed to conduct operations in foreign currency	404	358	349	343	340
Credit institutions holding general licences	205	189	183	181	180

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.04.18		1.05.18		1.06.18	
	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	301	56,4	299	56,4
of which the City of Moscow and Moscow Region	321	51,5	284	50,6	274	50,6	269	50,4	268	50,6
North-Western	49	7,9	43	7,7	43	7,9	43	8,1	43	8,1
Southern ¹	38	6,1	35	6,2	34	6,3	33	6,2	33	6,2
North-Caucasian	17	2,7	17	3,0	15	2,8	14	2,6	14	2,6
Volga	77	12,4	71	12,7	69	12,7	69	12,9	68	12,8
Ural	29	4,7	26	4,6	25	4,6	25	4,7	25	4,7
Siberian	37	5,9	32	5,7	31	5,7	31	5,8	31	5,8
Far Eastern	18	2,9	18	3,2	18	3,3	18	3,4	17	3,2
Russian Federation	623	100,0	561	100,0	542	100,0	534	100,0	530	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	1.06.18	1.01.17	1.01.18	1.06.18	1.01.17	1.01.18	1.06.18	1.01.17	1.01.18	1.06.18	1.01.17	1.01.18	1.06.18	1.01.17	1.01.18	1.06.18
Central	358	319	299	36	25	22	182	146	133	46,2	42,4	41,4	22,9	23,7	23,7	16,6	16,4	16,1
of which the City of Moscow and Moscow Region ¹	321	284	268	34	23	21	80	66	61	22,5	21,5	21,1	20,6	21,2	21,3	7,3	7,4	7,4
North-Western	49	43	43	4	4	4	161	140	128	303,8	297,9	272,3	3,1	3,2	3,5	14,7	15,7	15,5
Southern	38	35	33	2	2	2	120	93	89	300,0	251,4	254,3	2,3	2,6	2,6	10,9	10,5	10,8
North-Caucasian	17	17	14	4	1	1	49	41	37	233,3	227,8	246,7	1,2	1,2	1,1	4,5	4,6	4,5
Volga	77	71	68	23	12	3	182	134	126	182,0	161,5	177,5	5,8	5,7	5,2	16,6	15,1	15,3
Ural	29	26	25	43	44	44	93	78	74	129,2	111,4	107,3	4,2	4,8	5,1	8,5	8,8	9,0
Siberian	37	32	31	8	8	8	124	106	100	275,6	265,0	256,4	2,6	2,8	2,9	11,3	11,9	12,1
Far Eastern	18	18	17	4	1	1	63	55	53	286,4	289,5	294,4	1,3	1,3	1,3	5,7	6,2	6,4
Russian Federation	623	561	530	124	97	85	974	793	740	130,4	120,5	120,3	43,4	45,4	45,4	88,7	89,1	89,7

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		1.05.18		1.06.18	
	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	51 132 679	59,2	51 185 115	59,5
From 6 to 20	18 257 646	22,8	20 007 403	23,5	16 907 117	20,2	17 706 681	20,5	17 436 222	20,3
From 21 to 50	8 444 718	10,6	9 167 982	10,8	8 723 580	10,4	9 203 557	10,7	9 096 197	10,6
From 51 to 200	7 520 065	9,4	7 195 769	8,4	7 023 770	8,4	7 232 054	8,4	7 227 315	8,4
From 201 to 500	1 528 737	1,9	1 282 184	1,5	1 181 144	1,4	1 141 085	1,3	1 119 032	1,3
From 501	79 197	0,1	24 680	0,0	10 840	0,0	5 549	0,0	3 702	0,0
Total	80 063 255	100,0	85 191 839	100,0	83 601 493	100,0	86 421 604	100,0	86 067 583	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	1.05.18	1.06.18
Central	60,2	60,6	64,7	64,4	64,7
of which the City of Moscow and Moscow Region	61,1	61,5	65,7	65,4	65,7
North-Western	76,2	80,0	80,3	79,6	78,8
Southern ¹	71,4	75,7	77,2	79,7	79,7
North-Caucasian	65,7	64,1	67,2	68,2	67,8
Volga	56,6	55,1	57,0	61,9	60,3
Ural	74,0	74,2	73,5	73,1	73,1
Siberian	64,3	67,9	66,2	67,7	67,2
Far Eastern	83,5	86,2	86,6	86,3	87,1
Russian Federation	55,2	55,8	59,5	59,2	59,5

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change
over the Period 1.01.18 - 1.06.18)**

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.06.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4							1
2	From 6 to 20	15	1	13	1					
3	From 21 to 50	30		2	26	2				
4	From 51 to 200	150			3	140	2		5	
5	From 201 to 500	300				8	269		16	4
6	From 501	61					29	19	5	
Became operating after 1.01.18										
Total over the period									26	5
Total as of 1.01.18¹		561								
Total as of 1.06.18¹		530	5	15	30	150	300	19		

- 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	1.05.18 ¹	1.06.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	12,7	12,3	9,5	9,7	9,6
Own funds (capital)	16,1	11,9	13,7	13,5	13,4
Correspondent accounts with non-resident banks	18,5	10,4	10,9	12,8	11,1
Loans and other claims on non-financial organisations	9,9	8,8	6,7	6,8	6,7
Loans and other claims on individuals	14,5	14,2	13,0	12,9	12,9
Loans, deposits and other claims credit institutions	18,8	20,7	15,9	15,3	16,6
Individual deposits	12,8	12,0	8,7	8,8	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	10,5	10,2
Profit (loss) of the current year	15,1	29,3	16,6	13,2	14,9
Reference data:					
Number of credit institutions	92	84	82	82	82
of which 100% foreign-owned credit institutions					
Assets, total	6,3	6,5	6,8	7,1	7,0
Own funds (capital)	9,4	10,2	10,4	10,1	10,1
Correspondent accounts with non-resident banks	14,4	7,7	9,8	11,6	9,9
Loans and other claims on non-financial organisations	4,6	4,6	4,8	4,8	4,7
Loans and other claims on individuals	8,4	9,2	9,3	9,3	9,3
Loans, deposits and other claims on credit institutions	9,3	9,5	12,8	11,9	13,3
Individual deposits	5,0	5,7	5,7	5,8	5,8
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	6,7	7,2	7,9	8,2	8,1
Profit (loss) of the current year	14,9	21,2	13,8	11,2	12,7
Reference data:					
Number of credit institutions	67	65	65	65	65

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		1.05.18		1.06.18	
	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	10043,8	11,6	9852,3	11,4
Own funds (capital)	-105,2	-1,1	-480,5	-5,1	-389,2	-4,0	-423,9	-4,3	-417,3	-4,2
Loans and other claims on non-financial organisations	1369,6	4,5	2586,5	8,6	2554,2	8,3	2611,9	8,3	2379,5	7,6
of which overdue claims	640,4	33,8	984,1	50,7	1101,4	52,4	1128,9	52,4	1103,4	51,9
Loans and other claims on individuals	294,0	2,7	556,6	4,6	554,8	4,4	605,2	4,7	610,7	4,7
of which overdue claims	88,9	10,4	179,8	21,2	176,7	21,0	185,0	22,5	183,0	22,2
Individual deposits	922,0	3,8	2084,1	8,0	2122,6	8,1	2157,1	8,1	2118,2	7,9
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	1857,8	7,4	1864,2	7,3
Reference data:										
Number of credit institutions ¹	26	4,2	29	5,2	30	5,5	30	5,6	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	1.05.18	1.06.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 641,8	1 907,1	1 792,3
1.1.	of which: cash	1 404,3	1 735,1	1 524,1	1 801,1	1 691,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 938,8	4 873,1	5 329,6
3.	Correspondent account, total of which:	1 734,4	1 280,7	1 450,1	1 779,6	1 365,9
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	369,7	511,6	296,3
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 080,4	1 268,0	1 069,6
4.	Securities portfolio, total of which	11 450,1	12 310,9	12 505,3	12 601,3	12 821,4
4.1.	Debt securities	9 365,6	9 947,5	10 433,4	10 507,0	10 665,8
4.2.	Equity	357,4	479,7	464,9	460,7	525,8
4.3.	Promissory notes	178,0	136,7	130,3	133,1	131,5
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 476,7	1 500,4	1 498,3
5.	Other equity	877,5	1 180,3	1 196,4	1 207,5	1 232,2
6.	Financial derivatives assets at fair value	704,4	505,0	462,1	554,2	539,4
7.	Loans, total of which:	55 622,0	58 122,3	56 257,0	58 210,0	57 725,1
7.1.	Loans, deposits and other claims of which overdue claims	55 478,8	58 006,1	56 137,7	58 077,3	57 598,2
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	2 891,5	2 993,5	3 151,1	3 208,3	3 185,5
7.1.1.1.	Loans and other claims on non-financial organisations of which overdue claims	30 134,7	30 192,5	30 627,2	31 438,9	31 286,5
7.1.1.2.	Loans and other claims on non-financial organisations of which overdue claims	1 892,0	1 942,4	2 102,4	2 153,6	2 126,0
7.1.2.	Loans and other claims on individuals of which overdue claims	10 803,9	12 173,7	12 571,7	12 800,7	13 055,6
7.1.2.1.	Loans and other claims on individuals of which overdue claims	857,9	848,9	839,4	821,2	825,0
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	9 091,5	9 804,6	7 011,7	7 716,8	7 049,6
7.1.3.1.	Loans, deposits and other claims on credit institutions of which overdue claims	95,2	146,0	125,2	149,9	150,6
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 564,0	1 564,4	1 568,6
8.1.	of which real estate, temporarily not used	197,9	207,5	265,3	265,2	264,9
9.	Allocation of profit	384,8	327,7	113,5	144,5	175,4
9.1.	of which income tax	343,4	306,0	91,2	137,0	168,7
10.	Other assets, total of which:	3 165,7	3 313,0	3 472,6	3 579,8	3 517,6
10.1.	Settlement accounts	1 381,8	1 237,6	1 358,0	1 386,1	1 329,7
10.2.	Accounts receivable	325,9	489,1	486,9	520,5	500,5
10.3.	Deferred expenses	41,8	44,7	39,9	39,4	38,7
Banking sector assets, total		80 063,3	85 191,8	83 601,5	86 421,6	86 067,6

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
1.	Funds and profit of credit institutions of which:	8 611,4	8 962,9	8 785,4	8 845,1	8 986,0
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 789,1	4 718,8	4 891,1
1.2.	Profit (loss), including financial result of the previous year of which:	4 077,6	4 041,3	3 996,6	4 120,8	4 088,4
1.2.1.	Profit (loss) of the current year	929,7	789,7	353,0	537,0	527,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 333,0	2 685,4	2 677,3
3.	Transferable deposits of credit institutions of which:	828,6	774,8	741,8	948,0	755,1
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	330,9	478,3	258,5
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	299,4	363,1	381,3
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	6 565,6	7 454,6	6 940,2
5.	Clients' funds ² of which:	50 003,4	53 703,0	54 396,2	55 549,5	55 794,9
5.1.	Budgetary funds in settlement accounts	8,2	10,4	37,0	39,5	45,5
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,2	0,1	0,6
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 446,2	9 173,6	9 529,7
5.4.	Clients' float	451,1	536,9	602,8	607,3	559,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	18 107,8	18 833,3	18 803,8
5.6.	Individual deposits	24 200,3	25 987,4	26 055,2	26 743,7	26 703,2
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	14,8	17,5	18,4
6.	Bonds	1 092,9	1 211,4	1 268,6	1 238,8	1 277,1
7.	Promissory notes and bank acceptances	440,6	428,1	401,7	400,5	400,9
8.	Financial derivatives liabilities at fair value	483,1	337,1	323,4	376,6	349,8
9.	Other liabilities ¹ , total of which:	7 318,3	8 492,8	8 785,9	8 923,1	8 886,2
9.1.	Provisions	5 594,0	6 916,5	7 057,1	7 141,6	7 285,8
9.2.	Settlement accounts	821,2	666,4	754,4	792,4	626,9
9.3.	Accounts payable	164,8	208,6	261,0	260,9	264,0
9.4.	Deferred income	13,9	15,5	14,4	15,1	15,8
9.5.	Interest payable of which:	616,7	630,2	651,8	668,8	649,0
9.5.1	Overdue interest	0,0	0,1	0,4	0,5	0,5
Banking sector liabilities, total¹		80 063,3	85 191,8	83 601,5	86 421,6	86 067,6

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	1.05.18	1.06.18
1.	Cash, precious metals and stones	2,0	2,2	2,0	2,2	2,1
1.1.	of which: money	1,8	2,0	1,8	2,1	2,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,8	5,6	5,9	5,6	6,2
3.	Correspondent accounts, total	2,2	1,5	1,7	2,1	1,6
3.1.	of which: Correspondent accounts with correspondent credit institutions	0,7	0,5	0,4	0,6	0,3
3.2.	Correspondent accounts with non-resident banks	1,5	1,0	1,3	1,5	1,2
4.	Securities portfolio, total	14,3	14,5	15,0	14,6	14,9
4.1.	of which Debt securities	11,7	11,7	12,5	12,2	12,4
4.2.	Equity	0,4	0,6	0,6	0,5	0,6
4.3.	Promissory notes	0,2	0,2	0,2	0,2	0,2
4.4.	Equity in associates and subsidiaries	1,9	2,1	1,8	1,7	1,7
5.	Other equity	1,1	1,4	1,4	1,4	1,4
6.	Financial derivatives assets at fair value	0,9	0,6	0,6	0,6	0,6
7.	Loans, total	69,5	68,2	67,3	67,4	67,1
7.1.	of which: Loans, deposits and other claims	69,3	68,1	67,1	67,2	66,9
	of which overdue claims	3,6	3,5	3,8	3,7	3,7
7.1.1.	of which: Loans and other claims on non-financial organisations	37,6	35,4	36,6	36,4	36,4
	of which overdue claims	2,4	2,3	2,5	2,5	2,5
7.1.2.	Loans and other claims on individuals	13,5	14,3	15,0	14,8	15,2
	of which overdue claims	1,1	1,0	1,0	1,0	1,0
7.1.3.	Loans, deposits and other claims on credit institutions	11,4	11,5	8,4	8,9	8,2
	of which overdue claims	0,1	0,2	0,1	0,2	0,2
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	4,0	3,9	4,2	4,1	4,1
10.1.	of which: Settlement accounts	1,7	1,5	1,6	1,6	1,5
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)

Liabilities ¹		1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
1.	Funds and profit of credit institutions Of which:	10,8	10,5	10,5	10,2	10,4
1.1.	Funds of credit institutions	5,5	5,7	5,7	5,5	5,7
1.2.	Profit (loss), including financial result of the previous year Of which:	5,1	4,7	4,8	4,8	4,8
1.2.1.	Profit (loss) of the current year	1,2	0,9	0,4	0,6	0,6
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	1,1	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,4	0,6	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	8,6	8,1
5.	Clients' funds ² Of which:	62,5	63,0	65,1	64,3	64,8
5.1.	Budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	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	10,6	11,1
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	21,8
5.6.	Individual deposits	30,2	30,5	31,2	30,9	31,0
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,4	1,5	1,4	1,5
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	10,3
9.1.	Provisions	7,0	8,1	8,4	8,3	8,5
9.2.	Settlement accounts	1,0	0,8	0,9	0,9	0,7
9.3.	Accounts payable	0,2	0,2	0,3	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable 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	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
1. Loans, deposits and other claims, total	39 691,9	44 682,1	43 704,6	44 783,5	44 492,7	15 786,9	13 324,1	12 433,1	13 293,7	13 105,6	55 478,8	58 006,1	56 137,7	58 077,3	57 598,2
of which															
- overdue claims	2 600,0	2 694,3	2 836,5	2 843,9	2 817,9	291,5	299,2	314,5	364,4	367,6	2 891,5	2 993,5	3 151,1	3 208,3	3 185,5
1.1 Loans and other claims on resident non-financial organisations	19 734,5	20 413,0	21 137,4	21 474,7	21 514,8	6 129,7	5 548,9	5 315,2	5 699,8	5 618,9	25 864,1	25 961,9	26 452,6	27 174,6	27 133,7
of which															
- overdue claims	1 616,7	1 647,2	1 735,3	1 752,0	1 721,5	117,7	75,1	101,5	106,8	111,7	1 734,5	1 722,3	1 836,9	1 858,8	1 833,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	437,2	441,0	444,4	4,9	3,7	3,4	3,4	3,4	433,4	438,6	440,5	444,5	447,8
of which															
- overdue claims	73,5	66,3	65,0	65,5	64,9	0,4	0,4	0,4	0,3	0,3	73,9	66,7	65,3	65,8	65,2
1.2 Loans and other claims on non-resident legal entities (except banks)	707,0	805,4	812,5	838,2	764,8	3 563,6	3 425,2	3 362,1	3 426,1	3 388,0	4 270,5	4 230,6	4 174,6	4 264,3	4 152,8
of which															
- overdue claims	51,0	90,8	125,2	136,1	136,7	106,6	129,2	140,3	158,7	156,0	157,6	220,0	265,5	294,8	292,8
1.3 Loans, deposits and other claims on resident financial sector	6 517,0	9 448,1	7 543,4	8 048,9	7 450,6	3 384,6	2 249,2	1 662,6	1 953,7	1 895,5	9 901,6	11 697,3	9 206,0	10 002,6	9 346,0
of which															
- overdue claims	103,9	141,3	167,7	167,2	167,4	7,5	4,6	4,6	5,0	5,4	111,5	145,9	172,2	172,2	172,8
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 410,7	4 918,6	4 364,4	2 202,6	1 784,1	864,4	1 028,3	970,2	7 124,3	8 069,9	5 275,1	5 947,0	5 334,6
of which															
- overdue claims	64,8	90,0	88,2	88,5	88,4	0,5	0,1	0,1	0,2	0,5	65,3	90,2	88,3	88,7	89,0
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 132,7	3 130,3	3 086,1	1 182,0	465,1	798,2	925,4	925,3	2 777,3	3 627,4	3 930,9	4 055,7	4 011,4
of which															
- overdue claims	39,2	51,3	79,5	78,6	79,0	7,0	4,5	4,4	4,8	4,9	46,2	55,7	83,9	83,5	83,8
1.4 Loans, deposits and other claims on non-resident banks	198,1	196,7	183,9	159,2	158,9	1 769,0	1 538,0	1 552,7	1 610,7	1 556,0	1 967,2	1 734,7	1 736,5	1 769,9	1 714,9
of which															
- overdue claims	17,7	0,6	1,2	1,2	0,4	12,2	55,3	35,7	60,0	61,2	30,0	55,9	36,9	61,2	61,6
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 034,1	907,8	711,0	676,7	618,1	0,1	0,1	0,1	0,1	0,1	1 034,2	907,9	711,1	676,8	618,2
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	12 678,2	12 933,9	155,0	104,4	98,9	99,1	97,8	10 784,7	12 151,9	12 548,8	12 777,3	13 031,7
of which															
- overdue claims	810,2	813,5	806,5	786,9	791,3	46,1	33,4	30,5	31,9	31,3	856,3	846,8	837,0	818,7	822,5
1.7 Loans and other claims on non-resident individuals	13,8	17,9	19,1	19,3	19,8	5,3	3,8	3,8	4,1	4,0	19,2	21,8	22,9	23,4	23,9
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	2,4	2,5
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 133,2	5 189,1	5 317,4
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	226,2	226,8	220,4	12,2	10,0	12,8	11,6	10,8	213,0	224,7	239,0	238,4	231,3
Credit institutions' portfolio of residents promissory notes	129,0	98,6	94,2	95,1	94,8	46,7	36,2	34,2	36,1	34,9	175,7	134,8	128,4	131,2	129,7
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.

**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	1.05.18	1.06.18
1. Loans, deposits and other claims, total	100,0	100,0	100,0	100,0	100,0
	69,3	68,1	67,1	67,2	66,9
Of which:					
- overdue claims	5,2	5,2	5,6	5,5	5,5
	3,6	3,5	3,8	3,7	3,7
1.1 Loans and other claims on resident non-financial organizations	46,6	44,8	47,1	46,8	47,1
	32,3	30,5	31,6	31,4	31,5
Of which:					
- overdue claims	3,1	3,0	3,3	3,2	3,2
	2,2	2,0	2,2	2,2	2,1
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,8	0,8	0,8	0,8	0,8
	0,5	0,5	0,5	0,5	0,5
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other claims on non-resident legal entities (except banks)	7,7	7,3	7,4	7,3	7,2
	5,3	5,0	5,0	4,9	4,8
Of which:					
- overdue claims	0,3	0,4	0,5	0,5	0,5
	0,2	0,3	0,3	0,3	0,3
1.3 Loans, deposits and other claims on resident financial sector	17,8	20,2	16,4	17,2	16,2
	12,4	13,7	11,0	11,6	10,9
Of which:					
- overdue claims	0,2	0,3	0,3	0,3	0,3
	0,1	0,2	0,2	0,2	0,2
of which:					
1.3.1 Resident credit institutions	12,8	13,9	9,4	10,2	9,3
	8,9	9,5	6,3	6,9	6,2
Of which					
- overdue claims	0,1	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
1.3.2 Other resident non-banking financial institutions	5,0	6,3	7,0	7,0	7,0
	3,5	4,3	4,7	4,7	4,7
Of which					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.4 Loans, deposits and other claims on non-resident banks	3,5	3,0	3,1	3,0	3,0
	2,5	2,0	2,1	2,0	2,0
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,0	0,1	0,0	0,1	0,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1,9	1,6	1,3	1,2	1,1
	1,3	1,1	0,9	0,8	0,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claimts on resident individuals	19,4	20,9	22,4	22,0	22,6
	13,5	14,3	15,0	14,8	15,1
Of which:					
- overdue claims	1,5	1,5	1,5	1,4	1,4
	1,1	1,0	1,0	0,9	1,0
1.7 Loans and other claims on non-resident individuals	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision for loans, deposits and other claims	8,2	8,8	9,1	8,9	9,2
	5,7	6,0	6,1	6,0	6,2
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,4	0,4	0,4	0,4	0,4
	0,3	0,3	0,3	0,3	0,3
Credit institutions' portfolio of residents promissory notes	0,3	0,2	0,2	0,2	0,2
	0,2	0,2	0,2	0,2	0,2
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		1.05.18		1.06.18	
	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	12 468,2	100,0	12 689,9	100,0
- in rubles	7 778,2	69,0	9 095,1	74,7	9 504,3	76,8	9 341,5	74,9	9 562,6	75,4
- in foreign currency	3 493,9	31,0	3 079,1	25,3	2 870,7	23,2	3 126,7	25,1	3 127,4	24,6
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	2 200,2	17,6	2 343,9	18,5
- in rubles	1 096,7	9,7	1 232,3	10,1	1 496,9	12,1	1 390,5	11,2	1 531,3	12,1
- in foreign currency	692,9	6,1	807,8	6,6	775,9	6,3	809,8	6,5	812,6	6,4
Securities available for sale	5 104,0	45,3	6 040,7	49,6	6 500,7	52,5	6 433,5	51,6	6 468,7	51,0
- in rubles	3 342,6	29,7	4 581,6	37,6	5 148,2	41,6	5 006,3	40,2	5 051,9	39,8
- in foreign currency	1 761,3	15,6	1 459,1	12,0	1 352,5	10,9	1 427,3	11,4	1 416,8	11,2
Securities held-to-maturity	2 814,9	25,0	2 315,4	19,0	2 078,5	16,8	2 289,0	18,4	2 334,0	18,4
- in rubles	1 781,6	15,8	1 515,3	12,4	1 348,4	10,9	1 412,4	11,3	1 449,2	11,4
- in foreign currency	1 033,3	9,2	800,1	6,6	730,2	5,9	876,6	7,0	884,8	7,0
Shares in associates and subsidiaries	1 549,0	13,7	1 747,0	14,4	1 476,7	11,9	1 500,4	12,0	1 498,3	11,8
- in rubles	1 548,2	13,7	1 746,3	14,3	1 476,0	11,9	1 499,7	12,0	1 497,6	11,8
- in foreign currency	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	83,8		30,7		49,6		-42,8		-69,2	
Provisions for losses on securities available for sale	48,5		300,1		284,3		294,8		298,9	
Provisions for losses on securities held-to-maturity	14,6		7,1		7,0		4,9		4,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		282,2		287,4		290,0	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.04.18		1.05.18		1.06.18	
	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	10 507,0	100,0	10 665,8	100,0
- in rubles	5 959,5	63,6	6 955,6	69,9	7 642,3	73,2	7 463,9	71,0	7 633,9	71,6
- in foreign currency	3 406,2	36,4	2 991,9	30,1	2 791,2	26,8	3 043,2	29,0	3 031,8	28,4
of which: revaluation	63,9	0,7	30,8	0,3	50,0	0,5	-38,7	-0,4	-63,8	-0,6
Debt securities at book value held (without revaluation)	9 301,8	100,0	9 916,7	100,0	10 383,4	100,0	10 545,8	100,0	10 729,6	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	3 301,1	31,3	3 450,1	32,2
- in rubles	2 709,4	29,1	2 824,0	28,5	2 737,3	26,4	2 616,5	24,8	2 769,7	25,8
- in foreign currency	651,3	7,0	730,3	7,4	653,8	6,3	684,6	6,5	680,4	6,3
debt securities of the Bank of Russia	0,0	0,0	340,3	3,4	1 099,2	10,6	1 028,8	9,8	1 199,6	11,2
- in rubles	0,0	0,0	340,3	3,4	1 099,2	10,6	1 028,8	9,8	1 199,6	11,2
- 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	386,9	3,7	383,5	3,6
- in rubles	275,7	3,0	391,6	3,9	402,7	3,9	386,9	3,7	383,5	3,6
- 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	452,9	4,3	451,6	4,2
- in rubles	402,1	4,3	415,2	4,2	461,6	4,4	440,8	4,2	440,9	4,1
- in foreign currency	19,7	0,2	12,0	0,1	9,2	0,1	12,2	0,1	10,8	0,1
other debt securities of residents	1 412,8	15,2	2 013,0	20,3	2 042,8	19,7	2 017,0	19,1	1 997,5	18,6
- in rubles	1 406,6	15,1	2 003,4	20,2	2 036,2	19,6	1 999,0	19,0	1 983,5	18,5
- in foreign currency	6,2	0,1	9,6	0,1	6,6	0,1	18,0	0,2	14,0	0,1
debt securities of other countries	129,9	1,4	69,2	0,7	76,3	0,7	77,3	0,7	79,7	0,7
- 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	77,3	0,7	79,7	0,7
debt securities of non-resident banks	75,5	0,8	43,2	0,4	44,9	0,4	63,9	0,6	65,7	0,6
- in rubles	4,7	0,1	23,0	0,2	23,0	0,2	24,6	0,2	25,4	0,2
- in foreign currency	70,8	0,8	20,2	0,2	21,9	0,2	39,3	0,4	40,2	0,4
other debt securities of non-residents	1 852,3	19,9	1 769,3	17,8	1 660,7	16,0	1 759,4	16,7	1 719,0	16,0
- in rubles	153,4	1,6	134,5	1,4	129,4	1,2	129,8	1,2	135,4	1,3
- in foreign currency	1 699,0	18,3	1 634,8	16,5	1 531,3	14,7	1 629,6	15,5	1 583,7	14,8
debt securities delivered without derecognition in the balance sheet	1 758,5	18,9	1 277,7	12,9	1 148,6	11,1	1 413,4	13,4	1 337,8	12,5
- in rubles	934,8	10,0	773,3	7,8	667,9	6,4	843,5	8,0	727,2	6,8
- in foreign currency	823,7	8,9	504,4	5,1	480,7	4,6	569,9	5,4	610,6	5,7
overdue debt securities	14,6	0,2	31,0	0,3	46,3	0,4	45,0	0,4	45,0	0,4
- in rubles	9,0	0,1	19,5	0,2	34,9	0,3	32,6	0,3	32,6	0,3
- in foreign currency	5,7	0,1	11,5	0,1	11,4	0,1	12,4	0,1	12,5	0,1
Reference data:										
Provisions for losses on debt securities	45,9		276,3		259,8		269,7		272,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.04.18		1.05.18		1.06.18	
	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	460,7	100,0	525,8	100,0
- in rubles	270,5	75,7	393,2	82,0	386,1	83,0	377,9	82,0	431,0	82,0
- in foreign currency	87,0	24,3	86,5	18,0	78,8	17,0	82,8	18,0	94,8	18,0
of which: revaluation	20,0	5,6	-0,2	0,0	-0,5	-0,1	-4,1	-0,9	-5,4	-1,0
Shares held at book value (without revaluation)	337,5	100,0	479,8	100,0	465,3	100,0	464,8	100,0	531,3	100,0
of which shares of:										
resident credit institutions	2,4	0,7	10,3	2,1	9,6	2,1	11,0	2,4	65,0	12,2
- in rubles	2,4	0,7	10,3	2,1	9,6	2,1	11,0	2,4	65,0	12,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	160,1	47,4	223,1	46,5	215,2	46,2	218,1	46,9	217,1	40,9
- in rubles	160,1	47,4	223,1	46,5	215,2	46,2	218,1	46,9	217,1	40,9
- 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	15,3	3,3	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	15,3	3,3	26,4	5,0
other non-residents	44,9	13,3	48,3	10,1	44,7	9,6	48,0	10,3	47,8	9,0
- 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	44,9	13,3	48,2	10,1	44,6	9,6	47,9	10,3	47,8	9,0
shares delivered without derecognition in the balance sheet	18,5	5,5	1,9	0,4	4,7	1,0	0,9	0,2	3,0	0,6
- in rubles	18,5	5,5	1,8	0,4	4,3	0,9	0,9	0,2	2,2	0,4
- in foreign currency	0,0	0,0	0,0	0,0	0,5	0,1	0,0	0,0	0,8	0,1
Shares valued at cost ¹	109,7	32,5	181,8	37,9	176,7	38,0	171,5	36,9	171,9	32,4
- in rubles	69,5	20,6	158,1	32,9	157,4	33,8	151,9	32,7	152,1	28,6
- in foreign currency	40,2	11,9	23,8	5,0	19,3	4,2	19,6	4,2	19,8	3,7
Reference data:										
Provisions for losses on shares	26,9		61,4		77,3		74,5		75,5	

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

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	96,1	97,0	96,6
of which promissory notes, not paid when due	12,9	13,2	13,2	13,4	13,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	34,2	36,1	34,9
of which promissory notes, not paid when due	0,01	0,00	0,00	0,00	0,00
Total	178,0	136,7	130,3	133,1	131,5

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.17		1.01.18		1.04.18		1.05.18		1.06.18	
	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	133,1	100,0	131,5	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	74,6	56,0	74,8	56,9
- other promissory notes of residents	87,7	49,3	56,0	41,0	56,0	43,0	56,7	42,6	54,9	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		27,7		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	1.05.18	1.06.18
Land temporarily out of use in operating activities	9,5	7,5	7,0	7,1	7,1
Land temporarily out of use in operating activities, leased out	9,5	6,3	6,3	6,1	6,1
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	107,4	107,4	106,6
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	15,2	15,3	14,7
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,4	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	4,4	4,4	4,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	64,5	64,1	64,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	45,4	45,4	45,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	12,7	13,0	14,0
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	27,8	21,8

* 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	1.05.18	1.06.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	28 157,9	28 614,6	28 894,6
	- in rubles	15 467,4	18 174,5	18 384,5	18 492,6	18 679,1
	- in foreign currency	10 167,6	9 372,7	9 773,4	10 122,0	10 215,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 763,7	9 103,6	9 446,2	9 173,6	9 529,7
	- in rubles	6 686,4	6 925,2	7 035,6	6 797,8	7 012,3
	- in foreign currency	2 077,2	2 178,4	2 410,6	2 375,9	2 517,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	373,8	355,3	387,4
	- in rubles	255,9	347,1	359,0	341,0	372,4
	- in foreign currency	11,7	13,7	14,8	14,3	15,0
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,2	0,1	0,6
1.3.	Float	436,1	518,8	586,5	590,1	542,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	18 107,8	18 833,3	18 803,8
	- in rubles	8 529,4	10 952,8	11 014,3	11 367,5	11 359,2
	- in foreign currency	7 855,7	6 947,6	7 093,5	7 465,9	7 444,6
	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	2 796,2	2 934,4
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	16,4	13,8
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	14,8	17,5	18,4
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	3 487,0	3 476,7
	- in rubles	2 503,9	3 040,4	2 978,6	3 052,4	2 987,6
	- in foreign currency	903,0	398,3	614,2	434,5	489,0
	with maturity from 31 days to 1 year	4 650,2	6 670,0	6 873,5	7 409,4	7 569,5
	- in rubles	3 584,3	5 629,1	5 897,6	6 214,8	6 277,4
	- in foreign currency	1 065,9	1 040,9	975,8	1 194,6	1 292,1
	with maturity in excess of 1 year	8 328,1	7 791,8	7 641,6	7 936,9	7 757,6
	- in rubles	2 441,3	2 283,3	2 138,1	2 100,2	2 094,2
	- in foreign currency	5 886,8	5 508,4	5 503,5	5 836,7	5 663,4
	Reference data					
	Funds raised from non-resident organisations, total	3 927,7	3 094,7	3 178,0	3 040,4	2 823,9
	- in rubles	279,7	294,7	280,4	278,3	276,9
	- in foreign currency	3 648,0	2 800,0	2 897,6	2 762,1	2 546,9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	684,7	456,2	461,3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	222,6	193,8	159,4
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 244,0	2 355,4	2 175,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	3,1	0,5

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	1.05.18	1.06.18
Issued debt obligations - total	2 019,5	2 027,8	2 081,5	2 042,5	2 079,9
including:					
bonds:	1 092,9	1 211,4	1 268,6	1 238,8	1 277,1
of which					
with maturities less than one year	1,0	37,0	34,0	31,0	32,0
with maturities in excess of one year	1 066,7	1 149,5	1 215,9	1 178,9	1 207,5
deposit certificates ¹	0,6	0,5	0,1	0,1	0,1
of which					
with maturities less than one year	0,2	0,4	0,0	0,0	0,0
with maturities in excess of one year	0,3	0,1	0,0	0,0	0,0
savings certificates ²	485,5	387,8	411,1	403,2	401,9
of which					
with maturities less than one year	223,4	216,1	229,0	219,7	216,7
with maturities in excess of one year	238,2	149,7	157,8	161,9	167,1
promissory notes and banker's acceptances	440,6	428,1	401,7	400,5	400,9
of which					
with maturities less than one year	192,0	165,1	160,9	159,8	160,3
with maturities in excess of one year	222,6	234,9	204,8	210,0	206,6

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	1.05.18	1.06.18
1	Individual deposits	24 200,3	25 987,4	26 055,2	26 743,7	26 703,2
	- of which savings certificates	485,5	387,8	411,1	403,2	401,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	5 310,2	5 805,2	5 806,3
	- in rubles	3 563,6	4 353,3	4 159,7	4 556,1	4 541,2
	- in foreign currency	860,8	1 108,5	1 150,5	1 249,1	1 265,2
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	9 933,9	9 932,8	9 968,3
	- in rubles	7 553,3	8 952,5	9 113,4	9 092,1	9 078,8
	- in foreign currency	958,2	873,1	820,5	840,7	889,5
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 811,1	11 005,7	10 928,6
	- in rubles	7 359,8	7 336,8	7 508,6	7 583,6	7 612,1
	- in foreign currency	3 904,7	3 363,2	3 302,5	3 422,0	3 316,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	439,4	473,3	458,0

Table 27

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

(billion rubles)

	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Loans, deposits and other funds received from other credit institutions, total	8 559,1	9 265,3	6 565,6	7 454,6	6 940,2
- in rubles	5 376,5	6 576,5	4 881,8	5 430,6	5 034,9
- in foreign currency	3 182,6	2 688,7	1 683,8	2 024,0	1 905,3
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	5 578,5	6 218,0	5 773,4
- in rubles	5 105,2	6 379,2	4 714,1	5 177,6	4 770,5
- in foreign currency	2 158,1	1 907,7	864,5	1 040,4	1 002,9
of which					
overdue debt	0,4	1,8	0,3	0,3	0,7
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,3
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	987,0	1 236,6	1 166,8
- in rubles	271,3	197,3	167,7	253,1	264,5
- in foreign currency	1 024,5	781,0	819,3	983,6	902,4
of which					
overdue debt	0,1	0,0	0,0	0,1	1,3
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,0	0,1	1,3

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.06.18

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	45 523	100,0	57 673 766	67,0
No budgetary funds	481	0	0,0	28 393 817	33,0
Data not available	11	0	0,0	0	0,0
Total	530	45 523	100,0	86 067 583	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		1.05.18		1.06.18	
		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, %
Raised funds											
1.	Clients' funds (except credit institutions)	4 402,2	5,5	3 625,4	4,3	3 692,9	4,4	3 593,9	4,2	3 357,6	3,9
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	3 008,4	3,5	2 796,4	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	2 552,3	3,0	2 335,2	2,7
1.2	Individual deposits (excluding saving certificates)	370,6	0,5	450,3	0,5	439,4	0,5	473,3	0,5	458,0	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	0,3	299,8	0,4	295,0	0,4	315,8	0,4	299,0	0,3
1.3	Funds in other accounts	132,3	0,2	108,7	0,1	102,3	0,1	112,1	0,1	103,3	0,1
2.	Funds in correspondent and other accounts of credit institutions	230,1	0,3	256,7	0,3	304,8	0,4	369,3	0,4	385,1	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	1 236,6	1,4	1 166,8	1,4
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	5 928,1	7,4	4 860,4	5,7	4 984,8	6,0	5 199,8	6,0	4 909,6	5,7
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	0,3	236,2	0,3	236,2	0,3	253,6	0,3	249,7	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	6 259,0	7,8	5 989,2	7,0	5 936,8	7,1	6 059,9	7,0	5 893,8	6,8
	of which overdue claims	189,2	0,2	277,9	0,3	304,9	0,4	358,4	0,4	356,9	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	1 769,9	2,0	1 714,9	2,0
1.2	Loans and other claims on legal entities	4 270,5	5,3	4 230,6	5,0	4 174,6	5,0	4 264,3	4,9	4 152,8	4,8
1.3	Loans and other claims on individuals	19,2	0,0	21,8	0,0	22,9	0,0	23,4	0,0	23,9	0,0
2.	Correspondent accounts with banks	1 200,8	1,5	848,1	1,0	1 080,4	1,3	1 268,0	1,5	1 069,6	1,2
3.	Securities acquired by credit institutions, total	2 106,9	2,6	1 946,3	2,3	1 842,8	2,2	1 965,7	2,3	1 940,5	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	1 900,6	2,2	1 864,3	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	63,3	0,1	74,3	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	623,7	0,7	623,6	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	10 162,1	12,7	9 410,8	11,0	9 482,3	11,3	9 924,6	11,5	9 534,9	11,1
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	0,0	11,3	0,0	15,6	0,0	15,9	0,0	15,0	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	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Total	929 662,4	789 661,2	353 033,6	537 002,1	526 983,8	623	561	535	523	519	343 434,3	305 950,3	75 170,2	130 597,1	162 527,0
Profit-making CIs ¹	1 291 867,7	1 561 646,7	521 597,2	705 994,2	841 519,8	445	421	400	361	350	332 167,4	297 328,1	73 649,5	128 035,1	158 941,8
Loss-making CIs	-362 205,4	-771 985,5	-168 563,6	-168 992,2	-314 536,0	178	140	135	162	169	11 266,8	8 622,1	1 520,8	2 562,0	3 585,1
CIs that have not provided their reporting						0	0	7	11	11					
Total						623	561	542	534	530					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.16		1.01.17		1.01.18		1.04.18	
	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	191 868,1	100,0	182 516,2	100,0	104 967,2	100,0	23 852,1	100,0
1.1. Interest income on claims on legal entities (except income on securities)	3 992,2	2,1	4 022,5	2,2	3 577,0	3,4	874,4	3,7
1.2. Interest income on loans to individuals	1 791,6	0,9	1 759,2	1,0	1 536,6	1,5	461,4	1,9
1.3. Income on operations with securities	1 411,8	0,7	1 337,3	0,7	1 207,2	1,2	296,9	1,2
1.4. Income on operations with foreign currency	169 003,8	88,1	161 782,9	88,6	87 885,8	83,7	19 399,5	81,3
1.5. Commissions	974,7	0,5	1 132,9	0,6	1 181,4	1,1	314,3	1,3
1.6. Recovery of loss provision	9 363,9	4,9	10 816,5	5,9	7 894,5	7,5	2 176,3	9,1
1.7. Other income	5 330,0	2,8	1 665,0	0,9	1 684,8	1,6	329,3	1,4
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 837,3	1,0	1 208,9	0,7	858,1	0,8	227,7	1,0
2. Expenses of credit institutions, total	191 675,5	100,0	181 587,2	100,0	104 182,1	100,0	23 499,1	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 711,2	1,4	2 522,0	1,4	2 271,2	2,2	475,3	2,0
2.2. Interest expenses on funds raised from individuals	1 451,2	0,8	1 636,0	0,9	1 173,5	1,1	327,1	1,4
2.3. Expenses on operations with securities	771,7	0,4	341,2	0,2	360,1	0,3	92,8	0,4
2.4. Expenses on operations with foreign currency	168 553,4	87,9	161 758,0	89,1	87 793,8	84,3	19 359,7	82,4
2.5. Commissions	202,3	0,1	280,2	0,2	295,8	0,3	88,6	0,4
2.6. Expenses on loss provision	11 080,5	5,8	11 481,0	6,3	9 327,8	9,0	2 400,5	10,2
2.7. Management expenses (including personnel costs)	1 239,9	0,6	1 455,5	0,8	1 446,6	1,4	371,6	1,6
2.8. Other expenses	5 665,2	3,0	2 113,3	1,2	1 513,3	1,5	383,4	1,6
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	1,0	1 299,0	0,7	831,0	0,8	255,8	1,1

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

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

**Some Indicators that Characterise Assets and Liabilities of Credit
Institutions by Federal Districts and Subjects of the Russian Federation**
Table 32

**Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in
respective regions, as of 1.06.18**

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	60 630 842 783	18 524 039 544	60 631 446 781	18 523 435 546
Belgorod Region	9 576 725	762 177	9 578 644	760 258
Bryansk Region	0	0	0	0
Vladimir Region	2 822 752	76 579	2 821 324	78 007
Voronezh Region	10 012 832	586 886	9 922 473	677 245
Ivanovo Region	15 380 025	685 671	15 445 203	620 493
Kaluga Region	51 594 615	1 021 153	51 603 716	1 012 052
Kostroma Region	770 753 312	259 532 762	852 348 447	177 937 627
Kursk Region	24 279 406	661 052	24 292 950	647 508
Lipetsk Region	22 292 670	1 425 688	22 296 657	1 421 701
Moscow Region	32 147 430	1 618 895	32 157 067	1 609 258
Orel Region	0	0	0	0
Ryazan Region	19 523 002	1 408 884	19 525 287	1 406 599
Smolensk Region	0	0	0	0
Tambov Region	3 131 998	23 892	3 136 234	19 656
Tver Region	2 081 933	285 537	2 091 712	275 758
Tula Region	1 785 923	28 948	1 785 886	28 985
Yaroslavl Region	9 043 796	378 611	9 093 291	329 116
City of Moscow	59 656 416 364	18 255 542 809	59 575 347 890	18 336 611 283
North-Western Federal District	2 045 241 078	367 492 658	2 145 177 279	267 556 457
Republic of Karelia	637 069	37 066	641 173	32 962
Komi Republic	6 427 285	539 188	6 479 310	487 163
Akhangel'sk Region	0	0	0	0
Vologda Region	57 148 595	6 131 101	59 055 600	4 224 096
Kaliningrad Region	30 182 373	7 669 580	26 757 245	11 094 708
Leningrad Region	366 827	34 854	397 654	4 027
Murmansk Region	1 481 123	411 012	1 482 462	409 673
Novgorod Region	6 068 805	1 541 356	7 461 322	148 839
Pskov Region	3 334 457	12 411	3 339 302	7 566
St Petersburg	1 939 594 544	351 116 090	2 039 563 211	251 147 423
Southern Federal District	554 952 366	29 890 255	557 239 593	27 603 028
Republic of Adygeya	2 615 224	230 949	2 660 857	185 316
Republic of Kalmykia	0	0	0	0
Republic of Crimea	201 399 041	6 725 221	202 699 207	5 425 055
Krasnodar Territory	191 210 223	7 536 323	191 665 357	7 081 189
Astrakhan Region	7 617 489	9 138 954	7 671 394	9 085 049
Volgograd Region	15 633 953	556 518	15 771 724	418 747
Rostov Region	131 993 920	4 935 643	132 257 641	4 671 922
City of Sevastopol	4 482 516	766 647	4 513 413	735 750
North-Caucasian Federal District	25 400 817	509 887	25 588 231	322 473
Republic of Dagestan	1 926 363	35 056	1 947 674	13 745
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 187 830	107 441	7 223 978	71 293
Karachai-Cherkess Republic	6 318 537	135 778	6 437 395	16 920
Republic of North Ossetia - Alania	990 961	37 002	1 008 416	19 547

Chechen Republic	0	0	0	0
Stavropol Territory	8 977 126	194 610	8 970 768	200 968
Volga Federal District	1 593 821 220	220 429 917	1 665 982 743	148 268 394
Republic of Bashkortostan	96 161 089	2 317 413	97 198 965	1 279 537
Republic of Marii El	3 349 012	78 607	3 359 272	68 347
Republic of Mordovia	26 023 754	221 239	26 052 936	192 057
Republic of Tatarstan	680 531 088	104 446 558	656 975 309	128 002 337
Udmurt Republic	49 793 033	1 087 425	50 115 717	764 741
Chuvash Republic	10 672 768	558 717	10 804 123	427 362
Perm Territory	28 884 733	1 790 784	28 940 552	1 734 965
Kirov Region	37 199 874	3 134 184	39 552 825	781 233
Nizhny Novgorod Region	87 037 515	6 905 346	89 283 965	4 658 896
Orenburg Region	44 089 264	2 237 284	44 149 145	2 177 403
Penza Region	6 193 280	54 176	6 192 711	54 745
Samara Region	470 435 601	95 810 439	559 537 705	6 708 335
Saratov Region	47 822 525	1 725 399	48 147 444	1 400 480
Ulyanovsk Region	5 627 684	62 346	5 672 074	17 956
Ural Federal District	1 094 497 505	100 450 383	1 090 168 018	104 779 870
Kurgan Region	3 600 077	72 228	3 635 124	37 181
Sverdlovsk Region	577 590 010	74 725 528	571 948 009	80 367 529
Tyumen Region	364 928 571	13 768 821	365 522 901	13 174 491
Chelyabinsk Region	148 378 847	11 883 806	149 061 984	11 200 669
Siberian Federal District	227 966 423	38 008 104	218 983 400	46 991 127
Republic of Altai	1 869 266	104 576	1 870 387	103 455
Republic of Buryatiya	0	0	0	0
Republic of Tuva	463 918	2 692	466 084	526
Republic of Khakassia	8 611 918	80 425	8 627 922	64 421
Altai Territory	11 438 645	145 108	11 440 928	142 825
Zabaykal Territory	3 273 066	34 645	3 296 406	11 305
Krasnoyarsk Territory	5 971 592	424 828	5 926 586	469 834
Irkutsk Region	20 370 810	2 075 165	20 014 985	2 430 990
Kemerovo Region	19 239 507	478 640	19 304 361	413 786
Novosibirsk Region	138 241 053	33 123 601	129 236 525	42 128 129
Omsk Region	10 150 032	1 371 095	10 455 793	1 065 334
Tomsk Region	8 336 616	167 329	8 343 423	160 522
Far Eastern Federal District	540 492 504	73 547 747	567 287 957	46 752 294
Republic of Sakha (Yakutia)	37 716 356	993 396	37 927 025	782 727
Kamchatka Territory	9 365 427	1 175 521	9 530 664	1 010 284
Primorskiy Territory	117 881 459	27 175 754	132 243 824	12 813 389
Khabarovsk Territory	0	0	0	0
Amur Region	368 081 765	41 737 711	380 053 949	29 765 527
Magadan Region	0	0	0	0
Sakhalin Region	7 447 497	2 465 365	7 532 495	2 380 367
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	66 713 214 696	19 354 368 495	66 901 874 002	19 165 709 189

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 1.06.18

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	9 379 580 060	3 243 421 289	432 657 868	1 473 138 639	77 752 254	34 293 439
Belgorod Region	1 578 732	319 445	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	67 521	68 986	0	0	0	0
Voronezh Region	2 517 516	11 280	0	0	0	0
Ivanovo Region	691 655	242 996	15 958	0	0	0
Kaluga Region	6 232 350	917 424	123 741	0	0	0
Kostroma Region	365 691 655	3 402 165	324 245	23 539 287	0	0
Kursk Region	2 017 556	0	0	0	0	0
Lipetsk Region	24 034	0	1	0	0	0
Moscow Region	1 820 850	1 824 543	493 887	0	544 264	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 460 995	491 566	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	14 112	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 997 477 196	3 236 142 884	431 685 924	1 449 289 595	77 207 990	34 293 439
North-Western Federal District	542 610 291	56 425 698	22 545 164	9 977 152	5 220 670	125 141
Republic of Karelia	0	0	0	0	0	0
Komi Republic	608 710	417 401	165 039	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	9 494 347	2 076 850	201 221	0	0	0
Kaliningrad Region	9 560 074	152 381	8 636	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	708 197	283 353	369 398	0	0	0
Pskov Region	49 448	0	0	0	0	0
St Petersburg	522 189 515	53 495 713	21 800 870	9 977 152	5 220 670	125 141
Southern Federal District	62 196 412	13 501 796	537 931	706 019	6 805 234	311 651
Republic of Adygeya	195 003	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	31 761 976	2 717 460	353	289 750	680 991	0
Krasnodar Territory	27 665 567	9 388 467	25 029	376 189	6 124 243	311 651
Astrakhan Region	2 086 313	1 257 791	3 794	0	0	0
Volgograd Region	365 849	35 693	499 385	0	0	0
Rostov Region	121 704	102 385	8 781	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	1 055 616	195 291	2 826	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 546	0	2 826	0	0	0
Karachai-Cherkess Republic	443 323	9 929	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	607 747	185 362	0	0	0	0
Volga Federal District	278 665 869	66 575 507	53 368 450	4 959 885	4 280 091	0

Republic of Bashkortostan	10 755 680	2 960 864	242 398	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	398 018	161 027	38 723	0	156 463	0
Republic of Tatarstan	190 510 927	46 831 687	48 076 761	979 473	2 609 818	0
Udmurt Republic	6 343 914	1 326 848	0	0	264 680	0
Chuvash Republic	187 271	9 590	30 125	0	31 504	0
Perm Territory	4 059 197	3 353 550	716 643	300 000	3 460	0
Kirov Region	13 083 385	427 292	8 624	0	14 880	0
Nizhny Novgograd Region	14 426 751	2 098 141	213 680	0	45 773	0
Orenburg Region	12 178 485	2 079 742	39 379	35 246	67 760	0
Penza Region	696 076	690 909	4	0	0	0
Samara Region	18 324 622	2 583 965	3 986 091	3 542 100	589 752	0
Saratov Region	7 701 543	4 051 892	16 022	103 000	496 001	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	256 585 339	42 606 391	8 281 705	5 387 490	35 228	50 426
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	170 640 278	31 453 971	7 774 057	5 387 490	35 228	0
Tyumen Region	35 712 135	3 604 040	485 183	0	0	0
Chelyabinsk Region	50 232 926	7 548 380	22 465	0	0	50 426
Siberian Federal District	38 967 289	6 679 158	107 820	0	62 628	124 970
Republic of Altai	129 905	27 975	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	121 923	121 707	0	0	0	0
Altai Territory	154 565	100 559	4 160	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 438	36 631	0	0	0	0
Irkutsk Region	118 022	3 165	59 065	0	24 846	0
Kemerovo Region	2 850 133	752 461	35 011	0	2 863	0
Novosibirsk Region	34 166 778	5 609 293	7 489	0	0	0
Omsk Region	1 386 096	27 367	125	0	34 919	124 970
Tomsk Region	2 429	0	1 970	0	0	0
Far Eastern Federal District	106 110 126	20 725 522	8 310 613	4 174 108	2 446 875	0
Republic of Sakha (Yakutia)	1 745 103	274 488	321 669	0	202 736	0
Kamchatka Territory	200 828	153 032	8 881	0	0	0
Primorskiy Territory	21 767 423	3 204 890	190 971	994 021	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	82 396 772	17 093 112	7 789 092	3 180 087	2 244 139	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	10 665 771 002	3 450 130 652	525 812 377	1 498 343 293	96 602 980	34 905 627

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.06.18

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	41 027 654 152	20 642 241 307	4 044 635 123	12 023 257 937
Belgorod Region	4 717 223	3 997 648	777	255 089
Bryansk Region	0	0	0	0
Vladimir Region	1 917 749	862 161	2 909	1 052 679
Voronezh Region	4 399 782	1 719 766	0	915 929
Ivanovo Region	8 816 953	5 992 201	186 639	1 918 959
Kaluga Region	41 165 096	23 336 878	13 324 172	4 326 719
Kostroma Region	452 456 106	42 490 934	201 615 352	153 351 227
Kursk Region	16 547 394	13 211 715	1 000 000	1 753 287
Lipetsk Region	18 997 006	7 064 529	7 900 000	2 565 708
Moscow Region	17 396 665	7 219 726	4 770 834	1 489 292
Orel Region	0	0	0	0
Ryazan Region	10 111 034	7 804 794	298 418	1 745 879
Smolensk Region	0	0	0	0
Tambov Region	1 529 977	1 139 783	192 813	195 653
Tver Region	785 202	611 414	95 000	78 788
Tula Region	1 517 748	1 170 660	220 000	96 088
Yaroslavl Region	4 771 473	4 037 711	5 817	483 797
City of Moscow	40 442 524 744	20 521 581 387	3 815 022 392	11 853 028 843
North-Western Federal District	1 115 082 804	668 725 476	224 743 326	133 548 281
Republic of Karelia	214 886	8 163	85 000	121 723
Komi Republic	2 137 430	1 790 832	41 822	304 776
Akhangel'sk Region	0	0	0	0
Vologda Region	26 978 959	5 790 544	5 486 042	10 472 725
Kaliningrad Region	7 193 495	5 502 155	14 401	1 676 939
Leningrad Region	112 711	98 885	0	13 826
Murmansk Region	721 000	397 570	120 000	203 430
Novgorod Region	1 872 406	859 989	270 113	742 148
Pskov Region	939 189	851 362	0	87 827
St Petersburg	1 074 912 728	653 425 976	218 725 948	119 924 887
Southern Federal District	354 488 173	215 956 329	28 423 916	104 813 755
Republic of Adygeya	1 560 775	1 322 332	469	237 974
Republic of Kalmykia	0	0	0	0
Republic of Crimea	111 369 595	79 714 792	7 864 437	21 983 694
Krasnodar Territory	127 404 624	80 193 659	18 229 241	25 771 497
Astrakhan Region	1 178 549	374 746	90 877	710 346
Volgograd Region	10 517 493	8 502 037	784 806	1 230 034
Rostov Region	99 784 942	43 945 959	854 086	54 710 819
City of Sevastopol	2 672 195	1 902 804	600 000	169 391
North-Caucasian Federal District	12 701 577	8 523 411	592 110	3 526 342
Republik of Daghestan	772 661	551 787	700	220 174
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 972 132	2 599 988	83 067	1 282 263

Karachai-Cherkess Republic	2 489 707	1 073 338	250	1 416 119
Republic of North Ossetia - Alania	630 633	425 836	0	204 797
Chechen Republic	0	0	0	0
Stavropol Territory	4 836 444	3 872 462	508 093	402 989
Volga Federal District	1 002 414 016	399 617 884	79 691 744	271 699 875
Republic of Bashkortostan	38 635 365	24 529 004	5 835 601	6 753 295
Republic of Marii El	1 751 908	738 141	455 882	52 179
Republic of Mordovia	12 321 848	8 439 527	6 912	3 196 241
Republic of Tatarstan	354 148 353	196 640 727	48 511 014	72 215 556
Udmurt Republic	32 062 615	4 567 167	1 541 500	24 917 055
Chuvash Republic	7 028 487	3 410 472	256 321	3 345 937
Perm Territory	17 126 166	9 189 436	242 618	7 381 146
Kirov Region	20 502 835	12 528 869	673 541	5 835 872
Nizhny Novgorod Region	49 828 466	31 877 717	4 033 015	5 848 992
Orenburg Region	26 328 784	11 764 130	748 729	12 700 676
Penza Region	3 965 462	2 701 904	107 442	789 641
Samara Region	409 715 185	70 774 529	15 120 318	125 646 106
Saratov Region	25 394 633	19 670 158	2 154 139	2 205 085
Ulyanovsk Region	3 603 909	2 786 103	4 712	812 094
Ural Federal District	516 177 032	163 686 841	106 203 687	192 117 956
Kurgan Region	2 099 621	1 953 445	4 186	107 145
Sverdlovsk Region	285 664 999	85 283 740	75 882 537	87 157 188
Tyumen Region	155 220 618	40 216 783	25 421 477	77 470 982
Chelyabinsk Region	73 191 794	36 232 873	4 895 487	27 382 641
Siberian Federal District	129 309 602	55 891 970	30 730 062	39 268 743
Republic of Altai	626 513	451 080	1 454	56 070
Republic of Buryatiya	0	0	0	0
Republic of Tuva	170 147	141 897	2 909	25 341
Republic of Khakassia	5 825 774	2 771 742	706 748	2 191 451
Altai Territory	8 002 536	5 602 192	939 551	1 384 106
Zabaykal Territory	2 333 948	2 233 304	60 000	40 644
Krasnoyarsk Territory	1 814 695	498 444	152 909	1 082 768
Irkutsk Region	14 267 500	8 555 201	96 030	5 397 110
Kemerovo Region	7 754 637	4 249 746	602 436	2 872 594
Novosibirsk Region	76 059 785	24 480 403	28 076 319	21 101 521
Omsk Region	6 720 255	3 352 017	90 252	3 041 651
Tomsk Region	5 733 812	3 555 944	1 454	2 075 487
Far Eastern Federal District	334 829 588	124 969 791	8 329 055	185 515 862
Republic of Sakha (Yakutia)	24 812 924	15 081 766	462 996	7 633 769
Kamchatka Territory	5 446 071	4 341 445	328 803	532 409
Primorskiy Territory	82 566 785	52 016 931	1 356 438	23 569 306
Khabarovsk Territory	0	0	0	0
Amur Region	220 158 159	52 142 178	6 175 000	153 346 948
Magadan Region	0	0	0	0
Sakhalin Region	1 845 649	1 387 471	5 818	433 430
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	44 492 656 944	22 279 613 009	4 523 349 023	12 953 748 751

Table 35

**Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions,
Registered in Respective Regions, as of 1.06.18**

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	12 785 941 145	8 852 173 480	2 477 143 409	95 133 075
Belgorod Region	26 324	24 759	1 565	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	256 319	94 299	0	144 431
Ivanovo Region	8 875	8 268	607	0
Kaluga Region	0	0	0	0
Kostroma Region	57 722 776	22 034 987	16 382 157	3 371 380
Kursk Region	317 730	129 949	187 781	0
Lipetsk Region	7	0	0	7
Moscow Region	686 449	115 061	7 348	564 040
Orel Region	0	0	0	0
Ryazan Region	11 267	0	11 267	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	126 488	116 485	0	0
City of Moscow	12 726 784 910	8 829 649 672	2 460 552 684	91 053 217
North-Western Federal District	163 173 479	104 763 003	19 297 064	4 363 009
Republic of Karelia	0	0	0	0
Komi Republic	16 099	16 099	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 303 865	327 676	934 967	1 535
Kaliningrad Region	244 673	79 870	0	164 803
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	8 508	0	8 508	0
Pskov Region	0	0	0	0
St Petersburg	161 600 334	104 339 358	18 353 589	4 196 671
Southern Federal District	4 473 201	2 491 220	1 490 458	491 523
Republic of Adygeya	25 641	0	0	25 641
Republic of Kalmykia	0	0	0	0
Republic of Crimea	600 997	241 381	13 363	346 253
Krasnodar Territory	39 098	0	36 809	2 289
Astrakhan Region	1 256 575	0	1 256 575	0
Volgograd Region	68 120	0	59 464	8 656
Rostov Region	2 426 309	2 197 428	122 439	106 442
City of Sevastopol	56 461	52 411	1 808	2 242
North-Caucasian Federal District	21 580	0	17 790	3 790
Republik of Daghestan	939	0	939	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	863	0	863	0

Karachai-Cherkess Republic	4 045	0	255	3 790
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	104 761 117	17 714 845	14 009 844	365 544
Republic of Bashkortostan	701 490	697 074	2 587	1 829
Republic of Marii El	1 102	0	1 102	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	14 508 689	1 773 629	12 188 979	68 223
Udmurt Republic	263 202	182 665	80 537	0
Chuvash Republic	50 428	26 486	0	23 942
Perm Territory	538 011	484 718	53 204	89
Kirov Region	1 358	0	989	369
Nizhny Novgogrod Region	1 256 356	118 731	1 096 042	41 583
Orenburg Region	430 656	332 263	61 407	36 986
Penza Region	0	0	0	0
Samara Region	86 812 445	14 099 279	328 175	191 965
Saratov Region	196 893	0	196 822	71
Ulyanovsk Region	487	0	0	487
Ural Federal District	29 669 468	20 857 971	8 642 826	96 784
Kurgan Region	0	0	0	0
Sverdlovsk Region	21 630 946	17 872 591	3 661 325	87 737
Tyumen Region	6 675 544	2 575 529	4 090 968	9 047
Chelyabinsk Region	1 362 978	409 851	890 533	0
Siberian Federal District	6 054 519	2 188 009	3 806 107	60 400
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	1 258	1 258	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	531 090	507 404	23 686	0
Kemerovo Region	10 352	8 157	0	2 195
Novosibirsk Region	5 400 135	1 621 115	3 779 017	0
Omsk Region	108 280	50 075	0	58 205
Tomsk Region	3 063	0	3 063	0
Far Eastern Federal District	11 474 612	6 708 726	1 802 508	1 307 085
Republic of Sakha (Yakutia)	318 597	37 619	151 896	129 082
Kamchatka Territory	115 305	115 305	0	0
Primorskiy Territory	1 704 330	369 919	1 279 363	54 648
Khabarovsk Territory	0	0	0	0
Amur Region	9 332 218	6 185 883	367 087	1 123 355
Magadan Region	0	0	0	0
Sakhalin Region	4 162	0	4 162	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 105 569 121	9 006 897 254	2 526 210 006	101 821 210

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.06.18

thousand rubles

1	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	1 658 701 344	261 223 863	44 659 960	61 651 063	710 988 486	31 733 227
Belgorod Region	136 369	0	0	0	1 334	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	47 989	0	0	0	44 654	0
Voronezh Region	10 792	0	0	0	1 711	0
Ivanovo Region	119 459	36	0	0	74 739	0
Kaluga Region	520 154	0	12 952 092	0	579 489	0
Kostroma Region	3 091 389	8 804	20 373 797	0	15 253 060	61 959
Kursk Region	207 479	0	0	0	13 558	0
Lipetsk Region	2 092 627	0	0	0	147 339	0
Moscow Region	110 696	0	0	0	626 393	206
Orel Region	0	0	0	0	0	0
Ryazan Region	769 946	0	0	0	101 679	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	54 784	0	0	0	4 837	0
Tver Region	51 576	0	0	0	3 326	0
Tula Region	37 980	0	0	0	1 427	0
Yaroslavl Region	435 490	0	0	0	34 985	0
City of Moscow	1 651 014 614	261 215 023	11 334 071	61 651 063	694 099 955	31 671 062
North-Western Federal District	99 939 342	4 035 919	18 512 392	54 488	9 463 547	436 550
Republic of Karelia	4 604	0	0	0	33 454	0
Komi Republic	220 788	0	41 822	0	2 911	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 006 746	10 080	45 000	0	696 261	1 535
Kaliningrad Region	365 218	4 351	9 689	0	82 417	24
Leningrad Region	19 739	0	0	0	442	0
Murmansk Region	29 892	0	0	0	50 400	0
Novgorod Region	50 129	0	0	0	6 474	0
Pskov Region	171 706	0	0	0	8 491	0
St Petersburg	98 070 520	4 021 488	18 415 881	54 488	8 582 697	434 991
Southern Federal District	20 562 005	278 601	657 891	1 808	5 328 324	202 209
Republic of Adygeya	81 526	0	0	0	42 749	440
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 724 562	241 381	0	0	1 350 302	187 092
Krasnodar Territory	11 953 553	0	657 891	0	2 472 973	2 289
Astrakhan Region	20 683	0	0	0	41 973	0
Volgograd Region	622 820	0	0	0	37 348	194
Rostov Region	2 623 190	0	0	0	1 381 933	10 088
City of Sevastopol	535 671	37 220	0	1 808	1 046	2 106
North-Caucasian Federal District	404 032	0	507 000	15 733	310 043	3 790
Republik of Dagestan	37 441	0	0	0	53 154	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	213 755	0	0	0	126 574	0
Karachai-Cherkess Republic	119 523	0	0	0	49 717	3 790
Republic of North Ossetia - Alania	13 935	0	0	0	28 600	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	19 378	0	507 000	15 733	51 998	0
Volga Federal District	48 736 267	1 703 794	14 143 819	0	20 793 855	228 233
Republic of Bashkortostan	532 990	0	5 524 788	0	829 616	0
Republic of Marii El	121 376	0	130 000	0	930	0
Republic of Mordovia	283 117	0	0	0	47 129	0
Republic of Tatarstan	15 070 070	0	5 045 031	0	5 644 919	46 172
Udmurt Republic	317 513	0	0	0	1 845 791	0
Chuvash Republic	68 398	0	0	0	56 690	0
Perm Territory	582 270	483 223	0	0	499 308	0
Kirov Region	1 047 508	0	0	0	606 163	0
Nizhny Novgogrod Region	2 570 818	0	104 000	0	418 713	34 856
Orenburg Region	589 590	0	0	0	266 926	0
Penza Region	56 385	0	0	0	71 079	0
Samara Region	23 280 765	1 220 571	3 340 000	0	10 036 929	147 145
Saratov Region	4 127 057	0	0	0	368 693	60
Ulyanovsk Region	88 410	0	0	0	100 969	0
Ural Federal District	12 419 412	376 202	3 901 436	1 458	12 429 603	9 161
Kurgan Region	161 212	0	0	0	11 389	0
Sverdlovsk Region	4 973 582	5 394	3 734 522	0	10 091 660	3 983
Tyumen Region	2 152 291	370 808	0	0	1 705 333	5 178
Chelyabinsk Region	5 132 327	0	166 914	1 458	621 221	0
Siberian Federal District	3 492 360	0	280 468	341	1 817 827	0
Republic of Altai	30 417	0	0	0	1 259	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	9 349	0	0	341	9 272	0
Republic of Khakassia	48 499	0	0	0	74 985	0
Altai Territory	230 088	0	270 468	0	38 210	0
Zabaykal Territory	784 303	0	0	0	32 025	0
Krasnoyarsk Territory	23 942	0	0	0	66 751	0
Irkutsk Region	297 799	0	0	0	323 499	0
Kemerovo Region	137 682	0	10 000	0	90 056	0
Novosibirsk Region	1 679 229	0	0	0	987 575	0
Omsk Region	218 985	0	0	0	138 962	0
Tomsk Region	32 067	0	0	0	55 233	0
Far Eastern Federal District	13 975 907	126 872	6 201 135	0	30 672 070	573 055
Republic of Sakha (Yakutia)	726 391	37 619	0	0	215 804	0
Kamchatka Territory	125 148	0	0	0	85 480	0
Primorskiy Territory	5 025 171	0	26 135	0	981 817	16 745
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	8 063 044	89 253	6 175 000	0	29 352 679	556 310
Magadan Region	0	0	0	0	0	0
Sakhalin Region	36 153	0	0	0	36 290	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 858 230 669	267 745 251	88 864 101	61 724 891	791 803 755	33 186 225

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.06.18

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	35 887 969 529	2 355 117	84 517	6 202 808 093	10 166 326 898	19 221 825 137
Belgorod Region	7 156 498	0	0	1 494 743	518 330	5 120 610
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 786 635	0	291	479 330	94 100	1 167 230
Voronezh Region	4 197 719	0	0	257 051	210 452	3 673 748
Ivanovo Region	12 086 960	0	0	1 454 283	711 086	9 824 861
Kaluga Region	43 138 996	0	0	1 977 449	19 783 099	21 367 392
Kostroma Region	428 844 185	0	0	26 320 937	84 451 647	317 072 063
Kursk Region	16 590 118	0	0	3 087 365	1 010 918	12 476 228
Lipetsk Region	15 950 055	0	0	1 487 470	926 982	13 524 384
Moscow Region	18 974 091	0	0	4 062 400	1 311 952	13 529 188
Orel Region	0	0	0	0	0	0
Ryazan Region	14 329 804	0	0	3 464 882	161 729	10 521 643
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 393 327	0	0	706 777	19 300	1 636 303
Tver Region	1 072 670	0	0	761 434	54 000	252 029
Tula Region	1 194 323	0	0	204 234	3 243	985 795
Yaroslavl Region	3 540 557	0	0	1 655 200	685 382	1 130 947
City of Moscow	35 316 713 591	2 355 117	84 226	6 155 394 538	10 056 384 678	18 809 542 716
North-Western Federal District	1 499 233 521	32 024	325	461 215 268	593 055 847	427 593 893
Republic of Karelia	252 651	0	0	147 206	70 000	30 028
Komi Republic	4 819 835	0	0	1 003 575	955 550	2 786 103
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	50 784 783	0	0	19 496 895	13 644 434	17 535 961
Kaliningrad Region	19 246 328	0	0	2 606 077	10 496 693	6 056 700
Leningrad Region	15 483	0	0	10 307	5 176	0
Murmansk Region	936 377	0	0	548 663	2 900	378 942
Novgorod Region	5 332 205	0	325	2 082 308	79 273	3 073 365
Pskov Region	1 897 807	0	0	607 958	460 000	828 622
St Petersburg	1 415 948 052	32 024	0	434 712 279	567 341 821	396 904 172
Southern Federal District	405 006 664	136 315	198	69 062 783	73 612 892	260 177 381
Republic of Adygeya	1 754 474	0	0	372 259	97 474	1 284 480
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	132 942 233	6 853	0	32 409 760	26 606 721	73 164 693
Krasnodar Territory	152 549 744	9 709	198	14 994 944	39 044 605	98 160 723
Astrakhan Region	4 420 705	0	0	1 610 965	1 022 216	1 035 311
Volgograd Region	8 494 977	0	0	1 890 276	897 861	5 705 228
Rostov Region	101 119 799	119 753	0	16 029 303	5 615 753	79 204 331
City of Sevastopol	3 724 732	0	0	1 755 276	328 262	1 622 615
North-Caucasian Federal District	13 455 074	0	0	4 732 015	2 396 009	6 230 432
Republik of Daghestan	770 042	0	0	461 058	0	285 390
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 366 041	0	0	1 075 105	4 413	3 276 304
Karachai-Cherkess Republic	2 711 636	0	0	774 403	1 574 599	362 305
Republic of North Ossetia - Alania	284 436	0	0	71 932	44 500	168 004
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 322 919	0	0	2 349 517	772 497	2 138 429

Volga Federal District	843 306 586	3 310 780	0	122 688 613	231 754 445	482 858 528
Republic of Bashkortostan	44 977 076	5 593	0	2 049 446	10 554 301	32 283 819
Republic of Marii El	2 066 534	0	0	376 827	6 191	1 662 603
Republic of Mordovia	20 961 245	0	0	1 933 354	985 273	17 987 426
Republic of Tatarstan	457 711 911	3 264 731	0	78 931 422	177 748 244	195 985 674
Udmurt Republic	34 936 456	11 062	0	3 033 913	725 290	31 124 365
Chuvash Republic	8 571 169	0	0	1 537 133	888 374	6 123 434
Perm Territory	21 509 460	6 083	0	2 953 866	2 540 677	15 979 706
Kirov Region	29 616 257	2 108	0	5 033 720	1 889 864	22 517 797
Nizhny Novgograd Region	64 475 309	8 077	0	10 853 306	6 256 320	47 167 692
Orenburg Region	30 009 512	13 126	0	2 875 778	3 005 105	24 102 656
Penza Region	4 433 237	0	0	1 141 466	569 070	2 708 516
Samara Region	80 770 715	0	0	7 733 207	16 776 956	56 055 124
Saratov Region	39 077 825	0	0	3 589 199	9 476 169	25 990 351
Ulyanovsk Region	4 189 880	0	0	645 976	332 611	3 169 365
Ural Federal District	796 087 368	112 404	0	82 930 872	258 484 093	450 198 349
Kurgan Region	2 047 574	0	0	598 116	147 545	1 286 523
Sverdlovsk Region	370 426 692	11 231	0	54 009 174	49 584 102	266 090 722
Tyumen Region	316 663 437	91 899	0	11 206 058	198 500 620	104 558 472
Chelyabinsk Region	106 949 665	9 274	0	17 117 524	10 251 826	78 262 632
Siberian Federal District	142 918 320	48 664	0	31 412 973	12 735 384	96 304 947
Republic of Altai	1 329 187	0	0	738 812	79 631	492 070
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	156 772	0	0	31 899	42 000	82 873
Republic of Khakassia	6 580 305	0	0	1 163 580	555 877	4 802 474
Altai Territory	7 615 906	0	0	2 285 290	623 033	4 703 320
Zabaykal Territory	382 448	0	0	42 223	327 888	12 337
Krasnoyarsk Territory	5 026 330	0	0	1 345 651	35 456	3 519 630
Irkutsk Region	13 129 072	0	0	2 504 672	1 499 916	9 029 367
Kemerovo Region	14 204 693	0	0	3 324 751	1 876 600	8 908 164
Novosibirsk Region	80 046 348	48 664	0	17 881 987	6 756 825	53 348 711
Omsk Region	7 648 982	0	0	858 197	909 162	5 878 146
Tomsk Region	6 798 277	0	0	1 235 911	28 996	5 527 855
Far Eastern Federal District	346 808 402	42 995	527 007	37 463 179	20 812 876	286 879 231
Republic of Sakha (Yakutia)	29 191 816	19 996	0	4 497 143	2 521 139	22 054 203
Kamchatka Territory	6 209 642	0	0	1 262 530	87 276	4 836 532
Primorskiy Territory	96 757 107	15 474	0	20 209 486	10 304 483	65 664 127
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	209 692 148	0	527 007	9 514 714	7 348 951	192 030 742
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 957 689	7 525	0	1 979 306	551 027	2 293 627
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	39 934 785 464	6 038 299	612 047	7 012 313 796	11 359 178 444	21 232 067 898

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.06.18**

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	15 326 210 087	39 418 745	17 208	2 411 858 410	7 231 763 992	5 265 113 289
Belgorod Region	760 009	0	0	26 567	0	733 442
Bryansk Region	0	0	0	0	0	0
Vladimir Region	77 956	0	0	19 945	0	58 011
Voronezh Region	385 833	0	0	7 218	0	378 615
Ivanovo Region	617 441	0	0	28 254	0	589 176
Kaluga Region	1 011 022	0	0	32 216	0	978 806
Kostroma Region	30 105 227	0	0	4 746 992	16 596 960	8 104 520
Kursk Region	647 395	0	0	154 484	0	492 911
Lipetsk Region	1 421 678	0	0	1 095 777	0	325 901
Moscow Region	1 606 480	0	0	220 758	0	1 385 722
Orel Region	0	0	0	0	0	0
Ryazan Region	1 198 793	0	0	275 047	21 756	901 464
Smolensk Region	0	0	0	0	0	0
Tambov Region	19 618	0	0	2 702	0	16 901
Tver Region	275 477	0	0	26 488	219 418	29 559
Tula Region	28 894	0	0	188	0	28 706
Yaroslavl Region	272 593	0	0	111 699	0	160 213
City of Moscow	15 287 781 671	39 418 745	17 208	2 405 110 075	7 214 925 858	5 250 929 342
North-Western Federal District	215 504 213	0	0	47 818 416	83 169 614	81 623 443
Republic of Karelia	32 953	0	0	32 594	0	343
Komi Republic	486 033	0	0	11 092	0	474 941
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	4 191 167	0	0	1 994 075	1 211 188	981 940
Kaliningrad Region	11 072 038	0	0	7 402 109	1 934 134	1 570 863
Leningrad Region	4 027	0	0	4 027	0	0
Murmansk Region	374 448	0	0	372 289	0	2 158
Novgorod Region	148 583	0	0	22 632	1 565	124 386
Pskov Region	6 932	0	0	6 498	0	434
St Petersburg	199 188 032	0	0	37 973 100	80 022 727	78 468 378
Southern Federal District	26 823 453	2 055	0	11 504 662	1 142 237	13 326 791
Republic of Adygeya	184 870	0	0	195	62 594	122 081
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 220 442	2 055	0	117 593	0	4 533 812
Krasnodar Territory	6 626 973	0	0	667 304	840 374	4 939 722
Astrakhan Region	9 084 987	0	0	9 013 931	0	65 622
Volgograd Region	368 729	0	0	101 240	0	267 471
Rostov Region	4 604 138	0	0	1 526 757	187 781	2 793 899
City of Sevastopol	733 314	0	0	77 642	51 488	604 184
North-Caucasian Federal District	319 183	0	0	55 820	0	258 854
Republic of Dagestan	11 495	0	0	3 783	0	7 712
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	71 286	0	0	17 853	0	53 433
Karachai-Cherkess Republic	16 917	0	0	551	0	16 366
Republic of North Ossetia - Alania	19 445	0	0	0	0	19 445
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	200 040	0	0	33 633	0	161 898
Volga Federal District	140 378 872	6	0	9 187 278	92 073 879	38 452 919
Republic of Bashkortostan	1 268 117	0	0	42 360	125 570	1 099 362

Republic of Marii El	12 262	0	0	75	0	6 974
Republic of Mordovia	192 367	0	0	10 205	0	180 500
Republic of Tatarstan	120 909 138	6	0	6 433 613	90 120 531	23 921 496
Udmurt Republic	761 460	0	0	72 372	717	688 370
Chuvash Republic	422 263	0	0	14 076	125 187	282 968
Perm Territory	1 722 459	0	0	207 796	30 806	1 483 857
Kirov Region	783 667	0	0	205 355	0	578 309
Nizhny Novgograd Region	4 594 268	0	0	447 266	909 824	3 199 496
Orenburg Region	2 175 218	0	0	27 309	270 230	1 876 650
Penza Region	36 615	0	0	8 422	28 168	0
Samara Region	6 085 364	0	0	1 611 284	462 846	3 906 785
Saratov Region	1 397 724	0	0	96 363	0	1 221 086
Ulyanovsk Region	17 950	0	0	10 782	0	7 066
Ural Federal District	67 810 245	63 768	0	8 535 088	17 920 171	37 200 555
Kurgan Region	37 158	0	0	18	0	36 824
Sverdlovsk Region	43 817 851	0	0	4 197 184	16 715 830	22 419 267
Tyumen Region	13 050 338	63 768	0	561 865	294 638	8 804 436
Chelyabinsk Region	10 904 898	0	0	3 776 021	909 703	5 940 028
Siberian Federal District	38 096 148	0	0	20 481 895	3 832 685	13 218 333
Republic of Altai	103 337	0	0	90 891	0	12 446
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	525	0	0	0	0	525
Republic of Khakassia	64 367	0	0	3 387	0	55 737
Altai Territory	142 429	0	0	25 908	0	116 521
Zabaykal Territory	11 305	0	0	0	0	11 305
Krasnoyarsk Territory	465 454	0	0	107 656	0	357 357
Irkutsk Region	2 313 595	0	0	293 044	0	1 879 583
Kemerovo Region	409 481	0	0	180 002	0	229 471
Novosibirsk Region	33 364 345	0	0	19 312 020	3 467 462	10 169 231
Omsk Region	1 060 975	0	0	410 221	361 249	289 505
Tomsk Region	160 335	0	0	58 766	3 974	96 652
Far Eastern Federal District	44 997 184	0	0	7 976 800	14 716 892	21 978 007
Republic of Sakha (Yakutia)	702 001	0	0	20 030	18 778	637 494
Kamchatka Territory	1 005 337	0	0	223 214	0	782 123
Primorskiy Territory	12 437 310	0	0	5 244 136	579 182	6 425 731
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	28 473 553	0	0	480 728	14 118 932	13 762 368
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 378 983	0	0	2 008 692	0	370 291
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 860 139 385	39 484 574	17 208	2 517 418 369	7 444 619 470	5 471 172 191

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.06.18**

thousand rubles			
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 338 406 973	4 494 772 445	1 843 634 528
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	290 084	0	290 084
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	371 109 357	240 318 445	130 790 912
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 361 000	2 361 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
City of Moscow	5 963 769 532	4 251 216 000	1 712 553 532
North-Western Federal District	324 842 131	278 880 580	45 961 551
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	9 581	0	9 581
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	324 832 550	278 880 580	45 951 970
Southern Federal District	14 292 163	13 884 755	407 408
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	12 214 548	12 214 548	0
Krasnodar Territory	527 615	120 207	407 408
Astrakhan Region	0	0	0
Volgograd Region	150 000	150 000	0
Rostov Region	1 400 000	1 400 000	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	109 686 172	104 892 944	4 793 228
Republic of Bashkortostan	30 678 730	30 678 730	0
Republic of Marii El	0	0	0
Republic of Mordovia	100 000	100 000	0
Republic of Tatarstan	8 823 083	4 548 785	4 274 298
Udmurt Republic	4 980 000	4 980 000	0
Chuvash Republic	0	0	0
Perm Territory	83 596	83 596	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	3 019 721	3 019 721	0
Orenburg Region	80 000	80 000	0
Penza Region	18 130	0	18 130
Samara Region	61 877 912	61 377 112	500 800
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	112 829 335	103 331 958	9 497 377
Kurgan Region	0	0	0
Sverdlovsk Region	112 574 714	103 077 337	9 497 377
Tyumen Region	56 631	56 631	0
Chelyabinsk Region	197 990	197 990	0
Siberian Federal District	7 111 727	7 002 227	109 500
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	24 337	24 337	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	6 997 390	6 887 890	109 500
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	32 980 736	32 096 107	884 629
Republic of Sakha (Yakutia)	140 879	140 879	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 157 753	1 157 753	0
Khabarovsk Territory	0	0	0
Amur Region	31 682 104	30 797 475	884 629
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	6 940 194 237	5 034 906 016	1 905 288 221

Macroprudential 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	1.05.18	1.06.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	13,0	12,7	12,8
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	10,0	9,7	9,6
Risk-weighted assets ¹ (Basel III) to total assets ratio	44,1	39,2	28,3	28,1	28,2
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	9,4	10,0	10,7	10,6	10,9
Loan loss provisions made as percent of total loans ²	8,5	9,3	9,6	9,5	9,8
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,6	3,2	2,9	2,9	3,0
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	213,8	206,6
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,0	4,1	4,1	4,1	4,0
mining	5,6	6,2	5,9	5,9	6,0
manufacturing	15,4	15,3	15,1	15,1	14,9
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	4,0	3,9
wholesale and retail trade, car and household appliance repair	10,9	9,5	9,5	9,6	9,5
transport and communication	4,2	4,2	4,9	4,9	4,9
other economic activities	23,1	22,6	22,4	22,6	22,4
individuals	29,1	30,9	31,2	31,0	31,4
of which					
mortgage loans	12,1	13,2	13,5	13,4	13,6
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	68,8	73,0	54,8	56,8	48,1
United Kingdom	7,5	5,5	10,4	8,8	6,8
USA	3,2	1,7	2,6	2,3	1,3
Germany	0,3	0,2	1,8	1,9	1,7
Austria	1,1	0,7	1,1	1,1	0,9
France	1,4	1,2	0,3	0,9	0,3
Italy	2,0	2,2	3,2	3,6	3,9
Cyprus	5,3	5,9	9,6	9,8	8,7
Netherlands	0,5	0,7	0,5	0,2	0,2
Other	9,9	9,0	15,7	14,5	28,1
Liquidity					
Ratio of high liquid assets to total assets	10,5	11,0	11,4	10,9	11,6
Ratio of liquid assets to total assets	21,8	23,2	23,6	23,6	24,3
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	120,6	115,3	119,3
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	174,5	159,6	190,4
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	54,4	54,6
Ratio of clients' funds to total loans ⁴	107,5	111,1	110,5	110,0	110,1
Market risk to total own funds (capital) ⁵					
of which					
Interest rate risk	36,8	31,9	29,1	28,5	28,1
Equity position risk	3,0	3,6	3,3	3,2	3,3
Foreign exchange risk	3,2	4,6	3,6	3,0	3,3
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	11,2	11,6
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	929,7	789,7	353,0	537,0	527,0
as percent of the banking sector own funds (capital) ⁶	1,2	1,0	0,4	0,6	0,6
	10,3	8,3	3,8	5,7	5,5
Return on assets ⁷					
	1,2	1,0	1,0	0,9	0,8
Return on equity ⁷					
	10,3	8,3	8,5	8,1	7,0

¹ Only balance sheet items are included.

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

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

⁴ Except loans, deposits and other funds, placed in interbank market.

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.02.17	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
Reference data: own funds (capital) adequacy ratio as of 1.06.18, %	12,8		23,8		26,0		20,5		19,6		16,3		13,9		16,2		14,3		15,1	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

Basel III capital ¹ structure	1.01.17		1.01.18		1.04.18		1.05.18		1.06.18	
	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	9 833,4	100,0	9 915,7	100,0
of which:										
1. Tier 1 capital	6 586,7	70,2	6 622,7	70,5	7 481,0	76,7	7 471,7	76,0	7 465,0	75,3
of which:										
1.1. Common Equity Tier 1	6 408,2	68,3	6 417,9	68,3	7 086,9	72,7	7 044,2	71,6	7 040,5	71,0
1.2. Additional Tier 1	178,5	1,9	204,9	2,2	394,1	4,0	427,4	4,4	424,5	4,3
2. Tier 2 Capital	2 800,4	29,8	2 774,6	29,5	2 274,2	23,3	2 361,7	24,0	2 450,7	24,7
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	12,7	5	12,8	5
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	9,4	4	9,1	6	9,1	6
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	10,0	6	9,7	7	9,6	7

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% (before 01.01.2016 -10%), N1.1 - 4,5% (before 01.01.2016 -5,0%), N1.2 - 6,0% (before 01.01.2015 - 5,5%).

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		1.05.18		1.06.18	
	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	12 545,3	127,6	12 760,5	128,7
1.1. Authorized capital	2 458,3	26,2	2 669,9	28,4	2 620,2	26,9	2 615,0	26,6	2 621,7	26,4
1.2. Issue income	1 479,7	15,8	1 764,6	18,8	1 741,9	17,9	1 741,6	17,7	1 741,6	17,6
1.3. Credit institutions' profit and funds	4 721,7	50,3	5 506,8	58,6	5 655,4	58,0	5 722,2	58,2	5 942,4	59,9
1.4. Subordinated loans	2 632,9	28,0	2 305,2	24,5	2 156,3	22,1	2 223,5	22,6	2 219,6	22,4
1.5. Increase in value of property due to revaluation	213,9	2,3	177,7	1,9	169,9	1,7	172,0	1,7	168,0	1,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	39,2	0,4	71,1	0,7	67,2	0,7
2. Factors of own funds (capital) decrease	2 119,4	22,6	3 026,8	32,2	2 627,6	26,9	2 711,9	27,6	2 842,1	28,7
2.1. Losses	679,3	7,2	1 488,8	15,8	1 525,1	15,6	1 552,9	15,8	1 670,0	16,8
2.2. Intangible assets	269,0	2,9	296,9	3,2	308,2	3,2	308,6	3,1	308,8	3,1
2.3. Treasury stocks (shares)	7,0	0,1	16,9	0,2	22,8	0,2	34,8	0,4	28,9	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	3,9	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	239,4	2,4	233,1	2,4
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	322,0	3,3	351,0	3,5
2.7. Other factors	212,0	2,3	250,0	2,7	251,0	2,6	250,3	2,5	250,3	2,5
Own funds (capital), total	9 387,1	100,0	9 397,3	100,0	9 755,2	100,0	9 833,4	100,0	9 915,7	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	1.05.18	1.06.18
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	967,6	853,7
3 rd group of assets	43,4	35,7	27,3	64,4	60,7
4 th group of assets	33 559,6	31 900,9	22 708,8	23 267,3	23 361,8
5 th group of assets	332,4	198,3	29,1	18,2	18,4
The value of credit risk on balance sheet assets	35 299,7	33 381,9	23 672,8	24 317,5	24 294,6

Reference data:

	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
1 st group of assets without risk weighting	8 586,9	10 337,8	10 580,8	10 702,6	11 076,1

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	1.05.18	1.06.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	9 755,2	9 833,4	9 915,7
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	75 200,9	77 228,5	77 741,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 299,7	33 381,9	23 672,8	24 317,5	24 294,6
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	2 297,0	3 056,6	2 997,5	3 120,8	2 873,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	232,1	246,8	247,2	251,7	250,9
	- the value of credit risk on contingent credit liabilities, billion rubles	4 152,6	4 589,8	3 349,9	3 521,1	3 530,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	594,7	453,1	380,4	434,2	442,5
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	7 830,2	7 806,3	8 088,3
	- market risk, billion rubles	4 012,4	3 916,1	3 646,6	3 590,6	3 623,3
	- credit claims of clearing participants (codes 8847 ²)	75,4	137,8	142,8	138,4	135,9
	- higher-risk transactions, billion rubles	15 127,5	17 234,5	12 570,5	13 324,7	13 139,7
	- 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	-963,0	-979,8
	- 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	1 504,4	1 634,6
	- 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	5 252,2	5 131,2
	- 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	319,3	313,4
	- other	389,5	589,3	14 283,0	14 610,1	15 263,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	13,0	12,7	12,8

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		1.05.18		1.06.18	
	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	22	6,2	21	4,4
From 8% to 10%	13	1,1	9	1,5	3	0,9	4	0,4	6	1,1
From 10% to 12%	44	19,1	36	21,5	33	3,1	40	21,7	39	18,9
From 12% to 14%	70	50,3	64	18,1	57	33,5	50	16,5	50	18,9
14% and more	458	25,1	420	52,1	415	53,7	406	51,3	399	53,1
Banking sector, total	623	100,0	561	100,0	542	100,0	534	100,0	530	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 starting from 01.02.2016 - 8% (before 01.01.2016 - 10%).

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		1.05.18		1.06.18	
		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	24 045,3	42,8	23 156,7	41,4
	Substandard	20 805,9	38,1	21 183,9	37,6	21 539,2	39,5	22 368,2	39,8	22 928,2	41,0
	Doubtful	4 641,0	8,5	4 230,6	7,5	3 770,3	6,9	3 806,1	6,8	3 746,1	6,7
	Problem	1 623,3	3,0	1 725,7	3,1	1 726,1	3,2	1 755,6	3,1	1 675,9	3,0
	Loss	3 536,3	6,5	3 908,2	6,9	4 125,9	7,6	4 211,1	7,5	4 429,8	7,9
Loan loss provision (LLP) made		4 619,7	8,5	5 223,2	9,3	5 252,8	9,6	5 331,1	9,5	5 482,5	9,8
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	23 867,6	54,7	25 125,2	57,2	23 194,8	55,7	23 888,0	55,5	22 999,7	54,0
	Substandard	11 529,8	26,4	10 406,8	23,7	10 398,4	25,0	10 958,1	25,4	11 283,4	26,5
	Doubtful	4 186,7	9,6	3 714,2	8,5	3 183,6	7,6	3 214,3	7,5	3 126,1	7,3
	Problem	1 538,5	3,5	1 650,6	3,8	1 646,1	4,0	1 680,1	3,9	1 597,0	3,8
	Loss	2 526,1	5,8	3 003,0	6,8	3 233,4	7,8	3 339,8	7,8	3 554,8	8,4
Loan loss provision (LLP)	Estimated LLP	4 765,6	10,9	5 288,9	12,0	5 302,1	12,7	5 461,3	12,7	5 588,3	13,1
	Estimated LLP adjusted for collateral	3 705,5	8,5	4 459,4	10,2	4 503,9	10,8	4 598,9	10,7	4 778,8	11,2
	LLP made	3 489,4	8,0	4 144,3	9,4	4 173,4	10,0	4 268,8	9,9	4 408,6	10,4
	LLP made as percent of estimated LLP		73,2		78,4		78,7		78,2		78,9
	LLP made as percent of estimated LLP adjusted for collateral		94,2		92,9		92,7		92,8		92,3

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		1.05.18		1.06.18	
	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	13 106,1	100,0	13 375,7	100,0
1.1. Loans to legal entities (except credit institutions)	486,3	4,4	529,1	4,3	540,1	4,2	560,9	4,3	568,4	4,3
1.2. Loans to individuals	10 494,1	95,6	11 902,4	95,7	12 313,9	95,8	12 545,2	95,7	12 807,3	95,8
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		20,1		22,1		23,6		23,3		23,9
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		8,1		8,0
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	100,0	122,4	100,0	115,7	100,0	133,8	100,0	126,9	100,0
4.1. Portfolios of homogeneous claims on legal entities	53,4	50,6	63,2	51,6	65,8	56,9	79,1	59,2	76,9	60,6
4.2. Portfolios of homogeneous claims on individuals	52,1	49,4	59,2	48,4	49,9	43,1	54,7	40,8	50,1	39,4
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		46,8		50,3

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.06.18¹

	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	568 405,0	100,0	40 255,3	100,0	7,1
of which by quality categories					
1.1. Quality Category I	262,1	0,0	0,0	0,0	0,0
1.2. Quality Category II	528 067,9	92,9	5 315,4	13,2	1,0
1.3. Quality Category III	3 078,6	0,5	390,5	1,0	12,7
1.4. Quality Category IV	2 984,2	0,5	1 129,7	2,8	37,9
1.5. Quality Category V	34 012,1	6,0	33 419,7	83,0	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	568 405,0		40 255,3		7,1
4. Homogeneous claims grouped into portfolios - total	76 873,8	100,0	33 056,9	100,0	43,0
of which by quality categories					
4.1. Quality Category I	37 196,2	48,4	0,0	0,0	0,0
4.2. Quality Category II	2 379,5	3,1	27,6	0,1	1,2
4.3. Quality Category III	4567,0	5,9	549,5	1,7	12,0
4.4. Quality Category IV	390,8	0,5	178,9	0,5	45,8
4.5. Quality Category V	32340,4	42,1	32300,9	97,7	99,9
5. Claims for interest payments - total	5 462,1	100,0	2 111,1	100,0	38,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 008,8	36,8	1 952,6	92,5	97,2

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.06.18¹

	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	12 807 278,1	100,0	1 033 675,7	100,0	8,1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 330 591,8	10,4	44 174,2	4,3	3,3
1.1.2. residential real estate (mortgage) loans, total	4 308 767,4	33,6	71 073,4	6,9	1,7
1.1.3. car loans, total	709 896,9	5,5	57 639,5	5,6	8,1
1.1.4. other consumer loans, total	6 440 806,4	50,3	859 245,0	83,1	13,3
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	274 717,6	2,1	5 774,5	0,6	2,1
1.2.2. a portfolio of loans without overdue payments	11 304 856,8	88,3	202 434,9	19,6	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	261 342,6	2,0	14 260,3	1,4	5,5
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	87 266,9	0,7	24 459,5	2,4	28,0
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	81 051,7	0,6	47 954,8	4,6	59,2
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	113 714,2	0,9	94 431,5	9,1	83,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	667 112,7	5,2	642 816,7	62,2	96,4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	156 705,6	1,2	0,0	0,0	0,0
1.3.2. Quality category II	11 116 726,5	86,8	174 026,5	16,8	1,6
1.3.3. Quality category III	616 961,3	4,8	42 343,7	4,1	6,9
1.3.4. Quality category IV	75 940,9	0,6	32 263,4	3,1	42,5
1.3.5. Quality category V	840 943,7	6,6	785 042,2	75,9	93,4
2. Claims grouped into portfolios of homogeneous claims - total	50 067,5	6,0	30 732,9	3,9	61,4
of which by quality categories					
2.1. Quality category I	10 453,5	1,2	0,0	0,0	0,0
2.2. Quality category II	7 031,8	0,8	181,5	0,0	2,6
2.3. Quality category III	1491,6	0,2	165,7	0,0	11,1
2.4. Quality category IV	634,0	0,1	299,8	0,0	47,3
2.5. Quality category V	30456,7	3,6	30086,0	3,8	98,8
3. Claims for interest payments - total	175 147,5	100,0	67 371,8	100,0	38,5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	70 417,7	40,2	63 757,6	94,6	90,5

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).

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	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Substandard	6,1	7,1	5,3	5,6	5,6	1,9	2,8	2,1	2,2	2,2
Doubtful	20,2	17,2	13,8	13,3	12,9	16,9	19,2	18,1	17,7	18,3
Problem	18,7	17,8	19,0	19,1	16,6	42,3	44,7	48,3	48,6	45,9
Loss	54,8	57,8	61,8	61,8	64,7	75,7	79,8	79,8	79,0	80,2

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

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

Indicator	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Overdue claims on loans, deposits and other claims, billion rubles	2891,5	2993,5	3151,1	3208,3	3185,5
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2200,8	2265,6	2100,7
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,2	5,2	5,6	5,5	5,5
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2836,5	2843,9	2817,9
- as percent of total loans, deposits and other claims in rubles	6,6	6,0	6,5	6,4	6,3
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	314,5	364,4	367,6
- as percent of total loans, deposits and other claims in foreign currency	1,8	2,2	2,5	2,7	2,8
- dollar equivalent, billion \$	4,8	5,2	5,5	5,9	5,9
Overdue claims on loans and other claims on non-financial institutions	1892,0	1942,4	2102,4	2153,6	2126,0
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,3	6,4	6,9	6,9	6,8
Overdue claims on loans and other funds provided to individuals	857,9	848,9	839,4	821,2	825,0
Share of overdue claims in total volume of loans and other claims on individuals, percent	7,9	7,0	6,7	6,4	6,3

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	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
No overdue claims	55	55	45	45	45	3,9	4,5	4,6	4,9	4,8
Less than 5%	272	235	225	218	220	68,0	70,6	69,5	70,1	70,4
From 5 to 10%	131	100	102	100	95	18,8	7,6	7,7	10,6	7,0
From 10 to 15%	46	50	40	42	45	2,0	10,0	5,8	1,8	5,9
From 15 to 20%	24	30	35	34	30	1,4	0,9	2,2	4,3	1,9
From 20 to 60%	48	52	52	52	53	4,6	5,3	9,6	7,8	9,6
From 60 to 90%	6	4	5	4	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	23	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	1.05.18	1.06.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 162,8	21 020,8	20 484,6
Share of large credit risks in the banking sector assets, %	25,7	24,9	24,1	24,3	23,8

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Volume of large loans, billion rubles	12 884,1	12 477,9	12 420,2	12 862,9	12 710,4
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	2 404,8	2 402,0	3 041,7
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 009,8	997,0	1 561,7
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	154,7	138,9	690,0
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 182,2	1 115,1	1 111,0
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	344,6	342,4	359,4
collateral of proprietary rights (claims), billion rubles	541,4	584,1	570,2	541,2	540,0

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		1.05.18		1.06.18	
	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	37,5	100,0	37,6	100,0
Of which										
- interest rate risk (IRR)	36,8	84,0	31,9	75,0	29,1	75,8	28,5	76,0	28,1	74,9
- equity position risk (EPR)	3,0	6,7	3,6	8,4	3,3	8,6	3,2	8,5	3,3	8,8
- foreign exchange risk (FER)	3,2	7,2	4,6	10,7	3,6	9,4	3,0	8,0	3,3	8,8
- commodity risk (CR)	0,9	2,0	2,5	5,9	2,4	6,2	2,8	7,5	2,8	7,4
Reference data:										
Number of credit institutions ¹	452		401		384		380		369	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,1		98,4		94,7		94,5		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" (starting from 01.02.2016; before that - since 01.03.2013 - according to Bank of Russia Regulation No. 387-P dated September 28, 2012 "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	1.05.18	1.06.18
Share of assets in foreign currency in total assets, %	27,8	22,3	21,9	23,0	22,5
of which:					
- 20 largest-asset credit institutions	29,9	24,0	23,5	24,5	24,2
Share of liabilities in foreign currency in total liabilities, %	26,5	21,8	21,6	22,4	22,3
of which:					
- 20 largest-asset credit institutions	28,9	23,8	23,4	24,1	24,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,2	0,5	0,3	0,6	0,2
of which:					
- 20 largest-asset credit institutions	1,0	0,2	0,1	0,4	-0,2

**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	1.05.18	1.06.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	18 315,9	19 871,1	19 354,4
Liabilities, bln rubles	21 241,0	18 579,1	18 096,5	19 360,9	19 165,7
Net balance sheet position, bln rubles	993,1	420,6	219,4	510,2	188,7
Net balance sheet position to own funds (capital), % ¹	10,6	4,5	2,3	5,2	1,9
Off-balance sheet positions ²					
Claims, bln rubles	14 493,2	18 298,9	18 063,6	19 258,5	19 879,8
Liabilities, bln rubles	14 491,9	17 232,1	16 717,3	17 952,1	18 252,4
Net balance sheet position, bln rubles	1,3	1 066,8	1 346,3	1 306,4	1 627,4
Net balance sheet position to own funds (capital), % ¹	0,0	11,4	13,8	13,3	16,4

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)

Compliance With Open Foreign Exchange Position (OFXP) Requirements

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

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 (OFP)				
				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
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

Open Currency Positions of the Banking Sector by Currencies as of 1.06.18

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	179	-45,8	-0,8	-606,3	560,4
long	325	184,1	4,9	-321,3	505,4
EUR					
short	197	-63,2	-1,7	4,3	-67,5
long	303	87,9	1,4	353,7	-265,8
GBP					
short	50	-5,4	-0,2	7,8	-13,2
long	211	3,5	0,0	9,8	-6,3

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	1.05.18	1.06.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	42,4	42,0	42,6	41,6	42,4
Liabilities with maturity in excess of 1 year, as percent of total liabilities	21,2	20,3	20,0	19,3	18,5
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	31,9	32,5	33,9	32,7	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.

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	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Less than 0	224	203	185	176	173	9,6	13,9	8,8	9,0	8,6
From 0 to 20	258	223	212	214	210	23,7	14,1	16,4	17,0	16,4
More than 20	141	135	138	133	136	66,8	72,0	74,8	74,0	75,0
Data not available	0	0	7	11	11	0,0	0,0	0,0	0,0	0,0
Total	623	561	542	534	530	100,0	100,0	100,0	100,0	100,0

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

	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	34,7	36,2	35,9	36,6	37,2
Liabilities with maturity up to 30 days, as percent of total liabilities	46,3	46,3	47,4	49,0	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	17,9	15,3

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.

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	1.05.18	1.06.18	1.01.17	1.01.18	1.04.18	1.05.18	1.06.18
Less than 0	429	409	393	375	373	12,3	25,4	19,9	19,0	17,0
From 0 to 20	98	82	74	79	70	20,8	19,3	13,4	14,9	14,9
More than 20	96	70	68	69	76	66,9	55,3	66,8	66,1	68,2
Data not available	0	0	7	11	11	0	0	0,0	0,0	0,0
Total	623	561	542	534	530	100	100	100,0	100,0	100,0