THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 200 June 2019

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
1.	Banking sector assets, total (billion rubles)	57 423,1	77 653,0	82 999,7	80 063,3	85 191,8	94 083,7
	as % of GDP	*78,5*	*98,2*	*99,9*	*93,1*	*92,5*	*90,6*
2.	Banking sector own funds (capital) (billion rubles)[1]	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3	10 269,3
	as % of GDP	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*	*9,9*
	as % of the banking sector assets	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*	*10,9*
3.	Loans and other claims [2] on non-financial organisations and individuals, including overdue claims (billion rubles)	32 456,3	40 865,5	43 985,2	40 938,6	42 366,2	48 273,2
	as % of GDP	*44,4*	*51,7*	*52,9*	*47,6*	*46,0*	*46,5*
	as % of the banking sector assets	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*	*51,3*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	9 957,1	11 329,5	10 684,3	10 803,9	12 173,7	14 901,4
	as % of GDP	13,6	14,3	12,9	12,6	13,2	14,3
	as % of the banking sector assets	17,3	14,6	12,9	13,5	14,3	15,8
	as % of income of the population	22,3	23,6	20,0	20,0	22,0	25,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	1 003,6	1 098,7	849,9	1 174,5	1 370,1	1 425,3
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	*10,8*
4.	Securities portfolio, total (billion rubles)	7 822,3	9 724,0	11 777,4	11 450,1	12 310,9	13 098,1
	as % of GDP	*10,7*	*12,3*	*14,2*	*13,3*	*13,4*	*12,6*
	as % of the banking sector assets	*13,6*	*12,5*	*14,2*	*14,3*	*14,5*	*13,9*
5.	Individual deposits (billion rubles)	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4	28 460,2
	as % of GDP	*23,2*	*23,5*	*27,9*	*28,1*	*28,2*	*27,4*
	as % of the banking sector liabilities	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*	*30,2*
	as % of income of the population	*38,0*	*38,7*	*43,4*	*44,7*	*46,9*	*49,5*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [3]	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2	28 006,0
	as % of GDP	*23,1*	*29,6*	*32,6*	*28,3*	*27,0*	*27,0*
	as % of the banking sector liabilities	*29,4*	*30,2*	*32,6*	*30,4*	*29,2*	*29,8*

Reference data

Indicator (billion rubles)	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
Gross Domestic Product	73 133,9	79 058,5	83 094,3	86 014,2	92 101,3	103 875,8
Fixed capital investment of organisations of all forms of ownership (except small businesses)	10 065,7	10 379,6	10 496,3	11 282,5	12 262,2	13 207,7
Income of the population	44 650,4	47 920,6	53 525,9	54 117,7	55 368,2	57 520,9

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

In particular cases insignificant differences between total sum and the sum of components are explained by rounding of data.

1 Starting from 01.10.18 own funds (capital) are calculated in accordance with Bank of Russia Ordinance No.646-P dated July 4, 2018. Before 01.10.18 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No.395-P dated December 28, 2012.

2 Here and after loans are given unreduced on the amount of created provisions.

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 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: Total		Loans and other claims on individuals: Unsecured consumer loans[2]		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	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*
1.01.18	*1,5*	*6,4*	*2,7*	*0,1*	*0,0*	*0,2*	*1,4*	*12,7*	*0,7*	*11,0*	*4,0*	*7,4*	*2,3*	*2,1*
1.02.18	*-1,3*	*4,6*	*-1,5*	*-1,5*	*0,3*	*0,8*	*0,7*	*13,9*	*1,0*	*12,3*	*-2,0*	*6,1*	*1,5*	*1,0*
1.03.18	*-1,2*	*4,6*	*0,7*	*-0,9*	*-0,4*	*2,4*	*0,9*	*14,6*	*0,5*	*13,2*	*1,2*	*7,0*	*-2,4*	*0,3*
1.04.18	*0,7*	*5,5*	*4,6*	*2,9*	*1,5*	*4,8*	*1,6*	*15,7*	*1,5*	*13,9*	*1,1*	*8,7*	*1,1*	*3,9*
1.05.18	*3,4*	*9,0*	*0,8*	*2,3*	*2,7*	*6,2*	*1,8*	*16,6*	*1,5*	*14,7*	*2,6*	*10,2*	*1,3*	*6,6*
1.06.18	*-0,4*	*8,4*	*0,8*	*2,8*	*-0,5*	*5,7*	*2,0*	*18,1*	*2,3*	*15,6*	*-0,2*	*10,0*	*0,7*	*5,8*
1.07.18	*0,6*	*7,2*	*-4,1*	*-1,1*	*0,4*	*4,6*	*1,8*	*18,9*	*2,0*	*17,0*	*1,1*	*8,4*	*0,4*	*5,6*
1.08.18	*0,0*	*6,6*	*0,8*	*-2,0*	*0,6*	*4,9*	*2,0*	*19,7*	*2,3*	*18,1*	*0,3*	*8,9*	*-1,8*	*3,2*
1.09.18	*2,4*	*8,2*	*2,0*	*0,0*	*3,5*	*8,9*	*2,5*	*20,7*	*2,7*	*19,3*	*1,1*	*10,4*	*3,6*	*7,7*
1.10.18	*0,4*	*8,3*	*2,2*	*7,2*	*0,6*	*9,4*	*2,0*	*21,5*	*1,9*	*20,5*	*-1,6*	*8,8*	*0,1*	*9,3*
1.11.18	*1,7*	*9,5*	*0,8*	*7,6*	*0,3*	*9,8*	*1,7*	*22,1*	*2,1*	*21,4*	*0,5*	*9,3*	*-0,6*	*8,5*
1.12.18	*1,5*	*9,5*	*0,9*	*11,2*	*0,3*	*9,6*	*2,2*	*22,7*	*2,1*	*22,5*	*0,3*	*8,6*	*3,5*	*9,9*
1.01.19	*2,3*	*10,4*	*1,0*	*9,3*	*0,9*	*10,5*	*1,1*	*22,4*	*0,9*	*22,7*	*4,8*	*9,5*	*4,9*	*12,7*
1.02.19	*-2,2*	*9,5*	*-2,3*	*8,3*	*-0,6*	*9,5*	*1,3*	*23,1*	*1,4*	*23,2*	*-2,5*	*8,9*	*-1,3*	*9,6*
1.03.19	*0,0*	*10,9*	*0,8*	*8,4*	*0,4*	*10,4*	*1,2*	*23,5*	*0,8*	*23,6*	*1,5*	*9,3*	*1,0*	*13,5*
1.04.19	*0,4*	*10,5*	*0,5*	*4,2*	*0,4*	*9,2*	*1,7*	*23,6*	*2,0*	*24,2*	*0,2*	*8,3*	*-1,3*	*10,7*
1.05.19	*0,0*	*6,9*	*0,6*	*4,1*	*0,2*	*6,6*	*2,0*	*23,8*	*2,3*	*25,2*	*2,1*	*7,7*	*-2,4*	*6,7*
Reference data:														
Increase from the beginning of the current year	*-1,8*		*-0,3*		*0,4*		*6,3*		*6,7*		*1,2*		*-4,0*	
Increase over the same period of the previous year	*1,4*		*4,6*		*4,1*		*5,2*		*4,5*		*2,9*		*1,5*	

[1] Starting from 01.10.18 own funds (capital) are calculated in accordance with Bank of Russia Ordinance No.646-P dated July 4, 2018. Before 01.10.18 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No.395-P dated December 28, 2012.

[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	2018
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*	*6,4*	*10,4*
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*	*9,3*
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*	*10,5*
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*	*22,4*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*	*7,4*	*9,5*
Deposits and funds 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*	*12,7*
Reference Data:												
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,1*	*5,1*	*3,5*	*7,1*	*12,8*

[1] Excluding deposits, government 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	1.01.19	1.04.19	1.05.19
Credit institutions registered by the Bank of Russia and other authorities	975	923	881	871	869
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	484	473	469
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	1	0
Credit institutions with their banking licenses being revoked (cancelled)	351	362	397	397	400
Credit institutions licensed to conduct operations in foreign currency	609	547	475	465	461

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.01.19		1.04.19*		1.05.19	
	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*	272	*56,2*	266	*56,2*	263	*56,1*
of which the City of Moscow and Moscow Region	321	*51,5*	284	*50,6*	245	*50,6*	240	*50,7*	238	*50,7*
North-Western	49	*7,9*	43	*7,7*	41	*8,5*	42	*8,9*	42	*9,0*
Southern	38	*6,1*	35	*6,2*	25	*5,2*	24	*5,1*	24	*5,1*
North-Caucasian	17	*2,7*	17	*3,0*	12	*2,5*	12	*2,5*	11	*2,3*
Volga	77	*12,4*	71	*12,7*	67	*13,8*	63	*13,3*	63	*13,4*
Ural	29	*4,7*	26	*4,6*	23	*4,8*	23	*4,9*	23	*4,9*
Siberian	37	*5,9*	32	*5,7*	28	*5,8*	28	*5,9*	28	*6,0*
Far Eastern	18	*2,9*	18	*3,2*	16	*3,3*	15	*3,2*	15	*3,2*
Russian Federation	**623**	***100,0***	**561**	***100,0***	**484**	***100,0***	**473**	***100,0***	**469**	***100,0***

* Starting from 01.02.2019 all credit institutions, including Bank VTB (JSC), are reflected in regional statistics in accordance with addresses, indicated on their organization charter (VTB - St. Petersburg).

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		
	1.01.18	1.01.19	1.05.19	1.01.18	1.01.19	1.05.19	1.01.18	1.01.19	1.05.19	1.01.18	1.01.19	1.05.19	1.01.18	1.01.19	1.05.19	1.01.18	1.01.19	1.05.19
Central	319	272	263	25	24	21	146	110	108	*42,4*	*37,2*	*38,0*	*23,7*	*24,8*	*24,7*	*16,4*	*15,5*	*15,8*
of which the City of Moscow and Moscow Region[1]	284	245	238	23	23	20	66	50	50	*21,5*	*18,7*	*19,4*	*21,2*	*22,5*	*22,4*	*7,4*	*7,1*	*7,3*
North-Western	43	41	42	4	4	7	140	97	90	*297,9*	*215,6*	*183,7*	*3,2*	*3,8*	*4,3*	*15,7*	*13,7*	*13,2*
Southern	35	25	24	2	2	2	93	76	72	*251,4*	*281,5*	*276,9*	*2,6*	*2,3*	*2,3*	*10,5*	*10,7*	*10,5*
North-Caucasian	17	12	11	1	1	1	41	37	35	*227,8*	*284,6*	*291,7*	*1,2*	*1,1*	*1,0*	*4,6*	*5,2*	*5,1*
Volga	71	67	63	12	2	2	134	110	104	*161,5*	*159,4*	*160,0*	*5,7*	*5,8*	*5,6*	*15,1*	*15,5*	*15,2*
Ural	26	23	23	44	44	44	78	64	62	*111,4*	*95,5*	*92,5*	*4,8*	*5,6*	*5,8*	*8,8*	*9,0*	*9,1*
Siberian	32	28	28	8	4	5	106	82	79	*265,0*	*256,3*	*239,4*	*2,8*	*2,7*	*2,9*	*11,9*	*11,6*	*11,6*
Far Eastern	18	16	15	1	0	0	55	52	51	*289,5*	*325,0*	*340,0*	*1,3*	*1,3*	*1,3*	*6,2*	*7,3*	*7,5*
Russian Federation	**561**	**484**	**469**	**97**	**81**	**82**	**793**	**628**	**601**	***120,5***	***111,2***	***109,1***	***45,4***	***47,4***	***47,8***	***89,1***	***88,6***	***88,0***

[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		1.01.19		1.04.19		1.05.19	
	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*	56 865 733	*60,4*	56 715 345	*61,4*	56 764 021	*61,5*
From 6 to 20	18 257 646	*22,8*	20 007 403	*23,5*	19 924 791	*21,2*	19 471 047	*21,1*	19 480 429	*21,1*
From 21 to 50	8 444 718	*10,6*	9 167 982	*10,8*	9 230 511	*9,8*	8 628 811	*9,3*	8 669 743	*9,4*
From 51 to 200	7 520 065	*9,4*	7 195 769	*8,4*	7 152 776	*7,6*	6 719 037	*7,3*	6 672 557	*7,2*
From 201	1 607 935	*2,0*	1 306 864	*1,5*	909 875	*1,0*	813 168	*0,9*	776 859	*0,8*
Total	**80 063 255**	***100,0***	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 347 406**	***100,0***	**92 363 610**	***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	1.01.19	1.04.19	1.05.19
Central	*60,2*	*60,6*	*65,4*	*64,2*	*63,9*
of which the City of Moscow and Moscow Region	*61,1*	*61,5*	*66,5*	*65,5*	*65,2*
North-Western	*76,2*	*80,0*	*83,5*	*97,1*	*97,1*
Southern	*71,4*	*75,7*	*84,8*	*85,0*	*85,2*
North-Caucasian	*65,7*	*64,1*	*72,2*	*72,5*	*74,7*
Volga	*56,6*	*55,1*	*64,0*	*62,5*	*63,1*
Ural	*74,0*	*74,2*	*73,6*	*74,3*	*73,2*
Siberian	*64,3*	*67,9*	*70,3*	*68,5*	*69,8*
Far Eastern	*83,5*	*86,2*	*89,0*	*89,7*	*89,8*
Russian Federation	***55,2***	***55,8***	***60,4***	***61,4***	***61,5***

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.19 - 1.05.19)

Groups of credit institutions ranged by assets as of 1.01.19		Number of credit institutions as of 1.01.19	Groups as of 1.05.19					Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5		
1	First 5	5	5						
2	From 6 to 20	15		13	1				1
3	From 21 to 50	30		2	27				1
4	From 51 to 200	150			2	144		2	1
5	From 201	284				6	257	10	
Became operating after 1.01.19		0					1		
Total over the period		0						12	3
Total as of 1.01.19[1]		**484**							
Total as of 1.05.19[1]		**469**	**5**	**15**	**30**	**150**	**258**		

- credit institutions that moved up to the higher group by assets (green)
- credit institutions remaining in the same group (white)
- credit institutions that moved down to a lower group (yellow)

[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	1.01.19	1.04.19	1.05.19[1]
Credit institutions with foreign participation over 50%					
Assets, total	*12,7*	*12,3*	*12,2*	*9,8*	*9,8*
Own funds (capital)	*16,1*	*11,9*	*15,4*	*13,6*	*13,5*
Correspondent accounts with non-resident banks	*18,5*	*10,4*	*13,6*	*11,1*	*11,3*
Loans and other claims on non-financial organisations	*9,9*	*8,8*	*9,0*	*6,7*	*6,8*
Loans and other claims on individuals	*14,5*	*14,2*	*13,8*	*12,7*	*12,7*
Loans, deposits and other claims credit institutions	*18,8*	*20,7*	*19,3*	*16,7*	*16,5*
Individual deposits	*12,8*	*12,0*	*11,9*	*8,8*	*8,8*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*12,1*	*11,3*	*12,1*	*10,7*	*11,0*
Profit (loss) of the current year	*15,1*	*29,3*	*12,3*	*13,1*	*13,2*
Reference data:					
Number of credit institutions	92	84	80	77	76
of which 100% foreign-owned credit institutions					
Assets, total	*6,3*	*6,5*	*7,3*	*6,1*	*6,1*
Own funds (capital)	*9,4*	*10,2*	*10,6*	*9,1*	*8,9*
Correspondent accounts with non-resident banks	*14,4*	*7,7*	*12,1*	*8,3*	*9,5*
Loans and other claims on non-financial organisations	*4,6*	*4,6*	*5,2*	*4,7*	*4,7*
Loans and other claims on individuals	*8,4*	*9,2*	*9,5*	*8,1*	*8,1*
Loans, deposits and other claims on credit institutions	*9,3*	*9,5*	*12,2*	*9,7*	*10,0*
Individual deposits	*5,0*	*5,7*	*6,3*	*4,9*	*5,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*6,7*	*7,2*	*8,3*	*7,4*	*7,9*
Profit (loss) of the current year	*14,9*	*21,2*	*11,5*	*10,8*	*10,2*
Reference data:					
Number of credit institutions	67	65	62	55	55

[1] According to the list of credit institutions with foreign participation as of 1.04.2019.

[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 Measures[1]

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	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	4 621,5	*5,8*	10 374,6	*12,2*	9 953,7	*10,6*	9 016,2	*9,8*	9 093,8	*9,8*
Own funds (capital)	-105,2	*-1,1*	-480,5	*-5,1*	-602,4	*-5,9*	-750,7	*-7,4*	-747,2	*-7,3*
Loans and other claims on non-financial organisations	1 369,6	*4,5*	2 586,5	*8,6*	2 501,6	*7,5*	3 016,8	*9,0*	3 087,0	*9,2*
of which overdue claims	640,4	*33,8*	984,1	*50,7*	1 032,5	*49,3*	1 427,1	*54,2*	1 456,3	*56,0*
Loans and other claims on individuals	294,0	*2,7*	556,6	*4,6*	657,7	*4,4*	705,1	*4,5*	728,9	*4,6*
of which overdue claims	88,9	*10,4*	179,8	*21,2*	144,6	*19,0*	140,0	*17,5*	140,1	*17,4*
Individual deposits	922,0	*3,8*	2 084,1	*8,0*	1 879,4	*6,6*	2 002,0	*7,1*	2 012,8	*7,0*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1 242,3	*5,1*	2 141,0	*8,6*	2 047,1	*7,3*	2 190,8	*8,0*	2 255,4	*8,4*
Reference data:										
Number of credit institutions [1]	26	*4,2*	29	*5,2*	28	*5,8*	26	*5,5*	25	*5,3*

[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	1.01.19	1.04.19	1.05.19
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 998,2	1 660,7	1 745,1
1.1.	of which: cash	1 404,3	1 735,1	1 889,9	1 592,9	1 666,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	4 328,7	4 484,9	4 207,9
3.	Correspondent account, total	1 734,4	1 280,7	1 744,3	2 041,5	1 785,4
	of which:					
3.1.	Correspondent accounts with resident credit institutions	533,6	432,6	477,6	330,5	312,9
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	1 266,7	1 711,1	1 472,5
4.	Securities portfolio, total	11 450,1	12 310,9	13 098,1	12 485,3	12 793,5
	of which:					
	revaluation of securities	83,8	30,7	-259,4	-756,4	-675,4
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	-35,8	-33,7
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 856,5	10 358,4	10 650,6
4.2.	Equity	357,4	479,7	494,4	388,4	398,8
4.3.	Promissory notes	178,0	136,7	133,2	97,6	92,2
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 613,9	1 640,8	1 651,9
5.	Other equity	877,5	1 180,3	1 351,3	1 077,9	1 088,3
6.	Financial derivatives assets at fair value	704,4	505,0	728,8	551,8	511,7
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	65 123,9	63 876,7	64 044,0
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	-865,4	-845,1
	value adjustment of provided (placed) monetary funds	-	-	-	-360,7	-353,6
	of which:					
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	55 622,0	58 122,3	65 123,9	65 102,8	65 242,7
	of which:					
7.1.1.	Loans, deposits and other claims	55 478,8	58 006,1	64 969,0	64 959,2	65 096,2
	of which overdue claims	2 891,5	2 993,5	3 050,5	3 663,8	3 668,1
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	30 134,7	30 192,5	33 371,8	33 459,0	33 515,7
	of which overdue claims	1 892,0	1 942,4	2 093,3	2 631,2	2 600,2
7.1.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	14 901,4	15 535,0	15 846,3
	of which overdue claims	857,9	848,9	760,4	798,1	805,1
7.1.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	9 335,6	9 455,6	9 241,1
	of which overdue claims	95,2	146,0	119,3	133,7	161,5
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 625,9	1 597,0	1 594,8
8.1	of which real estate, temporarily not used	197,9	207,5	255,0	243,1	241,8
9.	Allocation of profit	384,8	327,7	330,0	79,0	168,4
9.1.	of which income tax	343,4	306,0	323,4	76,6	166,3
10.	Other assets, total	3 165,7	3 313,0	3 754,6	4 492,6	4 424,7
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 678,1	1 557,4	1 437,1
10.2.	Accounts receivable	325,9	489,1	534,3	669,0	684,4
10.3.	Deferred expenses	41,8	44,7	32,2	0,0	0,0
Banking sector assets, total		80 063,3	85 191,8	94 083,7	92 347,4	92 363,6

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1.	Funds and profit of credit institutions	8 611,4	8 962,9	9 306,1	8 527,8	8 704,6
	of which:					
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 882,5	4 864,5	4 895,4
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	4 447,2	3 662,7	3 787,3
	of which:					
1.2.1.	Profit (loss) of the current year	929,7	789,7	1 344,8	586,7	750,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 607,4	2 599,7	2 597,4
3.	Transferable deposits of credit institutions	828,6	774,8	879,5	704,9	663,7
	of which:					
3.1.	Correspondent accounts of resident credit institutions	503,4	396,2	430,5	302,9	288,5
3.2.	Correspondent accounts of non-resident banks	227,7	253,1	338,9	279,8	297,8
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	9 190,3	8 502,0	8 175,2
5.	Clients' funds[2]	50 003,4	53 703,0	60 701,8	60 609,6	61 190,4
	of which:					
5.1.	Budgetary funds in settlement accounts	8,2	10,4	11,4	21,4	32,2
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,1	1,9	0,1
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 772,3	10 164,4	9 837,0
5.4.	Clients' float	451,1	536,9	631,1	680,8	642,9
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	21 652,0	21 345,7	21 690,1
5.6.	Individual deposits	24 200,3	25 987,4	28 460,2	28 215,5	28 810,3
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	21,9	41,2	42,3
6.	Bonds	1 092,9	1 211,4	1 328,7	1 448,1	1 507,0
7.	Promissory notes and bank acceptances	440,6	428,1	438,6	420,9	406,5
8.	Financial derivatives liabilities at fair value	483,1	337,1	503,8	392,5	378,6
9.	Other liabilities[1], total	7 318,3	8 492,8	9 127,3	9 141,9	8 740,2
	of which:					
	revaluation of value of borrowed funds	-	-	-	0,3	0,4
	value adjustment of borrowed funds	-	-	-	-120,0	-119,5
	of which:					
9.1.	Provision on possible losses including adjustment	5 594,0	6 916,5	7 538,8	7 077,9	7 093,5
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-849,6	-832,8
9.1.2	provision on possible losses excluding adjustment	5 594,0	6 916,5	7 538,8	7 927,6	7 926,3
9.2.	Settlement accounts	821,2	666,4	634,9	983,8	641,3
9.3.	Accounts payable	164,8	208,6	228,1	318,9	255,0
9.4.	Deferred income	13,9	15,5	19,0	0,0	0,0
9.5.	Interest payable	616,7	630,2	658,5	704,1	698,7
	of which:					
9.5.1	Overdue interest	0,0	0,1	1,2	1,5	1,6
Banking sector liabilities, total [1]		80 063,3	85 191,8	94 083,7	92 347,4	92 363,6

[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	1.01.19	1.04.19	1.05.19
1.	Cash, precious metals and stones	*2,0*	*2,2*	*2,1*	*1,8*	*1,9*
1.1.	of which: money	*1,8*	*2,0*	*2,0*	*1,7*	*1,8*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,8*	*5,6*	*4,6*	*4,9*	*4,6*
3.	Correspondent accounts, total	*2,2*	*1,5*	*1,9*	*2,2*	*1,9*
	of which:					
3.1.	Correspondent accounts with resident credit institutions	*0,7*	*0,5*	*0,5*	*0,4*	*0,3*
3.2.	Correspondent accounts with non-resident banks	*1,5*	*1,0*	*1,3*	*1,9*	*1,6*
4.	Securities portfolio, total	*14,3*	*14,5*	*13,9*	*13,5*	*13,9*
	of which:					
	revaluation of securities	*0,0*	*0,0*	*-0,3*	*-0,8*	*-0,7*
	adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-	-	-	*0,0*	*0,0*
	of which					
4.1.	Debt securities	*11,7*	*11,7*	*11,5*	*11,2*	*11,5*
4.2.	Equity	*0,4*	*0,6*	*0,5*	*0,4*	*0,4*
4.3.	Promissory notes	*0,2*	*0,2*	*0,1*	*0,1*	*0,1*
4.4.	Equity in associates and subsidiaries	*1,9*	*2,1*	*1,7*	*1,8*	*1,8*
5.	Other equity	*1,1*	*1,4*	*1,4*	*1,2*	*1,2*
6.	Financial derivatives assets at fair value	*0,9*	*0,6*	*0,8*	*0,6*	*0,6*
7.	Loans (including revaluation and value adjustment of provided (placed) monetary funds), total	*69,5*	*68,2*	*69,2*	*69,2*	*69,3*
	of which:					
	revaluation of value of provided (placed) monetary funds	-	-	-	*-0,9*	*-0,9*
	value adjustment of provided (placed) monetary funds	-	-	-	*-0,4*	*-0,4*
	of which:					*0,0*
7.1.	Loans (excluding revaluation and value adjustment of provided (placed) monetary funds), total	*69,5*	*68,2*	*69,2*	*70,5*	*70,6*
	of which:					
7.1.1.	Loans, deposits and other claims	*69,3*	*68,1*	*69,1*	*70,3*	*70,5*
	of which overdue claims	*3,6*	*3,5*	*3,2*	*4,0*	*4,0*
	of which:					
7.1.1.1	Loans and other claims on non-financial organisations	*37,6*	*35,4*	*35,5*	*36,2*	*36,3*
	of which overdue claims	*2,4*	*2,3*	*2,2*	*2,8*	*2,8*
7.1.1.2.	Loans and other claims on individuals	*13,5*	*14,3*	*15,8*	*16,8*	*17,2*
	of which overdue claims	*1,1*	*1,0*	*0,8*	*0,9*	*0,9*
7.1.1.3.	Loans, deposits and other claims on credit institutions	*11,4*	*11,5*	*9,9*	*10,2*	*10,0*
	of which overdue claims	*0,1*	*0,2*	*0,1*	*0,1*	*0,2*
8.	Fixed assets (tangible and intangible), other real estate and inventories temporarily not used	*1,9*	*1,8*	*1,7*	*1,7*	*1,7*
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*	*0,4*	*0,1*	*0,2*
9.1.	of which income tax	*0,4*	*0,4*	*0,3*	*0,1*	*0,2*
10.	Other assets, total	*4,0*	*3,9*	*4,0*	*4,9*	*4,8*
	of which:					
10.1.	Settlement accounts	*1,7*	*1,5*	*1,8*	*1,7*	*1,6*
10.2.	Accounts receivable	*0,4*	*0,6*	*0,6*	*0,7*	*0,7*
10.3.	Deferred expenses	*0,1*	*0,1*	*0,0*	*0,0*	*0,0*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

Liabilities[1]		1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1.	Funds and profit of credit institutions	*10,8*	*10,5*	*9,9*	*9,2*	*9,4*
	Of which:					
1.1.	Funds of credit institutions	*5,5*	*5,7*	*5,2*	*5,3*	*5,3*
1.2.	Profit (loss), including financial result of the previous year	*5,1*	*4,7*	*4,7*	*4,0*	*4,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*1,2*	*0,9*	*1,4*	*0,6*	*0,8*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*3,4*	*2,4*	*2,8*	*2,8*	*2,8*
3.	Transferable deposits of credit institutions	*1,0*	*0,9*	*0,9*	*0,8*	*0,7*
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	*0,6*	*0,5*	*0,5*	*0,3*	*0,3*
3.2.	Correspondent accounts of non-resident banks	*0,3*	*0,3*	*0,4*	*0,3*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*10,7*	*10,9*	*9,8*	*9,2*	*8,9*
5.	Clients' funds[2]	*62,5*	*63,0*	*64,5*	*65,6*	*66,2*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
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*	*10,4*	*11,0*	*10,7*
5.4.	Clients' float	*0,6*	*0,6*	*0,7*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*20,5*	*21,0*	*23,0*	*23,1*	*23,5*
5.6.	Individual deposits	*30,2*	*30,5*	*30,2*	*30,6*	*31,2*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,4*	*1,4*	*1,4*	*1,6*	*1,6*
7.	Promissory notes and bank acceptances	*0,6*	*0,5*	*0,5*	*0,5*	*0,4*
8.	Financial derivatives liabilities at fair value	*0,6*	*0,4*	*0,5*	*0,4*	*0,4*
9.	Other liabilities[1], total	*9,1*	*10,0*	*9,7*	*9,9*	*9,5*
	Of which:					
	revaluation of value of borrowed funds	-	-	-	*0,0*	*0,0*
	value adjustment of borrowed funds	-	-	-	*-0,1*	*-0,1*
	Of which:					
9.1.	Provision on possible losses including adjustment	*7,0*	*8,1*	*8,0*	*7,7*	*7,7*
	including:					
9.1.1	adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	*-0,9*	*-0,9*
9.1.2	provision on possible losses excluding adjustment	*7,0*	*8,1*	*8,0*	*8,6*	*8,6*
9.2.	Settlement accounts	*1,0*	*0,8*	*0,7*	*1,1*	*0,7*
9.3.	Accounts payable	*0,2*	*0,2*	*0,2*	*0,3*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,8*	*0,7*	*0,7*	*0,8*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*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	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1. Loans, deposits and other claims, total	**39 691,9**	**44 682,1**	**50 438,2**	**51 189,0**	**51 426,4**	**15 786,9**	**13 324,1**	**14 530,8**	**13 770,2**	**13 669,8**	**55 478,8**	**58 006,1**	**64 969,0**	**64 959,2**	**65 096,2**
of which															
- overdue claims	2 600,0	2 694,3	2 723,2	3 217,6	3 265,4	291,5	299,2	327,3	446,2	402,7	2 891,5	2 993,5	3 050,5	3 663,8	3 668,1
1.1 Loans and other claims on resident non-financial organisations	**19 734,5**	**20 413,0**	**22 926,0**	**23 675,1**	**23 852,4**	**6 129,7**	**5 548,9**	**5 522,9**	**5 040,0**	**5 093,7**	**25 864,1**	**25 961,9**	**28 448,9**	**28 715,1**	**28 946,0**
of which															
- overdue claims	1 616,7	1 647,2	1 728,5	2 091,4	2 134,6	117,7	75,1	121,1	160,4	165,6	1 734,5	1 722,3	1 849,6	2 251,8	2 300,2
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	466,5	477,1	485,0	4,9	3,7	3,1	2,8	2,8	433,4	438,6	469,7	480,0	487,8
of which															
- overdue claims	73,5	66,3	54,8	58,0	58,4	0,4	0,4	0,4	0,4	0,4	73,9	66,7	55,2	58,3	58,8
1.2 Loans and other claims on non-resident legal entities (except banks)	**707,0**	**805,4**	**839,8**	**984,6**	**1 003,1**	**3 563,6**	**3 425,2**	**4 083,1**	**3 759,3**	**3 566,6**	**4 270,5**	**4 230,6**	**4 922,9**	**4 743,9**	**4 569,7**
of which															
- overdue claims	51,0	90,8	117,1	166,9	164,5	106,6	129,2	126,7	212,4	135,5	157,6	220,0	243,7	379,4	300,0
1.3 Loans, deposits and other claims on resident financial sector	**6 517,0**	**9 448,1**	**9 763,5**	**9 424,5**	**9 130,6**	**3 384,6**	**2 249,2**	**2 488,7**	**2 414,0**	**2 227,8**	**9 901,6**	**11 697,3**	**12 252,2**	**11 838,5**	**11 358,5**
of which															
- overdue claims	103,9	141,3	146,6	193,0	193,6	7,5	4,6	0,4	0,4	0,5	111,5	145,9	147,0	193,4	194,1
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	6 038,0	5 785,8	5 536,5	2 202,6	1 784,1	1 575,0	1 622,4	1 438,0	7 124,3	8 069,9	7 613,0	7 408,2	6 974,5
of which															
- overdue claims	64,8	90,0	69,5	92,7	92,7	0,5	0,1	0,1	0,1	0,2	65,3	90,2	69,6	92,9	92,9
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 725,5	3 638,7	3 594,1	1 182,0	465,1	913,7	791,5	789,8	2 777,3	3 627,4	4 639,2	4 430,3	4 383,9
of which															
- overdue claims	39,2	51,3	77,1	100,3	100,9	7,0	4,5	0,3	0,3	0,3	46,2	55,7	77,4	100,6	101,2
1.4 Loans, deposits and other claims on non-resident banks	**198,1**	**196,7**	**116,8**	**156,6**	**159,7**	**1 769,0**	**1 538,0**	**1 605,9**	**1 890,7**	**2 107,0**	**1 967,2**	**1 734,7**	**1 722,6**	**2 047,4**	**2 266,6**
of which															
- overdue claims	17,7	0,6	1,4	1,2	0,2	12,2	55,3	48,3	39,6	68,4	30,0	55,9	49,7	40,9	68,6
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 034,1**	**907,8**	**885,1**	**673,3**	**645,3**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**1 034,2**	**907,9**	**885,2**	**673,5**	**645,4**
of which															
- overdue claims	0,0	0,4	0,0	0,1	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,2	0,2
1.6 Loans and other claims on resident individuals	**10 629,8**	**12 047,5**	**14 765,2**	**15 402,6**	**15 717,0**	**155,0**	**104,4**	**107,2**	**101,0**	**97,2**	**10 784,7**	**12 151,9**	**14 872,5**	**15 503,6**	**15 814,2**
of which															
- overdue claims	810,2	813,5	729,1	764,2	771,7	46,1	33,4	28,6	31,2	30,7	856,3	846,8	757,7	795,4	802,4
1.7 Loans and other claims on non-resident individuals	**13,8**	**17,9**	**25,4**	**28,1**	**29,0**	**5,3**	**3,8**	**3,5**	**3,2**	**3,1**	**19,2**	**21,8**	**28,9**	**31,4**	**32,1**
of which															
- overdue claims	0,4	0,5	0,5	0,7	0,7	1,3	1,5	2,1	2,0	2,0	1,6	2,0	2,7	2,7	2,7
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	-	-	-	4 818,1	4 777,1
including:															
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-573,0	-574,8
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 406,9	5 391,2	5 352,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	211,1	673,4	677,5	12,2	10,0	15,3	46,1	45,6	213,0	224,7	226,4	719,5	723,1
Credit institutions' portfolio of residents promissory notes	129,0	98,6	89,6	78,9	73,2	46,7	36,2	41,7	39,5	39,6	175,7	134,8	131,4	118,4	112,9
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	1,8	1,8	1,8	1,8

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

Table 17

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

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1. Loans, deposits and other claims, total	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*
	69,3	*68,1*	*69,1*	*70,3*	*70,5*
Of which:					
- overdue claims	*5,2*	*5,2*	*4,7*	*5,6*	*5,6*
	3,6	*3,5*	*3,2*	*4,0*	*4,0*
1.1 Loans and other claims on resident non-financial organizations	***46,6***	***44,8***	***43,8***	***44,2***	***44,5***
	32,3	***30,5***	***30,2***	***31,1***	***31,3***
Of which:					
- overdue claims	*3,1*	*3,0*	*2,8*	*3,5*	*3,5*
	2,2	*2,0*	*2,0*	*2,4*	*2,5*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,8*	*0,8*	*0,7*	*0,7*	*0,7*
	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***	***7,6***	***7,3***	***7,0***
	5,3	***5,0***	***5,2***	***5,1***	***4,9***
Of which:					
- overdue claims	*0,3*	*0,4*	*0,4*	*0,6*	*0,5*
	0,2	*0,3*	*0,3*	*0,4*	*0,3*
1.3 Loans, deposits and other claims on resident financial sector	***17,8***	***20,2***	***18,9***	***18,2***	***17,4***
	12,4	***13,7***	***13,0***	***12,8***	***12,3***
Of which:					
- overdue claims	*0,2*	*0,3*	*0,2*	*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*	*11,7*	*11,4*	*10,7*
	8,9	*9,5*	*8,1*	*8,0*	*7,6*
Of which					
- overdue claims	*0,1*	*0,2*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*5,0*	*6,3*	*7,1*	*6,8*	*6,7*
	3,5	*4,3*	*4,9*	*4,8*	*4,7*
Of which					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,2*	*0,2*
	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***	***2,7***	***3,2***	***3,5***
	2,5	***2,0***	***1,8***	***2,2***	***2,5***
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,1*	*0,1*	*0,0*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***1,9***	***1,6***	***1,4***	***1,0***	***1,0***
	1,3	***1,1***	***0,9***	***0,7***	***0,7***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***19,4***	***20,9***	***22,9***	***23,9***	***24,3***
	13,5	***14,3***	***15,8***	***16,8***	***17,1***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,2*	*1,2*	*1,2*
	1,1	*1,0*	*0,8*	*0,9*	*0,9*
1.7 Loans and other claims on non-resident individuals	***0,0***	***0,0***	***0,0***	***0,0***	***0,0***
	0,0	***0,0***	***0,0***	***0,0***	***0,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
Reference data:					
Provision for loans, deposits and other claims	-	-	-	*7,4*	*7,3*
	-	-	-	*5,2*	*5,2*
including:					
adjustment of a formed loss reserve to the amount of the estimated reserve for expected credit losses	-	-	-	*-0,9*	*-0,9*
	-	-	-	*-0,6*	*-0,6*
provision on possible losses on credits, deposits and other claims excluding adjustment of provision	*8,2*	*8,8*	*8,3*	*8,3*	*8,2*
	5,7	*6,0*	*5,7*	*5,8*	*5,8*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,4*	*0,4*	*0,3*	*1,1*	*1,1*
	0,3	*0,3*	*0,2*	*0,8*	*0,8*
Credit institutions' portfolio of residents promissory notes	*0,3*	*0,2*	*0,2*	*0,2*	*0,2*
	0,2	*0,2*	*0,1*	*0,1*	*0,1*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	**11 272,0**	***100,0***	**12 174,2**	***100,0***	**12 964,9**	***100,0***	**12 387,6**	***100,0***	**12 701,3**	***100,0***
- in rubles	7 778,2	*69,0*	9 095,1	*74,7*	9 832,3	*75,8*	9 670,3	*78,1*	9 928,9	*78,2*
- in foreign currency	3 493,9	*31,0*	3 079,1	*25,3*	3 132,5	*24,2*	2 717,3	*21,9*	2 772,4	*21,8*
Of which:								*0,0*		*0,0*
Securities at fair value through profit or loss	1 789,6	*15,9*	2 040,2	*16,8*	1 887,2	*14,6*	1 885,3	*15,2*	1 907,8	*15,0*
- in rubles	1 096,7	*9,7*	1 232,3	*10,1*	1 230,8	*9,5*	1 220,9	*9,9*	1 280,6	*10,1*
- in foreign currency	692,9	*6,1*	807,8	*6,6*	656,4	*5,1*	664,4	*5,4*	627,2	*4,9*
Securities at fair value through other comprehensive income [2]	5 104,0	*45,3*	6 040,7	*49,6*	6 342,3	*48,9*	5 525,7	*44,6*	5 700,3	*44,9*
- in rubles	3 342,6	*29,7*	4 581,6	*37,6*	4 938,3	*38,1*	4 495,3	*36,3*	4 552,0	*35,8*
- in foreign currency	1 761,3	*15,6*	1 459,1	*12,0*	1 404,0	*10,8*	1 030,4	*8,3*	1 148,4	*9,0*
Securities at fair value through depreciate value [3]	2 814,9	*25,0*	2 315,4	*19,0*	3 065,6	*23,6*	3 254,3	*26,3*	3 341,5	*26,3*
- in rubles	1 781,6	*15,8*	1 515,3	*12,4*	2 008,0	*15,5*	2 245,8	*18,1*	2 373,4	*18,7*
- in foreign currency	1 033,3	*9,2*	800,1	*6,6*	1 057,5	*8,2*	1 008,6	*8,1*	968,1	*7,6*
Shares in associates and subsidiaries	1 549,0	*13,7*	1 747,0	*14,4*	1 613,9	*12,4*	1 640,8	*13,2*	1 651,9	*13,0*
- in rubles	1 548,2	*13,7*	1 746,3	*14,3*	1 613,2	*12,4*	1 640,1	*13,2*	1 651,9	*13,0*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,0	*0,0*
Reference data:										
Revaluation of securities	83,8		30,7		-259,4		-756,3		-675,3	
Adjustment increasing (reducing) the value of securities or change of fair value at initial recognition of equity security	-		-		-		-13,3		-11,3	
Provision on possible losses on securities including adjustment of provision	-		-		-		421,9		436,6	
including:										
adjustment of provision on possible losses before fair value provision under expected credit losses	-		-		-		25,5		23,5	
provision on possible losses on securities excluding adjustment of provision	222,3		549,8		664,4		396,4		413,1	
of which: provision on possible losses on participation portfolio in affiliated and dependent joint-stock companies excluding adjustment of provision	163,2		219,2		296,4		298,9		299,2	

[1] Excluding promissory notes.

[2] Before 1.02.2019 - Securities available for sale

[3] До 1.02.2019 - Held-to-maturity security

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	9 365,6	*100,0*	9 947,5	*100,0*	10 856,5	*100,0*	10 358,4	*100,0*	10 650,6	*100,0*
- in rubles	5 959,5	*63,6*	6 955,6	*69,9*	7 839,4	*72,2*	7 686,3	*74,2*	7 923,6	*74,4*
- in foreign currency	3 406,2	*36,4*	2 991,9	*30,1*	3 017,1	*27,8*	2 672,0	*25,8*	2 726,9	*25,6*
of which:										
revaluation	63,9	*0,7*	30,8	*0,3*	-209,8	*-1,9*	-522,7	*-5,0*	-486,4	*-4,6*
adjustment increasing (reducing) the value of debt securities	-	-	-	-	-	-	-13,3	*-0,1*	-11,3	*-0,1*
Amount of investments in debt securities balance value (excluding revaluation and adjustment)	9 301,8	*100,0*	9 916,7	*100,0*	11 066,3	*100,0*	10 894,3	*100,0*	11 148,2	*100,0*
of which:										
debt securities of the Russian Federation	3 360,7	*36,1*	3 554,3	*35,8*	3 238,8	*29,3*	3 043,7	*27,9*	2 763,8	*24,8*
- in rubles	2 709,4	*29,1*	2 824,0	*28,5*	2 732,0	*24,7*	2 599,5	*23,9*	2 297,9	*20,6*
- in foreign currency	651,3	*7,0*	730,3	*7,4*	506,8	*4,6*	444,2	*4,1*	465,9	*4,2*
debt securities of the Bank of Russia	0,0	*0,0*	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 489,4	*13,4*
- in rubles	0,0	*0,0*	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 489,4	*13,4*
- 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*	372,3	*3,4*	351,5	*3,2*	380,6	*3,4*
- in rubles	275,7	*3,0*	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	380,6	*3,4*
- 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*	327,4	*3,0*	316,5	*2,9*	339,6	*3,0*
- in rubles	402,1	*4,3*	415,2	*4,2*	306,3	*2,8*	270,1	*2,5*	288,6	*2,6*
- in foreign currency	19,7	*0,2*	12,0	*0,1*	21,1	*0,2*	46,4	*0,4*	51,1	*0,5*
other debt securities of residents	1 412,8	*15,2*	2 013,0	*20,3*	1 974,0	*17,8*	2 093,5	*19,2*	2 147,9	*19,3*
- in rubles	1 406,6	*15,1*	2 003,4	*20,2*	1 960,4	*17,7*	2 075,3	*19,0*	2 122,3	*19,0*
- in foreign currency	6,2	*0,1*	9,6	*0,1*	13,6	*0,1*	18,2	*0,2*	25,7	*0,2*
debt securities of other countries	129,9	*1,4*	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	84,7	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	129,9	*1,4*	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	84,7	*0,8*
debt securities of non-resident banks	75,5	*0,8*	43,2	*0,4*	60,0	*0,5*	67,5	*0,6*	175,3	*1,6*
- in rubles	4,7	*0,1*	23,0	*0,2*	11,8	*0,1*	14,6	*0,1*	14,1	*0,1*
- in foreign currency	70,8	*0,8*	20,2	*0,2*	48,1	*0,4*	52,9	*0,5*	161,1	*1,4*
other debt securities of non-residents	1 852,3	*19,9*	1 769,3	*17,8*	1 701,2	*15,4*	1 614,5	*14,8*	1 549,6	*13,9*
- in rubles	153,4	*1,6*	134,5	*1,4*	143,4	*1,3*	140,2	*1,3*	132,9	*1,2*
- in foreign currency	1 699,0	*18,3*	1 634,8	*16,5*	1 557,8	*14,1*	1 474,4	*13,5*	1 416,7	*12,7*
debt securities delivered without derecognition in the balance sheet	1 758,5	*18,9*	1 277,7	*12,9*	1 930,0	*17,4*	1 756,1	*16,1*	2 117,5	*19,0*
- in rubles	934,8	*10,0*	773,3	*7,8*	1 137,2	*10,3*	1 210,1	*11,1*	1 624,3	*14,6*
- in foreign currency	823,7	*8,9*	504,4	*5,1*	792,8	*7,2*	546,0	*5,0*	493,3	*4,4*
overdue debt securities	14,6	*0,2*	31,0	*0,3*	55,9	*0,5*	81,4	*0,7*	99,8	*0,9*
- in rubles	9,0	*0,1*	19,5	*0,2*	42,0	*0,4*	68,2	*0,6*	71,0	*0,6*
- in foreign currency	5,7	*0,1*	11,5	*0,1*	13,8	*0,1*	13,2	*0,1*	28,7	*0,3*
Reference data:										
Provision on possible losses on debt securities including adjustment of provision	-		-		-		103,6		122,1	
including:										
adjustment of provision on possible losses on debt securities before fair value provision under expected losses	-		-		-		9,4		11,5	
provision on possible losses on debt securities excluding adjustment of provision	45,9		276,3		293,0		94,1		110,6	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	357,4	*100,0*	479,7	*100,0*	494,4	*100,0*	388,4	*100,0*	398,8	*100,0*
- in rubles	270,5	*75,7*	393,2	*82,0*	379,7	*76,8*	343,9	*88,5*	353,4	*88,6*
- in foreign currency	87,0	*24,3*	86,5	*18,0*	114,7	*23,2*	44,5	*11,5*	45,4	*11,4*
of which:										
revaluation	20,0	*5,6*	-0,2	*0,0*	-49,7	*-10,0*	-147,4	*-37,9*	-100,8	*-25,3*
change of fair value at initial recognition	-	-	-	-	-	-	*0,0*	*0,0*	0,0	*0,0*
Amount of investments in equity securities balance value (excluding revaluation and change of fair value at initial recognition)	337,5	*100,0*	479,8	*100,0*	544,1	*100,0*	535,8	*100,0*	499,6	*100,0*
of which shares of:										
resident credit institutions	2,4	*0,7*	10,3	*2,1*	58,0	*10,7*	105,3	*19,7*	66,4	*13,3*
- in rubles	2,4	*0,7*	10,3	*2,1*	57,4	*10,6*	105,3	*19,7*	66,4	*13,3*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*	0,0	*0,0*
other residents	160,1	*47,4*	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	299,7	*60,0*
- in rubles	160,1	*47,4*	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	299,7	*60,0*
- 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*	28,6	*5,3*	28,7	*5,3*	29,2	*5,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	27,6	*5,2*	27,9	*5,6*
- in foreign currency	1,9	*0,6*	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,3	*0,3*
other non-residents	44,9	*13,3*	48,3	*10,1*	64,7	*11,9*	93,2	*17,4*	95,3	*19,1*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	49,7	*9,3*	51,2	*10,2*
- in foreign currency	44,9	*13,3*	48,2	*10,1*	64,7	*11,9*	43,5	*8,1*	44,1	*8,8*
shares delivered without derecognition in the balance sheet	18,5	*5,5*	1,9	*0,4*	19,0	*3,5*	9,9	*1,8*	9,0	*1,8*
- in rubles	18,5	*5,5*	1,8	*0,4*	19,0	*3,5*	9,9	*1,8*	9,0	*1,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
Shares valued at cost[1]	109,7	32,5	181,8	37,9	179,4	33,0	0,0	*0,0*	0,0	0,0
- in rubles	69,5	20,6	158,1	32,9	158,6	29,1	0,0	*0,0*	0,0	*0,0*
- in foreign currency	40,2	11,9	23,8	5,0	20,9	3,8	0,0	*0,0*	0,0	*0,0*
Reference data:										
Provision on possible losses on equity securities including adjustment of provision	-		-		-		2,0		2,0	
including:										
adjustment of provision on possible losses on equity securities before fair value provision under expected losses	-		-		-		-1,4		-1,3	
provision on possible losses on equity securities excluding adjustment of provision	26,9		61,4		80,6		3,4		3,3	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Portfolio of promissory notes discounted by a credit institution, total	178,0	136,7	133,2	97,6	92,2
- in rubles	131,3	100,5	91,5	58,1	52,5
- in foreign currency	46,7	36,2	41,7	39,5	39,6
of which:					
Promissory notes at fair value through profit or loss	-	-	-	0,42	0,5
- in rubles	-	-	-	0,42	0,5
- in foreign currency	-	-	-	0,00	0,0
Promissory notes at fair value through other comprehensive income	-	-	-	0,6	0,5
- in rubles	-	-	-	0,6	0,5
- in foreign currency	-	-	-	0,0	0,0
Promissory notes at fair value through depreciate value	-	-	-	96,6	91,2
- in rubles	-	-	-	57,1	51,5
- in foreign currency	-	-	-	39,5	39,6

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes[1]

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	**178,0**	***100,0***	**136,7**	***100,0***	**133,2**	***100,0***	**97,6**	***100,0***	**92,2**	***100,0***
of which:										
revaluation	-	-	-	-	-	-	-0,1	-0,1	-0,1	-0,1
adjustment increasing (reducing) the value of discounted promissory notes	-	-	-	-	-	-	-22,6	-23,1	-22,5	-24,4
Discounted promissory notes balance value (excluding revaluation and adjustment)	**178,0**	***100,0***	**136,7**	***100,0***	**133,2**	***100,0***	**120,3**	***100,0***	**114,7**	***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*	82,4	*61,8*	79,9	*66,4*	79,3	*69,1*
- other promissory notes of residents	87,7	*49,3*	56,0	*41,0*	49,0	*36,8*	38,6	*32,1*	33,6	*29,3*
- 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	*1,5*	1,8	*1,6*
Reference data:										
Provision on possible losses on promissory notes including adjustment of provision	-		-		-		22,3		19,5	
including:										
adjustment of provision on possible losses on discounted promissory notes before fair value provision under expected losses	-		-		-		0,6		-0,2	
provision on possible losses on promissory notes excluding adjustment of provision	19,7		27,8		25,3		21,8		19,8	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Land temporarily out of use in operating activities	9,5	7,5	3,9	3,9	3,9
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,5	3,3	3,3
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	105,0	97,3	96,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	13,7	12,5	12,6
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,4	2,2	2,2
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	4,5	4,6	4,6
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	62,5	61,2	60,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	48,3	49,5	49,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	11,2	8,7	8,8
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 611-P, dated October 23, 2017, "On the Loss Provisioning Procedure for Credit Institutions"	75,4	26,8	23,5	24,5	24,1

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1.	Funds raised from organisations, total	25 635,1	27 547,2	32 057,3	32 217,5	32 195,5
	- in rubles	15 467,4	18 174,5	21 383,5	21 839,5	21 804,8
	- in foreign currency	10 167,6	9 372,7	10 673,9	10 378,0	10 390,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[2]	8 763,7	9 103,6	9 772,3	10 164,4	9 837,0
	- in rubles	6 686,4	6 925,2	7 102,4	7 363,1	7 050,0
	- in foreign currency	2 077,2	2 178,4	2 669,9	2 801,3	2 786,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	479,5	460,5	435,1
	- in rubles	255,9	347,1	459,1	438,6	413,5
	- in foreign currency	11,7	13,7	20,4	21,9	21,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,1	1,9	0,1
1.3.	Float	436,1	518,8	611,1	664,3	626,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	21 652,0	21 345,7	21 690,1
	- in rubles	8 529,4	10 952,8	13 893,9	14 044,5	14 361,9
	- in foreign currency	7 855,7	6 947,6	7 758,1	7 301,2	7 328,2
	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	3 418,3	3 956,5	4 636,4
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	13,3	13,3	13,4
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	21,9	41,2	42,3
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	0,0	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	4 548,3	3 991,1	4 017,4
	- in rubles	2 503,9	3 040,4	3 955,2	3 541,7	3 564,7
	- in foreign currency	903,0	398,3	593,2	449,4	452,7
	with maturity from 31 days to 1 year	4 650,2	6 670,0	9 191,2	9 680,8	9 988,1
	- in rubles	3 584,3	5 629,1	7 712,7	8 213,5	8 488,3
	- in foreign currency	1 065,9	1 040,9	1 478,4	1 467,3	1 499,8
	with maturity in excess of 1 year	8 328,1	7 791,8	7 912,5	7 673,8	7 684,6
	- in rubles	2 441,3	2 283,3	2 226,0	2 289,3	2 308,8
	- in foreign currency	5 886,8	5 508,4	5 686,5	5 384,5	5 375,8
	Reference data					
Funds raised from non-resident organisations, total		3 927,7	3 094,7	2 788,7	2 705,9	2 625,3
- in rubles		279,7	294,7	302,0	372,3	341,9
- in foreign currency		3 648,0	2 800,0	2 486,8	2 333,6	2 283,4
of which:						
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	548,1	666,0	573,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	174,4	174,7	215,6
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 045,3	1 838,1	1 811,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,1

[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 throug 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	1.01.19	1.04.19	1.05.19
Issued debt obligations - total	**2 019,5**	**2 027,8**	**1 918,7**	**1 951,7**	**1 979,3**
including:					
bonds:	1 092,9	1 211,4	1 328,7	1 448,1	1 507,0
of which					
with maturities less than one year	1,0	37,0	10,1	18,7	44,3
with maturities in excess of one year	1 066,7	1 149,5	1 305,0	1 384,3	1 441,8
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	151,3	82,6	65,7
of which					
with maturities less than one year	223,4	216,1	41,2	7,4	3,1
with maturities in excess of one year	238,2	149,7	93,2	55,7	46,4
promissory notes and banker's acceptances	440,6	428,1	438,6	420,9	406,5
of which					
with maturities less than one year	192,0	165,1	178,1	151,0	137,2
with maturities in excess of one year	222,6	234,9	231,1	213,5	209,2

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

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1	Individual deposits	24 200,3	25 987,4	28 460,2	28 215,5	28 810,3
	- of which savings certificates	485,5	387,8	151,3	82,6	65,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 718,8	6 150,8	6 667,7
	- in rubles	3 563,6	4 353,3	5 391,8	4 867,2	5 381,6
	- in foreign currency	860,8	1 108,5	1 327,0	1 283,6	1 286,1
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 498,9	10 579,0	10 577,5
	- in rubles	7 553,3	8 952,5	8 893,0	8 926,5	8 899,5
	- in foreign currency	958,2	873,1	1 605,9	1 652,5	1 678,0
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	11 242,5	11 485,7	11 565,1
	- in rubles	7 359,8	7 336,8	8 066,8	8 363,0	8 443,4
	- in foreign currency	3 904,7	3 363,2	3 175,7	3 122,7	3 121,7
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	457,6	441,1	430,1

Table 27

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

(billion rubles)

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Loans, deposits and other funds received from other credit institutions, total	**8 559,1**	**9 265,3**	**9 190,3**	**8 502,0**	**8 175,2**
- in rubles	5 376,5	6 576,5	6 638,2	6 042,7	5 963,4
- in foreign currency	3 182,6	2 688,7	2 552,1	2 459,3	2 211,8
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	8 009,9	7 609,5	7 299,6
- in rubles	5 105,2	6 379,2	6 417,3	5 954,8	5 843,0
- in foreign currency	2 158,1	1 907,7	1 592,6	1 654,7	1 456,6
of which					
overdue debt	0,4	1,8	0,3	0,3	0,3
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 180,5	892,5	875,7
- in rubles	271,3	197,3	220,9	87,8	120,4
- in foreign currency	1 024,5	781,0	959,6	804,7	755,2
of which					
overdue debt	0,1	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,0	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.05.19

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%	32	32 235	*100,0*	62 782 970	*68,0*
No budgetary funds	426	0	*0,0*	29 580 641	*32,0*
Data not available	11	0	*0,0*	0	*0,0*
Total	**469**	**32 235**	***100,0***	**92 363 610**	***100,0***

[1] Without government and other extra-budgetary funds.

Table 29

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
		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***	**3 329,1**	***3,5***	**3 215,0**	***3,5***	**3 127,4**	***3,4***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	*4,9*	3 066,5	*3,6*	2 767,8	*2,9*	2 678,8	*2,9*	2 600,0	*2,8*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	3 449,8	*4,3*	2 457,8	*2,9*	2 219,7	*2,4*	2 012,8	*2,2*	2 027,1	*2,2*
1.2	Individual deposits (excluding saving certificates)	370,6	*0,5*	450,3	*0,5*	457,6	*0,5*	441,1	*0,5*	430,1	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	*0,3*	299,8	*0,4*	285,1	*0,3*	284,6	*0,3*	266,5	*0,3*
1.3	Funds in other accounts	132,3	*0,2*	108,7	*0,1*	103,7	*0,1*	95,1	*0,1*	97,4	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**230,1**	***0,3***	**256,7**	***0,3***	**346,4**	***0,4***	**284,6**	***0,3***	**303,3**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**1 295,8**	***1,6***	**978,3**	***1,1***	**1 180,5**	***1,3***	**892,5**	***1,0***	**875,7**	***0,9***
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***	**4 855,9**	***5,2***	**4 397,4**	***4,8***	**4 315,6**	***4,7***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	*0,3*	236,2	*0,3*	271,1	*0,3*	254,3	*0,3*	253,2	*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***	**6 676,7**	***7,1***	**6 823,9**	***7,4***	**6 869,7**	***7,4***
	of which overdue claims	189,2	*0,2*	277,9	*0,3*	296,1	*0,3*	423,0	*0,5*	371,3	*0,4*
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	*2,5*	1 734,7	*2,0*	1 722,6	*1,8*	2 047,4	*2,2*	2 266,6	*2,5*
1.2	Loans and other claims on legal entities	4 270,5	*5,3*	4 230,6	*5,0*	4 922,9	*5,2*	4 743,9	*5,1*	4 569,7	*4,9*
1.3	Loans and other claims on individuals	19,2	*0,0*	21,8	*0,0*	28,9	*0,0*	31,4	*0,0*	32,1	*0,0*
2.	**Correspondent accounts with banks**	**1 200,8**	***1,5***	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 711,1**	***1,9***	**1 472,5**	***1,6***
3.	**Securities acquired by credit institutions, total**	**2 106,9**	***2,6***	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**1 882,5**	***2,0***	**1 935,9**	***2,1***
	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*	1 824,3	*1,9*	1 758,8	*1,9*	1 809,5	*2,0*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	46,8	*0,1*	62,8	*0,1*	93,3	*0,1*	121,8	*0,1*	124,5	*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***	**648,7**	***0,7***	**660,1**	***0,7***	**663,8**	***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***	**10 519,6**	***11,2***	**11 100,8**	***12,0***	**10 968,1**	***11,9***
	Reference data:										
	Overdue interest on claims of credit institutions	9,1	*0,0*	11,3	*0,0*	16,5	*0,0*	51,8	*0,1*	51,1	*0,1*

[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	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Total	929 662,4	789 661,2	1 344 828,9	586 742,8	749 994,0	623	561	484	467	458	343 434,3	305 950,3	323 371,1	69 919,7	162 562,7
Profit-making CIs[1]	1 291 867,7	1 561 646,7	1 919 407,4	653 595,4	819 209,3	445	421	384	373	359	332 167,4	297 328,1	312 423,4	69 008,4	161 641,4
Loss-making CIs	-362 205,4	-771 985,5	-574 578,5	-66 852,6	-69 215,3	178	140	100	94	99	11 266,8	8 622,1	10 947,7	911,3	921,3
CIs that have not provided their reporting	…	…	…	…	…	0	0	0	6	11	…	…	…	…	…
Total CIs	**…**	**…**	**…**	**…**	**…**	**623**	**561**	**484**	**473**	**469**	**…**	**…**	**…**	**…**	**…**

[1] including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses[1]

	1.01.17		1.01.18		1.01.19		1.04.19	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institutions, total	**182 516,2**	***100,0***	**104 967,2**	***100,0***	**137 990,6**	***100,0***	**25 785,2**	***100,0***
1.1. Interest income on claims on legal entities (except income on securities)	4 022,5	*2,2*	3 577,0	*3,4*	3 501,4	*2,5*	1 192,9	*4,6*
1.2. Interest income on loans to individuals	1 759,2	*1,0*	1 536,6	*1,5*	1 986,6	*1,4*	561,9	*2,2*
1.3. Income on operations with securities	1 337,3	*0,7*	1 207,2	*1,2*	1 264,6	*0,9*	294,9	*1,1*
1.4. Income on operations with foreign currency	161 782,9	*88,6*	87 885,8	*83,7*	119 992,3	*87,0*	19 282,3	*74,8*
1.5. Commissions	1 132,9	*0,6*	1 181,4	*1,1*	1 495,1	*1,1*	371,1	*1,4*
1.6. Recovery of loss provision	10 816,5	*5,9*	7 894,5	*7,5*	7 801,8	*5,7*	3 234,0	*12,5*
1.7. Other income	1 665,0	*0,9*	1 684,8	*1,6*	1 948,8	*1,4*	848,1	*3,3*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 208,9	*0,7*	858,1	*0,8*	1 434,6	*1,0*	721,3	*2,8*
2. Expenses of credit institutions, total	**181 587,2**	***100,0***	**104 182,1**	***100,0***	**136 645,8**	***100,0***	**25 198,7**	***100,0***
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 522,0	*1,4*	2 271,2	*2,2*	2 028,1	*1,5*	1 751,7	*7,0*
2.2. Interest expenses on funds raised from individuals	1 636,0	*0,9*	1 173,5	*1,1*	1 346,8	*1,0*	622,5	*2,5*
2.3. Expenses on operations with securities	341,2	*0,2*	360,1	*0,3*	417,0	*0,3*	88,9	*0,4*
2.4. Expenses on operations with foreign currency	161 758,0	*89,1*	87 793,8	*84,3*	119 835,7	*87,7*	19 304,3	*76,6*
2.5. Commissions	280,2	*0,2*	295,8	*0,3*	417,4	*0,3*	109,3	*0,4*
2.6. Expenses on loss provision	11 481,0	*6,3*	9 327,8	*9,0*	9 008,1	*6,6*	3 117,5	*12,4*
2.7. Management expenses (including personnel costs)	1 455,5	*0,8*	1 446,6	*1,4*	1 685,7	*1,2*	410,1	*1,6*
2.8. Other expenses	2 113,3	*1,2*	1 513,3	*1,5*	1 907,1	*1,4*	-205,6	*-0,8*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 299,0	*0,7*	831,0	*0,8*	1 208,5	*0,9*	771,6	*3,1*

[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 1.05.19

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 *	54 867 771 580	16 384 445 367	55 644 109 669	15 608 107 278
Belgorod Region	8 564 436	808 762	8 565 812	807 386
Bryansk Region	0	0	0	0
Vladimir Region	3 316 673	63 199	3 318 137	61 735
Voronezh Region	0	0	0	0
Ivanovo Region	11 629 038	399 474	11 682 814	345 698
Kaluga Region	52 799 072	834 623	52 807 847	825 848
Kostroma Region	881 294 550	331 733 378	1 014 859 925	198 168 003
Kursk Region	25 587 274	908 058	25 593 467	901 865
Lipetsk Region	19 572 995	372 627	19 580 258	365 364
Moscow Region	28 844 604	2 413 616	29 089 579	2 168 641
Orel Region	0	0	0	0
Ryazan Region	18 936 568	928 000	18 938 714	925 854
Smolensk Region	0	0	0	0
Tambov Region	2 603 362	30 105	2 606 604	26 863
Tver Region	1 900 743	325 409	1 904 427	321 725
Tula Region	1 603 993	28 805	1 604 151	28 647
Yaroslavl Region	4 109 505	258 127	4 168 035	199 597
City of Moscow *	53 807 008 767	16 045 341 184	54 449 389 899	15 402 960 052
North-Western Federal District *	13 721 274 035	3 221 620 772	12 611 859 372	4 331 035 435
Republic of Karelia	539 068	51 291	540 469	49 890
Komi Republic	6 306 676	579 154	6 397 081	488 749
Akhangelsk Region	0	0	0	0
Vologda Region	57 264 473	11 210 574	60 596 934	7 878 113
Kaliningrad Region	39 096 300	8 184 956	35 609 843	11 671 413
Leningrad Region	358 105	36 362	390 296	4 171
Murmansk Region	1 319 974	518 669	1 320 253	518 390
Novgorod Region	5 376 384	1 738 277	6 978 073	136 588
Pskov Region	3 483 264	24 360	3 486 182	21 442
St Petersburg *	13 607 529 791	3 199 277 129	12 496 540 241	4 310 266 679
Southern Federal District	579 713 786	32 682 042	583 686 584	28 709 244
Republic of Adygeya	1 752 813	8 037	1 760 609	241
Republic of Kalmykia	0	0	0	0
Republic of Crimea	242 017 535	6 176 631	243 401 487	4 792 679
Krasnodar Territory	189 710 260	8 697 160	191 809 367	6 598 053
Astrakhan Region	8 709 809	10 506 613	8 830 942	10 385 480
Volgograd Region	4 127 630	102 264	4 198 927	30 967
Rostov Region	129 248 100	6 508 634	129 528 858	6 227 876
City of Sevastopol	4 147 639	682 703	4 156 394	673 948
North-Caucasian Federal District	17 553 300	374 553	17 651 393	276 460
Republik of Daghestan	1 873 215	20 831	1 886 170	7 876
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 411 227	88 224	4 439 906	59 545
Karachai-Cherkess Republic	1 398 558	5 775	1 400 177	4 156
Republic of North Ossetia - Alania	982 733	53 826	1 017 865	18 694
Chechen Republic	0	0	0	0

Stavropol Territory	8 887 567	205 897	8 907 275	186 189
Volga Federal District	1 339 052 033	160 218 682	1 397 073 995	102 196 720
Republic of Bashkortostan	13 291 676	1 346 918	13 488 469	1 150 125
Republic of Marii El	3 021 226	89 475	3 036 029	74 672
Republic of Mordovia	24 346 942	231 106	24 409 241	168 807
Republic of Tatarstan	763 768 724	129 195 710	810 100 421	82 864 013
Udmurt Republic	49 481 325	1 750 324	50 233 354	998 295
Chuvash Republic	9 480 830	557 256	9 670 714	367 372
Perm Territory	30 078 635	2 239 167	30 401 124	1 916 678
Kirov Region	37 688 933	2 920 744	39 837 517	772 160
Nizhny Novgogrod Region	83 165 604	6 927 135	85 558 526	4 534 213
Orenburg Region	43 133 192	1 734 646	43 129 928	1 737 910
Penza Region	6 088 815	94 837	6 088 197	95 455
Samara Region	222 826 607	11 217 358	227 865 928	6 178 037
Saratov Region	46 691 803	1 843 284	47 224 956	1 310 131
Ulyanovsk Region	5 987 721	70 722	6 029 591	28 852
Ural Federal District	1 054 547 412	141 759 261	1 113 492 295	82 814 378
Kurgan Region	3 565 242	71 204	3 606 096	30 350
Sverdlovsk Region	529 374 994	96 189 056	566 121 946	59 442 104
Tyumen Region	367 039 571	34 286 522	388 908 914	12 417 179
Chelyabinsk Region	154 567 605	11 212 479	154 855 339	10 924 745
Siberian Federal District	196 723 060	21 806 491	199 014 667	19 514 884
Republic of Altai	1 413 056	52 304	1 421 848	43 512
Republic of Tuva	801 325	2 374	803 264	435
Republic of Khakassia	8 802 279	160 352	8 813 646	148 985
Altai Territory	10 583 738	154 486	10 583 820	154 404
Krasnoyarsk Territory	6 023 938	359 822	6 034 145	349 615
Irkutsk Region	18 248 129	1 717 468	17 870 121	2 095 476
Kemerovo Region	18 066 997	506 823	18 122 248	451 572
Novosibirsk Region	114 535 119	17 256 793	116 607 950	15 183 962
Omsk Region	10 090 423	1 401 402	10 600 129	891 696
Tomsk Region	8 158 056	194 667	8 157 496	195 227
Far Eastern Federal District	558 280 885	65 787 150	578 098 581	45 969 454
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	29 838 154	550 591	30 037 173	351 572
Zabaykal Territory	0	0	0	0
Kamchatka Territory	6 303 141	686 903	6 309 531	680 513
Primorskiy Territory	125 788 009	27 436 640	138 671 770	14 552 879
Khabarovsk Territory	0	0	0	0
Amur Region	389 757 930	35 872 833	396 428 786	29 201 977
Magadan Region	0	0	0	0
Sakhalin Region	6 593 651	1 240 183	6 651 321	1 182 513
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	72 334 916 091	20 028 694 318	72 144 986 556	20 218 623 853

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

* Starting from 01.02.2019 all credit institutions, including Bank VTB (JSC), are reflected in regional statistics in accordance with addresses, indicated on their organization charter (VTB - St. Petersburg).

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.05.19

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	8 832 164 998	2 499 076 259	215 416 030	966 241 022	25 554 485	39 331 019
Belgorod Region	1 469 078	328 641	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	127 257	71 579	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	444 068	261 266	15 958	0	0	0
Kaluga Region	6 487 485	928 799	48 762	0	0	0
Kostroma Region	387 356 616	5 489 374	418 298	12 054 836	0	0
Kursk Region	1 405 636	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	2 598 466	2 602 519	493 626	0	437 877	0
Orel Region	0	0	0	0	0	0
Ryazan Region	720 581	535 736	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	13 840	0	0	0
Yaroslavl Region	0	0	0	0	0	0
City of Moscow	8 431 555 811	2 488 858 345	214 425 545	953 876 429	25 116 608	39 331 019
North-Western Federal District	1 096 198 604	140 713 948	131 502 701	663 483 095	21 078 911	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	884 036	735 818	187 478	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	4 311 378	2 122 137	79 118	0	0	0
Kaliningrad Region	8 782 686	761 435	63 539	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	788 469	369 580	288 354	0	0	0
Pskov Region	47 706	0	0	0	0	0
St Petersburg	1 081 384 329	136 724 978	130 884 212	663 483 095	21 078 911	0
Southern Federal District	61 358 087	19 659 886	17 476	970 052	1 891 230	317 491
Republic of Adygeya	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	26 119 417	6 711 156	0	553 405	458 438	0
Krasnodar Territory	33 130 868	11 578 385	8 624	376 189	1 432 792	317 491
Astrakhan Region	1 932 946	1 251 585	4 124	0	0	0
Volgograd Region	50 995	13 290	0	0	0	0
Rostov Region	123 861	105 470	4 139	20 259	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	255 434	204 576	0	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	255 434	204 576	0	0	0	0
Volga Federal District	216 476 058	35 426 409	40 751 345	3 868 983	1 673 647	0
Republic of Bashkortostan	7 595 065	1 659 333	312 486	0	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	326 672	197 488	15 598	0	96 188	0
Republic of Tatarstan	135 660 736	20 599 783	38 286 792	979 473	784 780	0
Udmurt Republic	11 000 812	904 847	0	0	398 140	0

Chuvash Republic	120 659	22 569	33 146	0	0	0
Perm Territory	4 197 071	1 407 392	505 164	0	3 100	0
Kirov Region	9 932 198	111 575	3 159	0	-14 880	0
Nizhny Novgogrod Region	13 496 358	2 327 817	73 166	0	0	0
Orenburg Region	11 260 663	1 666 203	43 494	35 246	24 704	0
Penza Region	491 408	440 948	4	0	0	0
Samara Region	14 191 225	2 060 856	1 462 321	2 751 264	150 249	0
Saratov Region	8 203 191	4 027 598	16 015	103 000	231 366	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	327 055 897	26 760 051	6 860 714	13 943 324	4 992	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	120 507 234	15 444 081	6 760 293	13 943 324	0	0
Tyumen Region	157 968 838	3 874 366	16 881	0	0	0
Chelyabinsk Region	48 579 825	7 441 604	83 540	0	4 992	0
Siberian Federal District	19 598 262	6 141 552	56 881	0	130 094	0
Republic of Altai	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	120 625	122 420	0	0	0	0
Altai Territory	295 559	149 552	7 801	0	0	0
Krasnoyarsk Territory	89 512	38 145	0	0	0	0
Irkutsk Region	0	0	13 597	0	18 807	0
Kemerovo Region	2 343 681	738 016	35 358	0	963	0
Novosibirsk Region	15 490 156	5 070 918	0	0	10 045	0
Omsk Region	1 258 729	22 501	125	0	100 279	0
Tomsk Region	0	0	0	0	0	0
Far Eastern Federal District	97 444 649	35 787 842	4 198 943	3 430 084	2 195 605	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	194 181	76 964	332 367	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	399 665	264 498	0	0	0	0
Primorskiy Territory	23 834 028	3 668 265	1 018 956	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	73 016 775	31 778 115	2 847 620	3 430 084	2 195 605	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	10 650 551 989	2 763 770 523	398 804 090	1 651 936 560	52 528 964	39 648 510

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.05.19

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	39 514 293 299	18 729 745 454	4 770 044 445	11 966 685 204
Belgorod Region	5 056 732	4 297 999	853	266 346
Bryansk Region	0	0	0	0
Vladimir Region	2 130 095	1 008 327	104 474	1 017 294
Voronezh Region	0	0	0	0
Ivanovo Region	6 391 932	4 332 011	218 664	1 062 161
Kaluga Region	41 038 104	21 931 468	14 705 701	4 379 709
Kostroma Region	596 668 111	127 992 878	195 455 872	229 803 274
Kursk Region	18 211 583	13 265 891	2 400 000	2 005 378
Lipetsk Region	16 821 757	4 484 029	7 700 000	3 207 331
Moscow Region	17 618 003	6 051 234	6 649 265	729 047
Orel Region	0	0	0	0
Ryazan Region	11 208 254	7 767 951	1 133 474	1 816 411
Smolensk Region	0	0	0	0
Tambov Region	1 384 025	1 222 984	2 813	157 116
Tver Region	644 021	571 885	20 000	52 136
Tula Region	1 368 936	809 755	420 000	139 181
Yaroslavl Region	2 708 598	2 114 809	6 948	388 498
City of Moscow	38 793 043 148	18 533 894 233	4 541 226 381	11 721 661 322
North-Western Federal District	9 635 048 012	5 212 041 373	564 031 405	2 925 987 509
Republic of Karelia	133 193	5 928	37 000	90 265
Komi Republic	2 118 679	1 733 702	41 822	243 155
Akhangelsk Region	0	0	0	0
Vologda Region	26 773 408	5 715 632	5 042 617	10 916 528
Kaliningrad Region	8 251 072	6 477 707	36 465	1 736 897
Leningrad Region	142 710	131 910	0	10 800
Murmansk Region	599 440	394 470	50 000	154 967
Novgorod Region	1 849 588	810 962	300 113	733 433
Pskov Region	917 926	809 267	0	108 659
St Petersburg	9 594 261 996	5 195 961 795	558 523 388	2 911 992 805
Southern Federal District	404 903 200	248 953 700	29 549 356	121 778 782
Republic of Adygeya	1 124 798	984 922	525	139 351
Republic of Kalmykia	0	0	0	0
Republic of Crimea	171 093 989	118 947 876	15 502 572	35 070 750
Krasnodar Territory	123 832 914	80 897 885	13 258 901	26 731 898
Astrakhan Region	1 341 498	435 510	128 913	742 915
Volgograd Region	3 023 412	1 580 062	165 627	1 277 723
Rostov Region	102 592 445	44 480 277	489 318	57 552 669
City of Sevastopol	1 894 144	1 627 168	3 500	263 476
North-Caucasian Federal District	9 779 537	7 824 171	740 038	1 146 814
Republik of Daghestan	698 848	483 217	1 366	214 265
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 643 391	2 167 590	230 579	238 408
Karachai-Cherkess Republic	1 060 849	980 007	0	65 842
Republic of North Ossetia - Alania	672 826	477 769	0	195 057
Chechen Republic	0	0	0	0
Stavropol Territory	4 703 623	3 715 588	508 093	433 242

Volga Federal District	850 255 893	321 123 046	166 692 160	300 369 708
Republic of Bashkortostan	4 926 207	1 123 277	30 523	3 770 518
Republic of Marii El	1 436 108	637 193	361 375	55 346
Republic of Mordovia	13 217 866	8 384 373	14 357	4 040 314
Republic of Tatarstan	460 864 312	183 592 333	148 104 151	87 134 656
Udmurt Republic	28 967 419	4 680 102	45 546	23 694 867
Chuvash Republic	6 785 259	3 281 837	351 892	3 094 298
Perm Territory	19 813 605	10 077 652	319 661	8 661 198
Kirov Region	23 152 124	13 504 321	217 696	7 989 009
Nizhny Novgogrod Region	52 615 413	35 113 162	5 687 989	6 054 948
Orenburg Region	25 791 098	11 853 767	216 674	12 726 845
Penza Region	3 918 996	2 695 200	10 171	939 124
Samara Region	180 855 996	23 438 959	11 041 592	139 306 337
Saratov Region	23 650 532	19 500 335	284 906	1 888 452
Ulyanovsk Region	4 260 958	3 240 535	5 627	1 013 796
Ural Federal District	558 542 848	159 733 828	140 326 272	195 245 577
Kurgan Region	2 305 977	2 145 418	4 186	105 262
Sverdlovsk Region	303 452 963	75 023 906	99 415 735	80 540 835
Tyumen Region	170 154 709	40 497 421	35 710 688	84 294 341
Chelyabinsk Region	82 629 199	42 067 083	5 195 663	30 305 139
Siberian Federal District	104 509 410	55 001 853	2 290 386	42 384 618
Republic of Altai	425 342	370 414	1 737	24 230
Republic of Tuva	87 944	64 514	3 474	19 956
Republic of Khakassia	6 401 064	3 168 581	609 517	2 376 767
Altai Territory	7 444 291	5 729 059	301 737	1 377 970
Krasnoyarsk Territory	1 718 015	444 932	3 474	1 263 577
Irkutsk Region	14 167 461	9 211 432	5 932	4 583 562
Kemerovo Region	7 755 773	4 090 190	179 164	3 272 723
Novosibirsk Region	53 505 690	25 172 349	1 154 246	23 581 994
Omsk Region	6 973 300	3 037 283	24 012	3 680 249
Tomsk Region	6 030 530	3 713 099	7 093	2 203 590
Far Eastern Federal District	349 056 006	121 009 448	22 494 934	192 454 578
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	22 008 424	12 290 290	2 277 754	6 810 533
Zabaykal Territory	0	0	0	0
Kamchatka Territory	3 929 110	2 131 239	1 431 574	331 575
Primorskiy Territory	91 045 477	53 703 743	3 832 323	25 495 306
Khabarovsk Territory	0	0	0	0
Amur Region	230 671 858	51 918 491	14 946 336	159 392 794
Magadan Region	0	0	0	0
Sakhalin Region	1 401 137	965 685	6 947	424 370
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	51 426 388 205	24 855 432 873	5 696 168 996	15 746 052 790

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.05.19

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	10 961 064 389	6 770 521 978	3 127 216 009	80 372 516
Belgorod Region	43 911	43 859	50	2
Bryansk Region	0	0	0	0
Vladimir Region	1 604	0	1 604	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	28	21	0	7
Kostroma Region	65 134 103	42 096 893	9 598 529	970 221
Kursk Region	499 534	156 668	342 866	0
Lipetsk Region	0	0	0	0
Moscow Region	1 102 893	118 752	452 842	531 299
Orel Region	0	0	0	0
Ryazan Region	7 221	0	7 220	1
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	161 994	145 145	0	0
City of Moscow	10 894 113 101	6 727 960 640	3 116 812 898	78 870 986
North-Western Federal District	2 579 199 000	1 839 280 972	356 887 834	16 632 816
Republic of Karelia	0	0	0	0
Komi Republic	6 599	6 599	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	4 990 179	333 117	4 633 770	1 748
Kaliningrad Region	224 418	80 594	1 215	142 609
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	24 012	0	24 012	0
Pskov Region	0	0	0	0
St Petersburg	2 573 953 792	1 838 860 662	352 228 837	16 488 459
Southern Federal District	5 303 605	2 386 102	2 514 512	402 991
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	480 597	175 124	13 727	291 746
Krasnodar Territory	1 131 375	87 657	1 041 356	2 362
Astrakhan Region	1 298 692	0	1 298 692	0
Volgograd Region	39 419	0	32 346	7 073
Rostov Region	2 321 880	2 094 596	126 523	100 761
City of Sevastopol	31 642	28 725	1 868	1 049
North-Caucasian Federal District	16 600	0	16 600	0
Republik of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachai-Cherkess Republic	867	0	867	0
Republic of North Ossetia - Alania	0	0	0	0

Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	48 308 040	5 876 055	35 471 868	218 530
Republic of Bashkortostan	771 074	769 680	1 394	0
Republic of Marii El	1 139	0	1 139	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	41 475 230	2 438 043	32 218 442	77 158
Udmurt Republic	40	0	0	40
Chuvash Republic	33 719	20 714	0	13 005
Perm Territory	596 458	547 939	48 519	0
Kirov Region	2 643	0	1 008	1 635
Nizhny Novgogrod Region	2 479 243	348 406	2 093 170	37 667
Orenburg Region	276 986	174 812	65 351	36 823
Penza Region	0	0	0	0
Samara Region	2 487 333	1 576 461	859 221	51 651
Saratov Region	183 687	0	183 624	63
Ulyanovsk Region	488	0	0	488
Ural Federal District	48 438 026	32 533 106	8 103 914	957 408
Kurgan Region	0	0	0	0
Sverdlovsk Region	40 999 710	29 659 685	3 545 384	951 043
Tyumen Region	4 624 045	2 548 847	2 068 833	6 365
Chelyabinsk Region	2 814 271	324 574	2 489 697	0
Siberian Federal District	8 802 332	2 903 074	5 842 108	57 150
Republic of Altai	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	843	843	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	529 873	511 310	18 559	4
Kemerovo Region	12 979	12 938	0	41
Novosibirsk Region	8 148 391	2 327 715	5 818 721	1 955
Omsk Region	105 415	50 265	0	55 150
Tomsk Region	4 490	3	4 487	0
Far Eastern Federal District	18 670 700	6 772 924	8 909 380	1 648 356
Republic of Buryatiya	0	0	0	0
Republic of Sakha (Yakutia)	38 883	38 883	0	0
Zabaykal Territory	0	0	0	0
Kamchatka Territory	300 588	57 883	242 659	46
Primorskiy Territory	3 730 540	1 349 546	2 016 205	44 502
Khabarovsk Territory	0	0	0	0
Amur Region	14 593 551	5 326 612	6 643 400	1 603 786
Magadan Region	0	0	0	0
Sakhalin Region	7 138	0	7 116	22
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 669 802 692	8 660 274 211	3 544 962 225	100 289 767

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.05.19

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 986 902 130	269 184 385	72 329 477	63 768 844	577 729 577	26 252 850
Belgorod Region	152 299	0	0	0	1 291	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	58 335	0	0	0	34 531	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	78 394	0	0	0	39 803	0
Kaluga Region	511 800	21	12 952 092	0	681 862	7
Kostroma Region	9 690 105	107 979	20 286 576	0	20 651 055	495 746
Kursk Region	473 919	0	0	0	13 512	0
Lipetsk Region	1 839 661	0	0	0	169 430	0
Moscow Region	90 534	0	0	0	207 233	383
Orel Region	0	0	0	0	0	0
Ryazan Region	606 946	0	0	0	60 279	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	41 850	0	0	0	20 894	0
Tver Region	72 747	0	0	0	17 000	0
Tula Region	22 258	0	0	0	990	0
Yaroslavl Region	93 929	0	0	0	32 863	0
City of Moscow	1 973 169 353	269 076 385	39 090 809	63 768 844	555 798 834	25 756 711
North-Western Federal District	219 030 689	30 331 507	671 801	4 773 150	129 733 299	4 758 414
Republic of Karelia	4 743	0	0	0	32 043	0
Komi Republic	192 058	0	41 822	0	2 348	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	626 550	8 944	45 000	0	556 809	1
Kaliningrad Region	101 046	5 809	23 179	1 215	118 656	19 567
Leningrad Region	16 156	0	0	0	600	0
Murmansk Region	7 160	0	0	0	32 626	0
Novgorod Region	49 012	0	0	0	5 749	0
Pskov Region	121 979	0	0	0	6 352	0
St Petersburg	217 911 985	30 316 754	561 800	4 771 935	128 978 116	4 738 846
Southern Federal District	22 666 362	287 994	673 225	1 868	3 976 624	287 405
Republic of Adygeya	66 494	0	0	0	29 315	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 919 241	175 124	2 572	0	1 423 086	272 665
Krasnodar Territory	13 533 494	87 657	669 840	0	861 757	2 362
Astrakhan Region	40 310	0	813	0	41 664	0
Volgograd Region	480 071	0	0	0	19 517	10
Rostov Region	2 996 918	0	0	0	1 591 261	11 319
City of Sevastopol	629 834	25 213	0	1 868	10 024	1 049
North-Caucasian Federal District	514 613	0	507 000	15 733	185 700	0
Republik of Daghestan	25 191	0	0	0	50 254	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	176 991	0	0	0	19 190	0
Karachai-Cherkess Republic	40 293	0	0	0	47 278	0

Republic of North Ossetia - Alania	13 913	0	0	0	22 012	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	258 225	0	507 000	15 733	46 966	0
Volga Federal District	38 639 166	687 241	8 563 101	253	18 508 928	93 115
Republic of Bashkortostan	207 462	33 953	0	0	446 216	0
Republic of Marii El	138 776	0	130 000	0	899	0
Republic of Mordovia	344 399	0	0	0	47 529	0
Republic of Tatarstan	23 724 073	87 358	5 053 067	253	5 751 390	50 156
Udmurt Republic	315 938	0	53	0	1 197 332	0
Chuvash Republic	59 883	0	0	0	75 958	0
Perm Territory	728 661	499 420	0	0	384 968	0
Kirov Region	1 325 699	0	0	0	572 250	134
Nizhny Novgogrod Region	2 895 989	0	55 000	0	353 580	32 805
Orenburg Region	1 142 657	66 509	24 981	0	311 514	0
Penza Region	159 083	0	0	0	64 988	0
Samara Region	3 401 583	1	3 300 000	0	8 830 985	9 957
Saratov Region	4 119 410	0	0	0	384 728	63
Ulyanovsk Region	75 553	0	0	0	86 591	0
Ural Federal District	11 257 903	383 971	3 983 416	1 458	13 086 085	6 663
Kurgan Region	186 488	0	0	0	10 231	0
Sverdlovsk Region	4 630 170	536	3 755 884	0	10 890 961	1 436
Tyumen Region	2 001 814	383 236	0	0	1 596 846	5 227
Chelyabinsk Region	4 439 431	199	227 532	1 458	588 047	0
Siberian Federal District	2 396 310	21	16 369	3 300	1 704 370	1 959
Republic of Altai	68 298	0	0	0	653	0
Republic of Tuva	12 929	0	0	341	8 348	0
Republic of Khakassia	117 058	0	0	0	74 806	0
Altai Territory	258 176	0	0	0	29 403	0
Krasnoyarsk Territory	26 721	0	0	0	64 007	0
Irkutsk Region	128 058	0	0	0	316 135	4
Kemerovo Region	241 538	0	10 000	0	104 149	0
Novosibirsk Region	1 373 176	18	1 013	1 637	910 812	1 955
Omsk Region	115 043	0	0	0	146 142	0
Tomsk Region	55 313	3	5 356	1 322	49 915	0
Far Eastern Federal District	17 717 946	173 976	6 210 949	0	27 477 403	1 250 192
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	804 837	38 883	9 757	0	222 030	0
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	57 050	0	0	0	98 820	46
Primorskiy Territory	6 467 623	151	26 135	0	859 935	14 943
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	10 339 412	134 942	6 175 057	0	26 267 976	1 235 181
Magadan Region	0	0	0	0	0	0
Sakhalin Region	49 024	0	0	0	28 642	22
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	2 299 125 119	301 049 095	92 955 338	68 564 606	772 401 986	32 650 598

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.05.19

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	33 579 681 169	2 261 544	16 792	5 397 830 143	9 684 936 726	18 175 095 926
Belgorod Region	5 951 121	0	0	1 154 824	88 650	4 683 015
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 817 599	0	253	439 947	137 750	1 206 304
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 546 788	0	0	1 145 730	545 708	7 768 898
Kaluga Region	43 275 898	0	0	1 842 088	20 852 768	20 569 862
Kostroma Region	612 993 657	0	0	88 319 742	162 826 497	360 713 551
Kursk Region	16 985 842	0	0	2 955 994	736 122	13 270 372
Lipetsk Region	13 068 219	0	0	883 367	375 995	11 799 052
Moscow Region	18 757 569	0	0	3 414 771	1 318 801	13 714 162
Orel Region	0	0	0	0	0	0
Ryazan Region	13 853 901	0	0	3 007 695	190 498	10 548 930
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 847 934	0	0	430 812	23 100	1 381 369
Tver Region	933 203	0	0	635 154	14 000	273 602
Tula Region	1 024 028	0	0	213 999	6 397	800 725
Yaroslavl Region	2 873 062	0	0	1 144 585	275 255	1 327 304
City of Moscow	32 836 752 348	2 261 544	16 539	5 292 241 435	9 497 545 185	17 727 038 780
North-Western Federal District	8 361 005 636	44 236	158	1 339 159 811	3 919 073 114	3 025 027 618
Republic of Karelia	155 412	0	0	93 030	54 000	7 907
Komi Republic	4 664 897	0	0	1 204 165	1 007 868	2 390 394
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	50 916 293	0	0	16 637 936	16 034 933	18 159 568
Kaliningrad Region	27 704 378	0	0	1 520 840	20 400 370	5 717 988
Leningrad Region	25 370	0	0	25 270	100	0
Murmansk Region	793 833	0	0	442 803	2 800	338 479
Novgorod Region	4 765 399	0	158	1 328 841	246 492	3 018 177
Pskov Region	1 909 383	0	0	472 883	460 000	975 299
St Petersburg	8 270 070 671	44 236	0	1 317 434 043	3 880 866 551	2 994 419 806
Southern Federal District	420 235 074	195 316	166	76 276 307	69 681 572	270 570 343
Republic of Adygeya	1 189 878	0	0	139 416	67 474	982 712
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	164 390 947	15 723	0	46 562 164	26 551 649	90 263 563
Krasnodar Territory	149 437 051	12 613	166	12 676 502	37 005 278	99 031 207
Astrakhan Region	5 387 304	0	0	1 966 335	847 393	955 357
Volgograd Region	703 038	0	0	138 359	9 510	550 620
Rostov Region	95 716 509	166 980	0	13 782 320	4 861 660	76 752 749
City of Sevastopol	3 410 347	0	0	1 011 211	338 608	2 034 135
North-Caucasian Federal District	9 261 919	0	0	3 344 945	894 268	4 909 125
Republik of Daghestan	696 361	0	0	454 945	0	213 627
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 194 159	0	0	400 542	10 413	1 773 489
Karachai-Cherkess Republic	790 652	0	0	302 649	108 100	379 784
Republic of North Ossetia - Alania	305 111	0	0	19 042	39 500	246 569
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 275 636	0	0	2 167 767	736 255	2 295 656
Volga Federal District	896 608 574	2 265 740	0	106 375 024	363 773 601	421 763 710
Republic of Bashkortostan	5 990 482	0	0	243 857	235 000	5 507 065
Republic of Marii El	1 712 475	0	0	323 129	5 179	1 364 089

Republic of Mordovia	19 814 850	0	0	1 958 113	623 348	17 166 761
Republic of Tatarstan	582 655 369	2 227 160	0	70 798 235	327 076 571	181 055 719
Udmurt Republic	35 084 656	9 736	0	2 992 775	1 232 142	30 788 934
Chuvash Republic	7 592 293	0	0	1 604 468	1 016 563	4 947 909
Perm Territory	20 568 924	0	0	2 329 265	2 969 613	15 193 932
Kirov Region	29 240 546	1 033	0	4 681 812	1 974 074	22 392 959
Nizhny Novgogrod Region	62 690 454	12 281	0	8 581 366	6 208 498	47 644 454
Orenburg Region	28 581 366	15 530	0	2 741 322	3 229 063	22 586 576
Penza Region	4 494 746	0	0	997 798	505 288	2 983 868
Samara Region	56 591 578	0	0	5 917 748	9 594 538	40 930 347
Saratov Region	37 019 182	0	0	2 498 436	8 808 590	25 687 442
Ulyanovsk Region	4 571 653	0	0	706 700	295 134	3 513 655
Ural Federal District	796 986 939	79 049	0	72 564 764	266 532 453	454 851 248
Kurgan Region	1 975 092	0	0	597 345	86 922	1 284 142
Sverdlovsk Region	350 363 147	14 130	0	43 077 187	46 820 694	259 438 907
Tyumen Region	334 457 866	50 348	0	11 759 744	208 728 502	112 889 132
Chelyabinsk Region	110 190 834	14 571	0	17 130 488	10 896 335	81 239 067
Siberian Federal District	122 386 107	52 839	0	19 735 462	16 152 910	84 429 688
Republic of Altai	891 625	0	0	369 534	148 600	367 950
Republic of Tuva	124 007	0	0	31 286	42 000	50 721
Republic of Khakassia	6 698 291	0	0	928 457	844 338	4 851 110
Altai Territory	7 235 489	0	0	1 744 491	720 038	4 765 786
Krasnoyarsk Territory	5 128 312	0	0	1 439 817	43 496	3 533 349
Irkutsk Region	10 461 695	0	0	1 805 664	1 396 607	7 205 540
Kemerovo Region	13 061 218	0	0	1 104 426	2 802 108	9 115 082
Novosibirsk Region	64 627 968	52 839	0	10 444 390	9 111 619	43 350 236
Omsk Region	7 628 237	0	0	871 381	997 902	5 749 696
Tomsk Region	6 529 265	0	0	996 016	46 202	5 440 218
Far Eastern Federal District	364 699 250	26 219	21 325	34 751 259	40 815 733	287 820 893
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	21 418 359	14 317	0	3 327 556	2 326 388	15 654 683
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	3 846 141	0	0	1 014 032	65 002	2 749 791
Primorskiy Territory	101 636 419	1 560	0	18 717 635	12 319 815	69 843 989
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	233 563 522	0	21 325	10 056 963	25 558 692	197 821 385
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 234 809	10 342	0	1 635 073	545 836	1 751 045
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	44 550 864 668	4 924 943	38 441	7 050 037 715	14 361 860 377	22 724 468 551

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.05.19

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	12 660 188 339	2 341 550	31 504	2 074 855 864	5 739 104 849	4 513 900 298
Belgorod Region	807 310	0	0	84 205	0	723 105
Bryansk Region	0	0	0	0	0	0
Vladimir Region	61 679	0	0	12 301	0	49 378
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	344 694	0	0	29 153	0	315 536
Kaluga Region	818 974	0	0	21 180	0	797 794
Kostroma Region	73 603 357	0	0	24 928 842	19 290 768	26 950 508
Kursk Region	901 550	0	0	357 082	0	544 468
Lipetsk Region	184 029	0	0	10 411	0	173 618
Moscow Region	2 166 075	0	0	340 705	0	1 825 370
Orel Region	0	0	0	0	0	0
Ryazan Region	925 109	0	0	172 027	3 235	749 757
Smolensk Region	0	0	0	0	0	0
Tambov Region	26 831	0	0	8 003	0	18 814
Tver Region	321 478	0	0	120 347	173 175	27 943
Tula Region	21 334	0	0	3 601	0	17 733
Yaroslavl Region	198 180	0	0	38 520	0	159 660
City of Moscow	12 579 807 739	2 341 550	31 504	2 048 729 487	5 719 637 671	4 481 546 614
North-Western Federal District	3 740 052 197	24 899 119	0	665 832 803	1 511 332 260	1 462 482 286
Republic of Karelia	49 890	0	0	49 524	0	350
Komi Republic	488 224	0	0	26 140	0	462 084
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	7 816 634	0	0	4 613 739	1 104 973	2 094 335
Kaliningrad Region	11 668 633	0	0	6 168 302	3 574 138	1 568 121
Leningrad Region	4 171	0	0	4 171	0	0
Murmansk Region	518 378	0	0	517 611	0	766
Novgorod Region	135 463	0	0	20 017	1 617	113 764
Pskov Region	21 442	0	0	21 005	0	437
St Petersburg	3 719 349 362	24 899 119	0	654 412 294	1 506 651 532	1 458 242 429
Southern Federal District	27 325 971	2 447	0	13 478 265	827 342	12 245 666
Republic of Adygeya	234	0	0	234	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 603 658	2 447	0	69 947	6 469	3 940 734
Krasnodar Territory	6 584 343	0	0	627 720	749 846	5 076 447
Astrakhan Region	10 385 442	0	0	10 252 972	0	127 556
Volgograd Region	30 967	0	0	5 135	0	25 832
Rostov Region	5 047 591	0	0	2 446 898	19 563	2 528 184
City of Sevastopol	673 736	0	0	75 359	51 464	546 913
North-Caucasian Federal District	276 321	0	0	125 981	0	145 782
Republik of Daghestan	7 862	0	0	809	0	7 053
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	59 539	0	0	55 311	0	4 228
Karachai-Cherkess Republic	4 155	0	0	818	0	3 337
Republic of North Ossetia - Alania	18 654	0	0	0	0	18 654
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	186 111	0	0	69 043	0	112 510
Volga Federal District	99 478 287	6	0	13 954 742	49 242 807	35 273 523
Republic of Bashkortostan	603 017	0	0	6 545	0	595 563
Republic of Marii El	12 061	0	0	1	0	7 007
Republic of Mordovia	168 715	0	0	36 829	0	130 238

Republic of Tatarstan	81 269 140	6	0	10 263 159	47 159 839	23 449 737
Udmurt Republic	997 089	0	0	160 575	398	836 112
Chuvash Republic	366 143	0	0	28 044	148 791	189 282
Perm Territory	1 891 270	0	0	328 520	35 821	1 526 929
Kirov Region	771 514	0	0	173 472	0	597 317
Nizhny Novgogrod Region	4 526 006	0	0	813 443	939 287	2 727 364
Orenburg Region	1 735 034	0	0	40 107	273 789	1 420 710
Penza Region	95 424	0	0	7 644	65 213	22 538
Samara Region	5 705 685	0	0	1 793 879	619 669	2 806 520
Saratov Region	1 308 338	0	0	286 224	0	951 655
Ulyanovsk Region	28 851	0	0	16 300	0	12 551
Ural Federal District	58 969 980	66 511	0	9 539 878	11 266 852	35 952 312
Kurgan Region	30 348	0	0	444	0	29 900
Sverdlovsk Region	36 043 681	0	0	3 481 916	9 168 594	22 595 108
Tyumen Region	12 225 103	66 511	0	3 290 760	220 989	7 636 643
Chelyabinsk Region	10 670 848	0	0	2 766 758	1 877 269	5 690 661
Siberian Federal District	8 866 521	0	0	2 983 338	899 199	3 985 680
Republic of Altai	43 479	0	0	41 629	0	1 850
Republic of Tuva	422	0	0	0	0	422
Republic of Khakassia	148 345	0	0	3 540	0	139 975
Altai Territory	149 291	0	0	29 513	0	119 778
Krasnoyarsk Territory	345 736	0	0	7 804	0	337 814
Irkutsk Region	1 850 534	0	0	250 882	0	1 191 551
Kemerovo Region	451 181	0	0	208 541	0	242 637
Novosibirsk Region	4 794 919	0	0	2 250 313	325 530	1 634 979
Omsk Region	887 717	0	0	108 529	564 802	214 386
Tomsk Region	194 897	0	0	82 587	8 867	102 288
Far Eastern Federal District	44 419 797	0	0	6 145 861	15 534 477	21 850 003
Republic of Buryatiya	0	0	0	0	0	0
Republic of Sakha (Yakutia)	351 017	0	0	9 374	0	310 557
Zabaykal Territory	0	0	0	0	0	0
Kamchatka Territory	678 841	0	0	165 389	0	513 452
Primorskiy Territory	13 752 411	0	0	4 042 357	2 701 292	6 610 499
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	28 457 437	0	0	1 112 224	12 684 394	14 223 115
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 180 091	0	0	816 517	148 791	192 380
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 639 577 413	27 309 633	31 504	2 786 916 732	7 328 207 786	6 085 835 550

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.05.19

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 147 620 630	4 399 146 574	1 748 474 056
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	302 194 881	195 506 359	106 688 522
Kursk Region	0	0	0
Lipetsk Region	1 057 506	877 000	180 506
Moscow Region	1 780 000	1 780 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	7 220	0	7 220
Yaroslavl Region	0	0	0
City of Moscow	5 842 581 023	4 200 983 215	1 641 597 808
North-Western Federal District	1 729 733 625	1 291 382 829	438 350 796
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	0	0	0
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	1 729 733 625	1 291 382 829	438 350 796
Southern Federal District	14 327 722	13 163 271	1 164 451
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	10 591 557	10 591 557	0
Krasnodar Territory	365 714	365 714	0
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	3 364 451	2 200 000	1 164 451
City of Sevastopol	6 000	6 000	0
North-Caucasian Federal District	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	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	128 997 159	128 014 012	983 147
Republic of Bashkortostan	5 313 784	4 767 575	546 209
Republic of Marii El	0	0	0

Republic of Mordovia	0	0	0
Republic of Tatarstan	18 486 991	18 050 053	436 938
Udmurt Republic	5 700 000	5 700 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	1 820 878	1 820 878	0
Kirov Region	358 308	358 308	0
Nizhny Novgogrod Region	917 198	917 198	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	96 350 000	96 350 000	0
Saratov Region	0	0	0
Ulyanovsk Region	0	0	0
Ural Federal District	145 286 630	122 814 043	22 472 587
Kurgan Region	0	0	0
Sverdlovsk Region	145 088 586	122 615 999	22 472 587
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	161 548	161 548	0
Siberian Federal District	1 806 281	1 688 995	117 286
Republic of Altai	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	14 693	14 693	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 791 588	1 674 302	117 286
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	7 470 763	7 219 317	251 446
Republic of Buryatiya	0	0	0
Republic of Sakha (Yakutia)	0	0	0
Zabaykal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorskiy Territory	676 711	676 711	0
Khabarovsk Territory	0	0	0
Amur Region	6 794 052	6 542 606	251 446
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	8 175 242 810	5 963 429 041	2 211 813 769

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,2	12,2	12,1
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	8,9	9,6	9,6
Risk-weighted assets [1](Basel III) to total assets ratio	*44,1*	*39,2*	*35,0*	*36,7*	*37,3*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*9,4*	*10,0*	*10,1*	*10,4*	*10,2*
Loan loss provisions made as percent of total loans [2]	*8,5*	*9,3*	*9,1*	*9,2*	*9,1*
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	-	-	-
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	204,7	196,9	198,4
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*4,0*	*4,1*	*4,1*	-	-
mining	*5,6*	*6,2*	*6,4*	-	-
manufacturing	*15,4*	*15,3*	*14,2*	-	-
production and distribution of energy, gas and water	*3,1*	*3,2*	*2,9*	-	-
constructing	*4,5*	*3,9*	*3,4*	-	-
wholesale and retail trade, car and household appliance repair	*10,9*	*9,5*	*9,5*	-	-
transport and communication	*4,2*	*4,2*	*5,0*	-	-
other economic activities	*23,1*	*22,6*	*21,4*	-	-
individuals	*29,1*	*30,9*	*33,0*	-	-
of which				-	-
mortgage loans	*12,1*	*13,2*	*14,3*	-	-
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*68,8*	*73,0*	*63,8*	*58,8*	*57,0*
United Kingdom	*7,5*	*5,5*	*5,2*	*9,8*	*10,0*
USA	*3,2*	*1,7*	*2,7*	*2,2*	*3,4*
Germany	*0,3*	*0,2*	*3,0*	*2,6*	*3,5*
Austria	*1,1*	*0,7*	*1,8*	*1,7*	*2,4*
France	*1,4*	*1,2*	*1,5*	*2,0*	*1,5*
Italy	*2,0*	*2,2*	*2,0*	*4,2*	*3,9*
Cyprus	*5,3*	*5,9*	*5,5*	*3,2*	*3,1*
Netherlands	*0,5*	*0,7*	*0,8*	*1,5*	*1,6*
Other	*9,9*	*9,0*	*13,7*	*14,2*	*13,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,5*	*11,0*	*10,6*	*11,4*	*11,3*
Ratio of liquid assets to total assets	*21,8*	*23,2*	*21,1*	*21,8*	*21,4*
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	128,7	130,9	144,3
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	166,4	168,6	176,9
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	57,5	56,3	55,8
Ratio of clients' funds to total loans [4]	*107,5*	*111,1*	*108,8*	*111,4*	*111,7*
Market risk to total own funds (capital) [5]	*43,7*	*42,6*	*37,8*	*36,7*	*36,5*
of which					
Interest rate risk	*36,8*	*31,9*	*24,5*	*24,1*	*23,9*
Equity position risk	*3,0*	*3,6*	*3,5*	*3,8*	*4,1*
Foreign exchange risk	*3,2*	*4,6*	*3,8*	*5,3*	*4,8*
Commodity risk	*0,9*	*2,5*	*6,1*	*3,5*	*3,7*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	12,7	12,4	12,3
Banks' financial result over the reporting period (billion rubles)	929,7	789,7	1344,8	586,7	750,0
as percent of the banking sector assets [6]	*1,2*	*1,0*	*1,5*	*0,6*	*0,8*
as percent of the banking sector own funds (capital) [6]	*10,3*	*8,3*	*13,8*	*5,8*	*7,4*
Return on assets [7]	*1,2*	*1,0*	*1,5*	*1,8*	*1,7*
Return on equity [7]	*10,3*	*8,3*	*13,8*	*15,9*	*15,6*

[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
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
1.03.18	551	9 328,3	44	1,5	198	96,3	205	596,8	39	606,0	19	671,9	7	482,8	4	585,2	6	6 904,1	29	-616,2
1.04.18	542	9 755,2	40	0,4	195	95,0	203	600,1	37	598,0	20	701,6	7	497,2	4	597,4	6	7 054,7	30	-389,2
1.05.18	534	9 833,4	37	3,6	193	94,5	198	565,9	39	615,3	21	744,7	6	431,8	4	596,2	6	7 205,3	30	-423,9
1.06.18	530	9 915,7	40	4,2	189	92,6	195	562,2	40	631,2	20	719,2	6	430,6	4	599,9	6	7 293,1	30	-417,3
1.07.18	524	9 512,5	38	4,0	187	91,3	193	556,5	40	630,1	20	723,5	6	428,5	4	602,6	6	6 991,3	30	-515,4
1.08.18	518	9 587,3	41	4,9	181	88,7	192	561,1	41	652,3	19	697,4	6	434,3	4	605,2	6	7 071,2	28	-527,9
1.09.18	512	9 783,8	36	3,8	172	81,8	199	562,9	42	661,8	19	702,7	6	443,2	4	614,3	6	7 207,4	28	-494,1
1.10.18	508	10 003,3	37	0,9	169	81,0	198	567,4	41	660,2	18	659,8	7	505,9	4	615,8	6	7 351,5	28	-439,1
1.11.18	499	10 086,5	36	4,2	163	78,0	196	568,9	41	664,3	18	661,5	7	507,1	4	622,9	6	7 449,7	28	-470,0
1.12.18	490	10 172,3	35	4,0	161	76,9	190	543,1	42	671,8	16	590,2	7	485,4	5	733,8	6	7 631,7	28	-564,5
1.01.19	484	10 269,3	34	3,8	158	77,1	188	550,3	42	678,3	17	639,3	6	429,5	5	744,8	6	7 748,4	28	-602,4
1.02.19	479	10 030,0	35	4,1	157	77,4	186	557,6	41	671,7	16	612,3	6	431,0	5	740,1	6	7 630,0	27	-694,2
1.03.19	478	10 113,5	35	4,4	157	77,5	186	564,4	40	656,5	16	607,4	6	437,2	5	752,1	6	7 741,3	27	-727,3
1.04.19	473	10 168,9	34	4,2	155	76,2	183	549,6	41	659,2	16	577,2	7	494,5	5	747,8	6	7 811,0	26	-750,7
1.05.19	469	10 234,4	34	4,2	152	73,8	184	560,2	39	619,5	17	612,1	7	492,6	5	743,1	6	7 876,1	25	-747,2
Reference data: own funds (capital) adequacy ratio as of 1.05.19, %	12,1		43,9		26,4		22,1		18,5		16,0		14,9		14,4		13,7		17,4	

[1] Starting from 01.10.18 own funds (capital) are calculated in accordance with Bank of Russia Ordinance No.646-P dated July 4, 2018. Before 01.10.18 own funds (capital) were calculated in accordance with Bank of Russia Ordinance No.395-P dated December 28, 2012.

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
Basel III capital[1] structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital): of which:	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**10 234,4**	***100,0***
1. Tier 1 capital	6 586,7	*70,2*	6 622,7	*70,5*	7 499,7	*73,0*	8 020,1	*78,9*	8 104,8	*79,2*
of which:										
1.1. Common Equity Tier 1	6 408,2	*68,3*	6 417,9	*68,3*	7 012,3	*68,3*	7 445,8	*73,2*	7 532,4	*73,6*
1.2. Additional Tier 1	178,5	*1,9*	204,9	*2,2*	487,4	*4,8*	574,3	*5,7*	572,4	*5,6*
2. Tier 2 Capital	2 800,4	*29,8*	2 774,6	*29,5*	2 769,6	*27,0*	2 148,8	*21,1*	2 129,6	*20,8*
Basel III capital adequacy ratios[2]	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	12,2	1	12,2	0	12,1	0
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,3	3	9,0	1	8,9	1
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	8,9	3	9,6	2	9,6	2

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

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

Table 43

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

Indicators	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	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***	**13 368,9**	***130,2***	**13 221,8**	***130,0***	**13 294,5**	***129,9***
1.1. Authorized capital	2 458,3	*26,2*	2 669,9	*28,4*	2 696,3	*26,3*	2 648,6	*26,0*	2 662,3	*26,0*
1.2. Issue income	1 479,7	*15,8*	1 764,6	*18,8*	1 768,6	*17,2*	1 760,5	*17,3*	1 769,5	*17,3*
1.3. Credit institutions' profit and funds	4 721,7	*50,3*	5 506,8	*58,6*	6 307,4	*61,4*	6 326,2	*62,2*	6 390,9	*62,4*
1.4. Subordinated loans	2 632,9	*28,0*	2 305,2	*24,5*	2 334,6	*22,7*	2 225,4	*21,9*	2 211,1	*21,6*
1.5. Increase in value of property due to revaluation	213,9	*2,3*	177,7	*1,9*	164,1	*1,6*	158,2	*1,6*	157,1	*1,5*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	97,8	*1,0*	102,9	*1,0*	103,6	*1,0*
2. Factors of own funds (capital) decrease	**2 119,4**	***22,6***	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 052,9**	***30,0***	**3 060,2**	***29,9***
2.1. Losses	679,3	*7,2*	1 488,8	*15,8*	1 970,6	*19,2*	1 907,4	*18,8*	1 918,4	*18,7*
2.2. Intangible assets	269,0	*2,9*	296,9	*3,2*	350,1	*3,4*	347,1	*3,4*	347,5	*3,4*
2.3. Treasury stocks (shares)	7,0	*0,1*	16,9	*0,2*	22,2	*0,2*	79,7	*0,8*	79,0	*0,8*
2.4. Sources of own funds (capital), created using improper assets	9,4	*0,1*	9,1	*0,1*	0,0	*0,0*	-	-	-	-
2.5. Subordinated loans granted to credit institutions	248,2	*2,6*	277,1	*2,9*	233,4	*2,3*	227,1	*2,2*	225,9	*2,2*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	694,6	*7,4*	687,9	*7,3*	342,3	*3,3*	308,2	*3,0*	310,1	*3,0*
2.7. Other factors	212,0	*2,3*	250,0	*2,7*	180,9	*1,8*	183,4	*1,8*	179,2	*1,8*
Own funds (capital), total	**9 387,1**	***100,0***	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**10 234,4**	***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	1.01.19	1.04.19	1.05.19
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 364,4	1 246,9	1 101,5	1 055,5	1 109,5
3rd group of assets	43,4	35,7	62,7	158,0	199,9
4th group of assets	33 559,6	31 900,9	31 745,3	32 635,4	33 059,6
5th group of assets	332,4	198,3	42,6	44,2	42,9
The value of credit risk on balance sheet assets	35 299,7	33 381,9	32 952,1	33 893,1	34 411,9

Reference data:

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1st group of assets without risk weighting	8 586,9	10 337,8	11 012,3	11 123,2	11 285,2

[1] Assets recognized in balance sheet are taken into account

Table 45

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

		1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	10 269,3	10 168,9	10 234,4
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	84 510,1	83 270,7	84 407,7
	Of which:					
	- the value of credit risk on balance sheet assets	35 299,7	33 381,9	32 952,1	33 893,1	34 411,9
	- risk-weighted claims on counterparties related to a bank (code 8957.0)	2 297,0	3 056,6	2 546,1	-	-
	- the amount of credit risk including buffers calculated according to IRB[2] approach in order to be included in capital adequacy ratios[3]	-	-	16 308,2	17 303,6	17 422,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807)	232,1	246,8	286,1	320,9	335,6
	- the value of credit risk on contingent credit liabilities	4 152,6	4 589,8	3 897,7	3 312,7	3 407,3
	- the value of credit risk on forward and futures transactions net of provisions	594,7	453,1	478,7	402,8	391,9
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 137,4	8 290,8	8 247,4
	- market risk	4 012,4	3 916,1	3 737,8	3 554,1	3 584,1
	- credit claims of clearing participants (code 8847)	75,4	137,8	150,4	151,5	132,8
	- higher-risk coefficient transactions	15 127,5	17 234,5	8 465,5	7 838,9	7 969,1
	- 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	-875,9	-	-
	- effect of applying buffers to risk coefficient according to Bank of Russia Ordinance No. 4892-U (code 8769.0) (included after 8.10.2018)	-	-	2 104,9	2 475,7	2 760,2
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates[4] (after 8.10.2018 excluded from calculation)	576,2	1 483,5	-	-	-
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	1 667,5	5 139,8	5 021,4	4 520,3	4 530,3
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	487,3	315,1	505,6	416,0	432,9
	- other	389,5	589,3	794,0	790,3	781,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,2	12,2	12,1

[1] Calculated by form 0409135.

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

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

[4] 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		1.01.19		1.04.19		1.05.19	
	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*	15	*3,7*	14	*2,9*	13	*2,9*
From 8% to 10%	13	*1,1*	9	*1,5*	6	*0,9*	7	*0,7*	5	*0,5*
From 10% to 12%	44	*19,1*	36	*21,5*	26	*25,8*	28	*20,5*	34	*21,4*
From 12% to 14%	70	*50,3*	64	*18,1*	45	*13,0*	42	*18,3*	38	*18,1*
14% and more	458	*25,1*	420	*52,1*	380	*52,5*	369	*53,0*	367	*53,2*
Banking sector, total	623	*100,0*	561	*100,0*	484	*100,0*	473	*100,0*	469	*100,0*

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

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

Credit Risk

Table 47

Structure of Loans of the Banking Sector

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

		1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
		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*	27 680,1	*44,0*	27 233,5	*43,5*	27 108,5	*43,1*
	Substandard	20 805,9	*38,1*	21 183,9	*37,6*	24 685,4	*39,2*	24 833,0	*39,7*	25 308,3	*40,2*
	Doubtful	4 641,0	*8,5*	4 230,6	*7,5*	4 182,7	*6,6*	4 047,6	*6,5*	4 101,6	*6,5*
	Problem	1 623,3	*3,0*	1 725,7	*3,1*	1 846,8	*2,9*	2 026,2	*3,2*	2 024,8	*3,2*
	Loss	3 536,3	*6,5*	3 908,2	*6,9*	4 522,8	*7,2*	4 463,9	*7,1*	4 403,3	*7,0*
Loan loss provision (LLP) made		4 619,7	*8,5*	5 223,2	*9,3*	5 712,6	*9,1*	5 744,3	*9,2*	5 701,6	*9,1*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	23 867,6	*54,7*	25 125,2	*57,2*	27 451,4	*57,7*	26 980,9	*57,8*	26 855,4	*57,6*
	Substandard	11 529,8	*26,4*	10 406,8	*23,7*	11 594,2	*24,4*	11 253,8	*24,1*	11 465,8	*24,6*
	Doubtful	4 186,7	*9,6*	3 714,2	*8,5*	3 072,8	*6,5*	2 814,0	*6,0*	2 808,5	*6,0*
	Problem	1 538,5	*3,5*	1 650,6	*3,8*	1 768,0	*3,7*	1 935,0	*4,1*	1 930,9	*4,1*
	Loss	2 526,1	*5,8*	3 003,0	*6,8*	3 718,8	*7,8*	3 664,5	*7,9*	3 597,1	*7,7*
Loan loss provision (LLP)	Estimated LLP	4 765,6	*10,9*	5 288,9	*12,0*	5 824,3	*12,2*	5 808,0	*12,5*	5 772,6	*12,4*
	Estimated LLP adjusted for collateral	3 705,5	*8,5*	4 459,4	*10,2*	5 039,4	*10,6*	5 069,3	*10,9*	5 040,9	*10,8*
	LLP made	3 489,4	*8,0*	4 144,3	*9,4*	4 662,9	*9,8*	4 688,6	*10,1*	4 632,7	*9,9*
	LLP made as percent of estimated LLP		*73,2*		*78,4*		*80,1*		*80,7*		*80,3*
	LLP made as percent of estimated LLP adjusted for collateral		*94,2*		*92,9*		*92,5*		*92,5*		*91,9*

[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.

Table 48

Structure of Loans and Claims Grouped Into Homogeneous Portfolios [1]

	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	10 980,4	*100,0*	12 431,5	*100,0*	15 312,5	*100,0*	15 956,1	*100,0*	16 288,8	*100,0*
of which:										
1.1. Loans to legal entities (except credit institutions)	486,3	*4,4*	529,1	*4,3*	658,3	*4,3*	690,6	*4,3*	714,1	*4,4*
1.2. Loans to individuals	10 494,1	*95,6*	11 902,4	*95,7*	14 654,2	*95,7*	15 265,5	*95,7*	15 574,7	*95,6*
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*		*24,3*		*25,5*		*25,9*
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*		*6,9*		*6,6*		*6,6*
4. Claims grouped into portfolios of homogeneous claims - total	105,5	*100,0*	122,4	*100,0*	137,9	*100,0*	126,5	*100,0*	141,5	*100,0*
of which:										
4.1. Portfolios of homogeneous claims on legal entities	53,4	*50,6*	63,2	*51,6*	76,8	*55,7*	76,4	*60,4*	86,8	*61,3*
4.2. Portfolios of homogeneous claims on individuals	52,1	*49,4*	59,2	*48,4*	61,1	*44,3*	50,1	*39,6*	54,7	*38,7*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*47,4*		*49,6*		*41,6*		*50,0*		*45,1*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.05.19[1]

	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	714 096,9	*100,0*	33 564,5	*100,0*	*4,7*
of which by quality categories					
1.1. Quality Category I	244,0	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	679 688,5	*95,2*	7 238,9	*21,6*	*1,1*
1.3. Quality Category III	5 795,1	*0,8*	580,3	*1,7*	*10,0*
1.4. Quality Category IV	2 898,7	*0,4*	896,8	*2,7*	*30,9*
1.5. Quality Category V	25 470,5	*3,6*	24 848,6	*74,0*	*97,6*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,5	*100,0*	0,0	*100,0*	*8,7*
of which by quality categories					
2.1. Quality Category I	0,4	*90,9*	0,0	*0,0*	*0,0*
2.2. Quality Category II	0,0	*0,4*	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	*8,7*	0,0	*100,0*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	714 097,4		33 564,6		*4,7*
4. Homogeneous claims grouped into portfolios - total	86 769,2	*100,0*	32 035,1	*100,0*	*36,9*
of which by quality categories					
4.1. Quality Category I	47 572,8	*54,8*	0,0	*0,0*	*0,0*
4.2. Quality Category II	4 184,2	*4,8*	51,7	*0,2*	*1,2*
4.3. Quality Category III	3 011,0	*3,5*	402,6	*1,3*	*13,4*
4.4. Quality Category IV	603,6	*0,7*	267,2	*0,8*	*44,3*
4.5. Quality Category V	31 397,6	*36,2*	31 313,6	*97,7*	*99,7*
5. Claims for interest payments - total	8 140,1	*100,0*	4 852,2	*100,0*	*59,6*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	4 880,0	*60,0*	4 810,0	*99,1*	*98,6*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.05.19[1]

	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	15 574 736,7	*100,0*	1 035 354,3	*100,0*	*6,6*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 591 334,6	*10,2*	48 017,1	*4,6*	*3,0*
1.1.2. residental real estate (mortgage) loans, total	5 262 093,2	*33,8*	70 880,8	*6,8*	*1,3*
1.1.3. car loans, total	825 409,4	*5,3*	54 750,7	*5,3*	*6,6*
1.1.4. other consumer loans, total	7 878 084,7	*50,6*	861 278,8	*83,2*	*10,9*
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]	327 787,8	*2,1*	7 245,6	*0,7*	*2,2*
1.2.2. a portfolio of loans without overdue payments	14 052 926,0	*90,2*	242 305,4	*23,4*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	285 237,0	*1,8*	20 448,2	*2,0*	*7,2*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	101 285,8	*0,7*	28 139,1	*2,7*	*27,8*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	82 981,3	*0,5*	49 630,6	*4,8*	*59,8*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	115 398,7	*0,7*	96 799,3	*9,3*	*83,9*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	591 305,4	*3,8*	590 359,3	*57,0*	*99,8*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	252 826	*1,6*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	13 162 778,2	*84,5*	187 486,6	*18,1*	*1,4*
1.3.3. Quality category III	1 287 340,9	*8,3*	69 159,8	*6,7*	*5,4*
1.3.4. Quality category IV	91 073,8	*0,6*	34 323,3	*3,3*	*37,7*
1.3.5. Quality category V	780 718,3	*5,0*	744 384,6	*71,9*	*95,3*
2. Claims grouped into portfolios of homogeneous claims - total	54 747,4	*100,0*	31 832,2	*100,0*	*58,1*
of which by quality categories					
2.1. Quality category I	15 280,0	*27,9*	0,0	*0,0*	*0,0*
2.2. Quality category II	5 710,2	*10,4*	115,2	*0,4*	*2,0*
2.3. Quality category III	1 785,0	*3,3*	148,7	*0,5*	*8,3*
2.4. Quality category IV	336,5	*0,6*	156,4	*0,5*	*46,5*
2.5. Quality category V	31 635,6	*57,8*	31 411,9	*98,7*	*99,3*
3. Claims for interest payments - total	370 984,2	*100,0*	254 316,9	*100,0*	*68,6*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	258 853,0	*69,8*	250 567,5	*98,5*	*96,8*

[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 №590-P).

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

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	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Substandard	*6,1*	*7,1*	*5,4*	*5,1*	*5,1*	*1,9*	*2,8*	*2,2*	*2,1*	*2,1*
Doubtful	*20,2*	*17,2*	*11,9*	*10,8*	*11,0*	*16,9*	*19,2*	*18,1*	*18,1*	*18,2*
Problem	*18,7*	*17,8*	*17,8*	*20,0*	*20,2*	*42,3*	*44,7*	*47,0*	*48,6*	*48,5*
Loss	*54,8*	*57,8*	*64,8*	*64,0*	*63,6*	*75,7*	*79,8*	*81,3*	*81,9*	*81,9*

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

Table 52

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

Indicator	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Overdue claims on loans, deposits and other claims, billion rubles	**2891,5**	**2993,5**	**3050,5**	**3663,8**	**3668,1**
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2136,4	2619,8	2624,1
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,2*	*5,2*	*4,7*	*5,6*	*5,6*
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2723,2	3217,6	3265,4
- as percent of total loans, deposits and other claims in rubles	*6,6*	*6,0*	*5,4*	*6,3*	*6,3*
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	327,3	446,2	402,7
- as percent of total loans, deposits and other claims in foreign currency	*1,8*	*2,2*	*2,3*	*3,2*	*2,9*
- dollar equivalent, billion $	4,8	5,2	4,7	6,9	6,2
Overdue claims on loans and other claims on non-financial institutions, billion rubles	1892,0	1942,4	2093,3	2631,2	2600,2
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,3*	*6,4*	*6,3*	*7,9*	*7,8*
Overdue claims on loans and other funds provided to individuals, billion rubles	857,9	848,9	760,4	798,1	805,1
Share of overdue claims in total volume of loans and other claims on individuals, percent	*7,9*	*7,0*	*5,1*	*5,1*	*5,1*

Table 53

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
No overdue claims	55	55	49	21	20	*3,9*	*4,5*	*5,3*	*0,4*	*0,4*
Less than 5%	272	235	205	214	205	*68,0*	*70,6*	*71,5*	*76,6*	*75,7*
From 5 to 10%	131	100	91	88	91	*18,8*	*7,6*	*11,1*	*6,7*	*7,8*
From 10 to 15%	46	50	41	42	45	*2,0*	*10,0*	*3,6*	*6,0*	*5,8*
From 15 to 20%	24	30	18	21	18	*1,4*	*0,9*	*2,8*	*5,1*	*3,0*
From 20 to 60%	48	52	41	43	46	*4,6*	*5,3*	*5,4*	*4,6*	*6,9*
From 60 to 90%	6	4	6	9	8	*1,1*	*1,0*	*0,3*	*0,3*	*0,3*
90% and more	6	4	3	8	8	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	35	31	30	21	17	*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	1.01.19	1.04.19	1.05.19
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	21 024,0	20 017,6	20 302,3
Share of large credit risks in the banking sector assets, %	*25,7*	*24,9*	*22,3*	*21,7*	*22,0*

Table 55

Structure of Large Loans[1] Grouped by Types of Collateral

	1.01.17	1.01.18	1.10.18	1.01.19	1.02.19
Volume of large loans, billion rubles	12 884,1	12 477,9	13 619,4	13 759,5	-
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	3 188,0	3 149,6	-
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 562,1	1 499,8	-
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	712,4	700,2	-
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 057,2	970,8	-
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	362,6	378,4	-
collateral of proprietory rights (claims), billion rubles	541,4	584,1	476,1	419,1	-

[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).

Taking into account cancellation of reporting this form by credit institution, since 01.02.2019 data are not available.

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.17		1.01.18		1.01.19		1.04.19		1.05.19	
	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*	*37,8*	*100,0*	*36,7*	*100,0*	*36,5*	*100,0*
Of which										
- interest rate risk (IRR)	*36,8*	*84,0*	*31,9*	*75,0*	*24,5*	*64,6*	*24,1*	*65,6*	*23,9*	*65,6*
- equity position risk (EPR)	*3,0*	*6,7*	*3,6*	*8,4*	*3,5*	*9,2*	*3,8*	*10,3*	*4,1*	*11,1*
- foreign exchange risk (FER)	*3,2*	*7,2*	*4,6*	*10,7*	*3,8*	*10,1*	*5,3*	*14,5*	*4,8*	*13,1*
- commodity risk (CR)	*0,9*	*2,0*	*2,5*	*5,9*	*6,1*	*16,0*	*3,5*	*9,6*	*3,7*	*10,2*
Reference data:										
Number of credit institutions[1]	452		401		323		310		314	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,1*		*98,4*		*93,8*		*92,9*		*93,9*	

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

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

Table 57

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

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Share of assets in foreign currency in total assets, %	*27,8*	*22,3*	*22,4*	*22,2*	*21,7*
of which:					
- 20 largest-asset credit institutions	*29,9*	*24,0*	*23,7*	*23,5*	*22,9*
Share of liabilities in foreign currency in total liabilities, %	*26,5*	*21,8*	*22,1*	*22,4*	*21,9*
of which:					
- 20 largest-asset credit institutions	*28,9*	*23,8*	*24,0*	*24,2*	*23,7*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,2*	*0,5*	*0,3*	*-0,2*	*-0,2*
of which:					
- 20 largest-asset credit institutions	*1,0*	*0,2*	*-0,3*	*-0,8*	*-0,8*

Table 58

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

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	21 112,3	20 523,2	20 028,7
Liabilities, bln rubles	21 241,0	18 579,1	20 824,2	20 675,5	20 218,6
Net balance sheet position, bln rubles	993,1	420,6	288,1	-152,4	-189,9
Net balance sheet position to own funds (capital), % [1]	*10,6*	*4,5*	*2,8*	*-1,5*	*-1,9*
Off-balance sheet positions [2]					
Claims, bln rubles	14 493,2	18 298,9	23 146,3	25 575,2	24 943,5
Liabilities, bln rubles	14 491,9	17 232,1	21 511,2	23 259,0	22 536,3
Net balance sheet position, bln rubles	1,3	1 066,8	1 635,1	2 316,2	2 407,1
Net balance sheet position to own funds (capital), % [1]	*0,0*	*11,4*	*15,9*	*22,8*	*23,5*

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

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

Table 59

Compliance With Open Foreign Exchange Position (OFXP) Requirements

	2017 г.				2018 г.				2019 г.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	5	6	4	5	2	4	2	1	0
Of which:									
- 20 largest-asset credit institutions	0	0	1	2	0	1	2	1	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	*0,2*	*0,6*	*2,9*	*3,2*	*0,0*	*2,3*	*3,1*	*1,8*	*0,0*
- On 20 largest-asset credit institutions	*0,0*	*0,0*	*3,4*	*3,9*	*0,0*	*2,1*	*3,8*	*2,2*	*0,0*

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

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 (OFXP)				
				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*
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	*-4,2*
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	*-4,9*
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	*-1,8*
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	*-1,8*
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	*-1,3*
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	*-1,0*
1.07.18	149	-526,3	419,0	98,0	-205,3	-107,3	7 221,1	*-1,5*
1.08.18	147	-559,7	474,5	95,2	-180,4	-85,2	6 799,6	*-1,3*
1.09.18	138	-592,5	522,9	125,5	-195,1	-69,6	6 781,3	*-1,0*
1.10.18	143	-366,9	286,3	62,6	-143,3	-80,6	5 267,4	*-1,5*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
1.01.19	119	-25,7	4,2	22,5	-44,0	-21,5	2 187,0	*-1,0*
1.02.19	113	184,8	-199,9	24,0	-39,0	-15,0	1 623,8	*-0,9*
1.03.19	101	194,5	-224,0	16,2	-45,7	-29,5	1 827,3	*-1,6*
1.04.19	107	-102,9	86,8	26,7	-42,8	-16,1	1 952,7	*-0,8*
1.05.19	96	218,8	-227,9	1,9	-11,1	-9,1	939,9	*-1,0*
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*
1.01.18	377	-616,2	863,7	344,9	-97,3	247,5	8 388,2	*3,0*
1.02.18	395	-578,6	791,1	304,3	-91,8	212,5	8 431,7	*2,5*
1.03.18	361	-263,3	453,0	215,7	-26,0	189,7	6 841,0	*2,8*
1.04.18	370	-246,4	422,2	216,1	-40,3	175,9	6 764,4	*2,6*
1.05.18	339	-157,0	394,7	259,1	-21,3	237,7	6 183,0	*3,8*
1.06.18	349	-158,2	373,0	262,1	-47,4	214,8	6 432,2	*3,3*
1.07.18	350	45,2	170,8	234,8	-18,8	216,0	2 562,4	*8,4*
1.08.18	347	167,6	70,4	250,6	-12,6	238,0	2 676,1	*8,9*
1.09.18	352	162,2	79,8	251,4	-9,4	242,0	2 925,9	*8,3*
1.10.18	343	150,9	109,5	326,1	-65,7	260,4	4 579,2	*5,7*
1.11.18	336	-403,0	677,8	338,0	-63,3	274,8	4 209,1	*6,5*
1.12.18	343	-189,6	519,2	369,8	-40,2	329,6	6 592,9	*5,0*
1.01.19	342	-572,8	898,4	405,7	-80,1	325,6	8 019,0	*4,1*
1.02.19	343	-950,6	1 286,7	410,5	-74,4	336,1	8 440,3	*4,0*
1.03.19	353	-1 133,8	1 507,4	454,2	-80,6	373,6	8 248,3	*4,5*
1.04.19	343	-1 133,8	1 473,2	408,4	-69,0	339,4	8 109,2	*4,2*
1.05.19	349	-1 256,0	1 611,1	458,9	-103,8	355,1	9 218,2	*3,9*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.05.19

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	100	-10,1	*-0,8*	151,3	-161,4
long	343	324,4	*3,6*	-2 295,9	2 620,3
EUR					
short	138	-63,2	*-0,9*	659,7	-722,9
long	303	56,1	*2,0*	387,8	-331,7
GBP					
short	49	-14,5	*-0,7*	-2,5	-11,9
long	184	1,6	*0,0*	25,2	-23,5

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities[1] of the Banking Sector

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*42,4*	*42,0*	*43,0*	*44,3*	*44,7*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*21,2*	*20,3*	*18,6*	*19,3*	*19,6*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*31,9*	*32,5*	*35,2*	*36,1*	*36,7*

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Less than 0	224	203	148	137	139	*9,6*	*13,9*	*9,8*	*8,6*	*8,7*
From 0 to 20	258	223	198	195	185	*23,7*	*14,1*	*11,5*	*15,2*	*10,7*
More than 20	141	135	138	135	134	*66,8*	*72,0*	*78,7*	*76,3*	*80,6*
Data not available	0	0	0	6	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	623	561	484	473	469	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 64

The Relation of Short-term Assets and Short-term Liabilities[1] of the Banking Sector

	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Liquid assets with maturity up to 30 days, as percent of liquid assets	*34,7*	*36,2*	*33,6*	*32,8*	*31,9*
Liabilities with maturity up to 30 days, as percent of total liabilities	*46,3*	*46,3*	*46,3*	*47,2*	*46,1*
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*	*20,3*	*24,0*	*23,8*

[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.

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

Table 65

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19	1.01.17	1.01.18	1.01.19	1.04.19	1.05.19
Less than 0	429	409	314	319	312	*12,3*	*25,4*	*11,2*	*15,7*	*12,4*
From 0 to 20	98	82	96	76	74	*20,8*	*19,3*	*19,6*	*15,4*	*18,9*
More than 20	96	70	74	72	72	*66,9*	*55,3*	*69,2*	*68,9*	*68,7*
Data not available	0	0	0	6	11	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total	623	561	484	473	469	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*