CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(ONLINE VERSION)

STATISTICS

No. 203, September 2019

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Banking sector overview

The banking sector in the Russian economy

Table 1

Macroeconomic indicators of the Russian banking sector

	Indicator	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
1.	Banking sector total assets (liabilities) (billions of rubles)	57 423,1	77 653,0	82 999,7	80 063,3	85 191,8	94 083,7
	as % of GDP	*78,5*	*98,2*	*99,9*	*93,1*	*92,5*	*90,6*
2.	Banking sector capital,[1] billions of rubles	7 064,3	7 928,4	9 008,6	9 387,1	9 397,3	10 269,3
	as % of GDP	*9,7*	*10,0*	*10,8*	*10,9*	*10,2*	*9,9*
	as % of banking sector assets	*12,3*	*10,2*	*10,9*	*11,7*	*11,0*	*10,9*
3.	Loans[2] to non-financial organisations and households, including overdue loans (billions of rubles)	32 456,3	40 865,5	43 985,2	40 938,6	42 366,2	48 273,2
	as % of GDP	*44,4*	*51,7*	*52,9*	*47,6*	*46,0*	*46,5*
	as % of banking sector assets	*56,5*	*52,6*	*53,0*	*51,1*	*49,7*	*51,3*
	of which:						
	loans to non-financial organisations, including overdue loans (billions of rubles)	22 499,2	29 536,0	33 300,9	30 134,7	30 192,5	33 371,8
	as % of GDP	*30,8*	*37,4*	*40,1*	*35,0*	*32,8*	*32,1*
	as % of banking sector assets	*39,2*	*38,0*	*40,1*	*37,6*	*35,4*	*35,5*
	loans to households, including overdue loans (billions of rubles)	9 957,1	11 329,5	10 684,3	10 803,9	12 173,7	14 901,4
	as % of GDP	*13,6*	*14,3*	*12,9*	*12,6*	*13,2*	*14,3*
	as % of banking sector assets	*17,3*	*14,6*	*12,9*	*13,5*	*14,3*	*15,8*
	as % of household money income	*22,3*	*23,6*	*20,0*	*20,0*	*22,0*	*25,9*
3.1.	Bank loans in fixed capital investments of all types of businesses (excl. small businesses) (billions of rubles)	1 003,6	1 098,7	849,9	1 174,5	1 370,1	1 425,3
	as % of fixed capital investments of all types of businesses (excl. small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	*10,8*
4.	Securities acquired by credit institutions (billions of 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 banking sector assets	*13,6*	*12,5*	*14,2*	*14,3*	*14,5*	*13,9*
	of which:						
	debt investment	*6 162,9*	*7 651,4*	*9 616,0*	*9 365,6*	*9 947,5*	*10 856,5*
	equity investment	*790,4*	*488,7*	*295,2*	*357,4*	*479,7*	*494,4*
	discounted promissory notes	*274,1*	*218,0*	*204,0*	*178,0*	*136,7*	*133,2*
5.	Household deposits (billions of rubles)	16 957,5	18 552,7	23 219,1	24 200,3	25 987,4	28 460,2
	as % of GDP	*23,2*	*23,5*	*27,9*	*28,1*	*28,2*	*27,4*
	as % of banking sector liabilities	*29,5*	*23,9*	*28,0*	*30,2*	*30,5*	*30,2*
	as % of household money income	*38,0*	*38,7*	*43,4*	*44,7*	*46,9*	*49,5*
6.	Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions) (billions of rubles)[3]	16 900,5	23 418,7	27 064,2	24 321,6	24 843,2	28 006,0
	as % of GDP	*23,1*	*29,6*	*32,6*	*28,3*	*27,0*	*27,0*
	as % of banking sector liabilities	*29,4*	*30,2*	*32,6*	*30,4*	*29,2*	*29,8*

Memo item (Rosstat data):

Indicator, billions of rubles	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18	1.01.19
Gross domestic product (GDP)	73 133,9	79 058,5	83 094,3	86 014,2	92 101,3	103 875,8
Fixed capital investments of all types of businesses (excl. small businesses)	10 065,7	10 379,6	10 496,3	11 282,5	12 262,2	13 207,7
Household money income	44 650,4	47 920,6	53 525,9	54 117,7	55 368,2	57 520,9

Hereinafter, information for operating credit institutions as listed in the State Register of Credit Institutions Vnesheconombank is excluded from this list.

In certain cases minor discrepancies between the total and the sum of components are due to the rounding of data.

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Hereinafter, loans exclude created provisions.

[3] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution’s correspondent account.

Table 2

Growth in banking sector indicators (% over the period)

Date	Assets		Capital[1]		Loans to non-financial organisations		Loans to households				Household deposits		Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[3]	
							Total		Unsecured consumer loans[2]					
	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date	monthly	12 months preceding the reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
1.03.18	-1,2	4,6	0,7	-0,9	-0,4	2,4	0,9	14,6	0,5	13,2	1,2	7,0	-2,4	0,3
1.04.18	0,7	5,5	4,6	2,9	1,5	4,8	1,6	15,7	1,5	13,9	1,1	8,7	1,1	3,9
1.05.18	3,4	9,0	0,8	2,3	2,7	6,2	1,8	16,6	1,5	14,7	2,6	10,2	1,3	6,6
1.06.18	-0,4	8,4	0,8	2,8	-0,5	5,7	2,0	18,1	2,3	15,6	-0,2	10,0	0,7	5,8
1.07.18	0,6	7,2	-4,1	-1,1	0,4	4,6	1,8	18,9	2,0	17,0	1,1	8,4	0,4	5,6
1.08.18	0,0	6,6	0,8	-2,0	0,6	4,9	2,0	19,7	2,3	18,1	0,3	8,9	-1,8	3,2
1.09.18	2,4	8,2	2,0	0,0	3,5	8,9	2,5	20,7	2,7	19,3	1,1	10,4	3,6	7,7
1.10.18	0,4	8,3	2,2	7,2	0,6	9,4	2,0	21,5	1,9	20,5	-1,6	8,8	0,1	9,3
1.11.18	1,7	9,5	0,8	7,6	0,3	9,8	1,7	22,1	2,1	21,4	0,5	9,3	-0,6	8,5
1.12.18	1,5	9,5	0,9	11,2	0,3	9,6	2,2	22,7	2,1	22,5	0,3	8,6	3,5	9,9
1.01.19	2,3	10,4	1,0	9,3	0,9	10,5	1,1	22,4	0,9	22,7	4,8	9,5	4,9	12,7
1.02.19	-2,2	9,5	-2,3	8,3	-0,6	9,5	1,3	23,1	1,4	23,2	-2,5	8,9	-1,3	9,6
1.03.19	0,0	10,9	0,8	8,4	0,4	10,4	1,2	23,5	0,8	23,6	1,5	9,3	1,0	13,5
1.04.19	0,4	10,5	0,5	4,2	0,4	9,2	1,7	23,6	2,0	24,2	0,2	8,3	-1,3	10,7
1.05.19	0,0	6,9	0,6	4,1	0,2	6,6	2,0	23,8	2,3	25,2	2,1	7,7	-2,4	6,7
1.06.19	0,6	7,9	0,7	3,9	0,2	7,3	1,6	23,3	2,1	24,9	0,0	7,9	1,7	7,7
1.07.19	-0,4	6,8	-3,6	4,4	-0,4	6,5	1,4	22,8	1,7	24,6	0,6	7,4	-2,0	5,1
1.08.19	1,2	8,1	3,5	7,3	0,1	6,0	1,2	21,9	2,1	24,4	0,2	7,3	-0,1	6,9
Memo item:														
Year-to-date growth	-0,5		0,1		0,3		10,9		13,1		2,1		-4,4	
Growth in the corresponding period of the previous year	1,7		2,0		4,6		11,4		11,5		4,1		0,8	

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Credit institutions' financial statements as per Form 0409115 (Section 3, Loan receivables on other consumer loans grouped into a homogeneous loan portfolio)

[3] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Table 3

Growth in banking sector indicators (% over the year)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Assets	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*	*6,4*	*10,4*
Capital	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*	*4,2*	*0,1*	*9,3*
Loans to non-financial organisations	*51,5*	*34,3*	*0,3*	*12,1*	*26,0*	*12,7*	*12,7*	*31,3*	*12,7*	*-9,5*	*0,2*	*10,5*
Loans to households	*57,8*	*35,2*	*-11,0*	*14,3*	*35,9*	*39,4*	*28,7*	*13,8*	*-5,7*	*1,1*	*12,7*	*22,4*
Household deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*	*7,4*	*9,5*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[1]	*51,3*	*26,6*	*10,3*	*15,0*	*22,7*	*14,0*	*16,0*	*38,6*	*15,6*	*-10,1*	*2,1*	*12,7*
Memo item:												
Gross domestic product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,3*	*4,9*	*3,5*	*7,1*	*12,8*

[1] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Institutional characteristics of the banking sector

Table 4

Quantitative characteristics of Russian credit institutions

(units)

Indicator	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Credit institutions registered by the Bank of Russia and other agencies	923	881	871	862	854
Operating credit institutions (credit institutions authorised to carry out banking operations)	561	484	473	464	456
of which:					
Banks	517	440	430	421	415
- with a universal licence	-	291	286	281	277
- with a basic licence	-	149	144	140	138
Non-bank credit institutions	44	44	43	43	41
Credit institutions that have been registered by the Bank of Russia but have yet to pay the authorised capital and receive a licence (within the time period established by law)	0	0	1	0	0
Credit institutions which have their licences revoked (cancelled) since the year start	54	67	8	15	21
Credit institutions which have been restructured since the year start	9	10	3	6	8

Table 5

Operating credit institutions by federal district*

	1.01.18		1.01.19		1.04.19**		1.07.19		1.08.19	
	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total	Number of credit institutions, units	as % of total
Central Federal District	319	*56,9*	272	*56,2*	266	*56,2*	263	*56,7*	259	*56,8*
including Moscow and the Moscow Region	284	*50,6*	245	*50,6*	240	*50,7*	238	*51,3*	234	*51,3*
North-Western Federal District	43	*7,7*	41	*8,5*	42	*8,9*	40	*8,6*	39	*8,6*
Southern Federal District	35	*6,2*	25	*5,2*	24	*5,1*	24	*5,2*	24	*5,3*
North Caucasian Federal District	17	*3,0*	12	*2,5*	12	*2,5*	11	*2,4*	11	*2,4*
Volga Federal District	71	*12,7*	67	*13,8*	63	*13,3*	63	*13,6*	60	*13,2*
Urals Federal District	26	*4,6*	23	*4,8*	23	*4,9*	23	*5,0*	23	*5,0*
Siberian Federal District	32	*5,7*	28	*5,8*	28	*5,9*	25	*5,4*	25	*5,5*
Far Eastern Federal District	18	*3,2*	16	*3,3*	15	*3,2*	15	*3,2*	15	*3,3*
Russian Federation	**561**	***100,0***	**484**	***100,0***	**473**	***100,0***	**464**	***100,0***	**456**	***100,0***

* By the registered location of the head office.

** Starting from 1 February 2019, all credit institutions, including VTB Bank PJSC, are reflected in regional statistics in accordance with the addresses indicated in their charters (VTB is registered in St. Petersburg).

Table 6

Credit institutions' branches and internal structural divisions by federal district

Federal district	Regional credit institutions, units					Their branches and internal structural divisions in the district, units					Branches and internal structural divisions of other regions, units				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Central Federal District	319	272	266	263	259	8581	7614	6923	6942	6983	427	336	880	812	813
including Moscow and the Moscow Region[1]	284	245	240	238	234	4244	3723	3253	3250	3264	373	313	688	634	636
North-Western Federal District	43	41	42	40	39	316	268	448	442	439	3094	2722	2483	2512	2524
Southern Federal District	35	25	24	24	24	871	752	748	737	733	2822	2596	2579	2569	2572
North Caucasian Federal District	17	12	12	11	11	84	51	51	51	50	829	761	758	759	766
Volga Federal District	71	67	63	63	60	1314	1150	1109	1093	1043	6529	5829	5751	5743	5774
Urals Federal District	26	23	23	23	23	651	583	580	575	574	2524	2253	2222	2220	2224
Siberian Federal District	32	28	28	25	25	328	253	252	235	233	3680	3426	3344	3367	3385
Far Eastern Federal District	18	16	15	15	15	528	496	488	491	492	1598	1402	1393	1403	1409
Russian Federation	**561**	**484**	**473**	**464**	**456**	**34176**	**30492**	**30009**	**29951**	**30014**	**-**	**-**	**-**	**-**	**-**

[1] As a single region.

Table 7

Asset concentration in the Russian banking sector (operating credit institutions)

Credit institutions ranked by assets (in descending order)	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total	millions of rubles	as % of total
Top 5	47 513 821	*55,8*	56 865 733	*60,4*	56 715 345	*61,4*	56 516 470	*61,1*	57 070 995	*61,0*
6th through 20th	20 007 403	*23,5*	19 924 791	*21,2*	19 471 047	*21,1*	19 826 020	*21,4*	20 416 468	*21,8*
21st through 50th	9 167 982	*10,8*	9 230 511	*9,8*	8 628 811	*9,3*	8 805 718	*9,5*	8 873 212	*9,5*
51st through 200th	7 195 769	*8,4*	7 152 776	*7,6*	6 719 037	*7,3*	6 559 927	*7,1*	6 515 925	*7,0*
201+	1 306 864	*1,5*	909 875	*1,0*	813 168	*0,9*	780 496	*0,8*	742 507	*0,8*
Total	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 347 406**	***100,0***	**92 488 632**	***100,0***	**93 619 107**	***100,0***

Table 8

Asset concentration of operating credit institutions by federal district (assets of a district's top-5 credit institutions by assets to total assets of the district's operating credit institutions)

(%)

Federal district	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Central Federal District	*60,6*	*65,4*	*64,2*	*63,6*	*63,2*
including Moscow and the Moscow Region	*61,5*	*66,5*	*65,5*	*64,9*	*64,5*
North-Western Federal District	*80,0*	*83,5*	*97,1*	*97,6*	*97,6*
Southern Federal District	*75,7*	*84,8*	*85,0*	*85,4*	*86,0*
North Caucasian Federal District	*64,1*	*72,2*	*72,5*	*75,0*	*74,5*
Volga Federal District	*55,1*	*64,0*	*62,5*	*62,1*	*64,5*
Urals Federal District	*74,2*	*73,6*	*74,3*	*73,2*	*73,0*
Siberian Federal District	*67,9*	*70,3*	*68,5*	*72,2*	*72,7*
Far Eastern Federal District	*86,2*	*89,0*	*89,7*	*89,7*	*89,5*
Russian Federation	***55,8***	***60,4***	***61,4***	***61,1***	***61,0***

Table 9

Assets of operating credit institutions (broken down by group and change over the period from 1.01.2019 until 1.08.2019)

Group as of 1.01.2019 (ranked by assets)		Number of credit institutions as of 1.01.2019	Groups as of 1.08.2019					Revoked (cancelled) licences	Restructured credit institutions
			1	2	3	4	5		
1	Top-5 credit institutions	5	5						
2	6th through 20th credit institutions	15		13	1				1
3	21st through 50th credit institutions	30		2	26				2
4	51st through 200th credit institutions	150			3	141		3	3
5	201st through 500th credit institutions	284				9	245	18	2
Operating since 1.01.2019							1		
Total for the period								21	8
Total as of 1.01.2019[1]		**484**							
Total as of 1.08.2019[1]		**456**	**5**	**15**	**30**	**150**	**246**		

- credit institutions ranked into a higher group by assets
- credit institutions which remained in the same group
- credit institutions ranked into a lower group

[1] Credit institutions which failed to submit their statements are only included in total indicators as of the respective dates.

Table 10

Individual indicators of credit institutions with foreign stakes in authorised capital vs indicators of operating credit institutions (%)

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19[1]
Credit institutions with a foreign stake of more than 50% in the authorised capital					
Assets	*12,3*	*9,6*	*9,8*	*9,8*	*9,7*
Capital	*11,9*	*13,4*	*13,6*	*13,8*	*13,5*
Correspondent accounts with non-resident banks	*10,4*	*13,2*	*11,1*	*12,4*	*10,8*
Loans to non-financial organisations	*8,8*	*6,6*	*6,7*	*6,4*	*6,4*
Loans to households	*14,2*	*12,6*	*12,7*	*13,2*	*13,4*
Loans to and deposits of credit institutions	*20,7*	*15,5*	*16,7*	*19,2*	*19,2*
Household deposits	*12,0*	*8,8*	*8,8*	*8,3*	*8,4*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*11,3*	*10,4*	*10,7*	*11,6*	*11,7*
Current year profit (loss)	*29,3*	*13,4*	*13,1*	*14,5*	*14,3*
Memo item:					
Number of credit institutions, units	84	77	77	74	74
including wholly foreign-owned credit institutions					
Assets	*6,5*	*6,2*	*6,3*	*6,5*	*6,5*
Capital	*10,2*	*9,6*	*9,7*	*9,9*	*9,8*
Correspondent accounts with non-resident banks	*7,7*	*12,1*	*8,6*	*10,5*	*8,3*
Loans to non-financial organisations	*4,6*	*4,8*	*4,8*	*4,7*	*4,7*
Loans to households	*9,2*	*8,1*	*8,1*	*8,2*	*8,3*
Loans to and deposits of credit institutions	*9,5*	*10,4*	*10,8*	*13,8*	*13,6*
Household deposits	*5,7*	*5,0*	*4,9*	*5,0*	*5,0*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*7,2*	*7,5*	*7,6*	*8,4*	*8,5*
Current year profit (loss)	*21,2*	*10,3*	*10,9*	*10,6*	*10,5*
Memo item:					
Number of credit institutions, units	65	61	60	60	60

[1] In accordance with the lists of credit institutions with foreign stakes as of 1.07.2019.

[2] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution’s correspondent account.

Table 11

Individual indicators of credit institutions undergoing bankruptcy prevention measures[1]

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector	billions of rubles	as % of the banking sector
Assets	10 374,6	*12,2*	9 953,7	*10,6*	9 016,2	*9,8*	9 119,7	*9,9*	7 411,8	*7,9*
Capital	-480,5	*-5,1*	-602,4	*-5,9*	-750,7	*-7,4*	-810,2	*-8,2*	-984,3	*-9,6*
Loans to non-financial organisations	2 586,5	*8,6*	2 501,6	*7,5*	3 016,8	*9,0*	3 164,6	*9,5*	2 585,8	*7,7*
of which: overdue loans	984,1	*50,7*	1 032,5	*49,3*	1 427,1	*54,2*	1 438,1	*54,7*	1 376,0	*50,9*
Loans to households	556,6	*4,6*	657,7	*4,4*	705,1	*4,5*	771,2	*4,7*	535,8	*3,2*
of which: overdue loans	179,8	*21,2*	144,6	*19,0*	140,0	*17,5*	137,9	*17,2*	104,5	*12,9*
Household deposits	2 084,1	*8,0*	1 879,4	*6,6*	2 002,0	*7,1*	2 036,1	*7,0*	1 198,7	*4,1*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	2 141,0	*8,6*	2 047,1	*7,3*	2 190,8	*8,0*	2 300,2	*8,6*	1 962,4	*7,3*
Memo item:										
Number of credit institutions,[1] units	29	*5,2*	28	*5,8*	26	*5,5*	24	*5,2*	23	*5,0*

[1] Credit institutions undergoing bankruptcy prevention measures with the participation of the Bank of Russia or the State Corporation Deposit Insurance Agency in accordance with Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

[2] Excluding deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

Credit institutions' performance
Main trends

Table 12

Bank assets grouped by investment

(billions of rubles)

Assets		1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1.	Money, precious metals and gemstones – total	1 903,8	1 998,2	1 660,7	1 691,8	1 715,5
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	1 735,1	1 889,9	1 592,9	1 535,7	1 508,5
2.	Accounts with the Bank of Russia and authorised bodies of other countries – total	4 735,2	4 328,7	4 484,9	3 809,4	4 585,9
3.	Correspondent accounts with credit institutions – total	1 280,7	1 744,3	2 041,5	1 971,7	1 981,7
	Including:					
3.1.	Correspondent accounts with resident credit institutions	432,6	477,6	330,5	420,7	412,9
3.2.	Correspondent accounts with non-resident banks	848,1	1 266,7	1 711,1	1 551,0	1 568,8
4.	Securities – total	12 310,9	13 098,1	12 485,3	12 889,3	12 647,2
	of which:					
	revaluation of securities	30,7	-259,4	-756,4	-602,7	-577,9
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	-35,8	-32,4	-31,9
	Including:					
4.1.	Debt investment	9 947,5	10 856,5	10 358,4	10 762,4	10 661,6
4.2.	Equity investment	479,7	494,4	388,4	411,7	420,9
4.3.	Discounted promissory notes	136,7	133,2	97,6	57,8	57,4
4.4.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	1 747,0	1 613,9	1 640,8	1 657,4	1 507,3
5.	Other stakes in authorised capital	1 180,3	1 351,3	1 077,9	1 119,2	1 121,6
6.	Derivatives providing economic benefits	505,0	728,8	551,8	534,5	548,3
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	58 122,3	65 123,9	63 876,7	64 241,4	64 418,9
	Of which:					
	revaluation of issued (placed) funds	-	-	-865,4	-847,2	-812,7
	value adjustment of issued (placed) funds	-	-	-360,7	-345,9	-352,9
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	58 122,3	65 123,9	65 102,8	65 434,5	65 584,5
	Of which:					
7.1.1.	Loans issued[1] – total	58 006,1	64 969,0	64 959,2	65 292,8	65 443,2
	of which: overdue loans	2 993,5	3 050,5	3 663,8	3 694,8	3 778,7
	Of which:					
7.1.1.1	Loans to non-financial organisations	30 192,5	33 371,8	33 459,0	33 454,4	33 471,1
	of which: overdue loans	1 942,4	2 093,3	2 631,2	2 628,7	2 702,6
7.1.1.2.	Loans to households	12 173,7	14 901,4	15 535,0	16 328,6	16 527,0
	of which: overdue loans	848,9	760,4	798,1	802,6	812,5
7.1.1.3.	Loans to credit institutions	9 804,6	9 335,6	9 455,6	8 981,2	8 873,6
	of which: overdue loans	146,0	119,3	133,7	130,4	132,2
8.	Fixed assets, other real estate, intangible assets and inventories	1 512,9	1 625,9	1 597,0	1 598,2	1 607,8
8.1	of which: real estate temporarily unused in core activities	207,5	255,0	243,1	242,3	241,2
9.	Disposition of profits	327,7	330,0	79,0	245,7	266,6
	of which: profit tax	306,0	323,4	76,6	244,1	265,5
10.	Other assets – total	3 313,0	3 754,6	4 492,6	4 387,4	4 725,5
	Of which:					
10.1.	Float	1 237,6	1 678,1	1 557,4	1 377,3	1 415,1
10.2.	Debtors	489,1	534,3	669,0	649,4	944,4
Total assets		85 191,8	94 083,7	92 347,4	92 488,6	93 619,1

[1] Hereinafter, loans, deposits and other placements.

Table 13

Bank liabilities grouped by source of funds (billions of rubles)

	Liabilities	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1.	Bank funds and profits – total	8 962,9	9 306,1	8 527,8	8 616,4	8 853,6
	Including:					
1.1.	Funds	4 866,3	4 882,5	4 864,5	4 960,6	5 087,2
1.2.	Accumulated profit (loss) before tax	4 041,3	4 447,2	3 662,7	3 577,2	3 681,3
	Of which:					
1.2.1.	Current year profit (loss)	789,7	1 344,8	586,7	1 004,9	1 178,2
2.	Bank of Russia loans	2 016,5	2 607,4	2 599,7	2 592,2	2 578,6
3.	Accounts of credit institutions – total	774,8	879,5	704,9	712,4	750,5
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	396,2	430,5	302,9	310,2	300,0
3.2.	Correspondent accounts of non-resident banks	253,1	338,9	279,8	288,1	282,5
4.	Loans from other credit institutions – total	9 265,3	9 190,3	8 502,0	7 550,0	7 251,9
5.	Customer funds – total[1]	53 703,0	60 701,8	60 609,6	61 359,0	62 214,3
	Of which:					
5.1.	Budget funds in settlement accounts	10,4	11,4	21,4	45,1	44,6
5.2.	Government and extra-budgetary funds in settlement accounts	0,6	0,1	1,9	1,0	0,7
5.3.	Corporate funds in settlement and other accounts	9 103,6	9 772,3	10 164,4	9 896,7	9 971,7
5.4.	Customer float	536,9	631,1	680,8	700,1	726,8
5.5.	Deposits and other funds raised from legal entities (other than credit institutions)	17 900,4	21 652,0	21 345,7	21 556,2	22 232,3
5.6.	Household deposits	25 987,4	28 460,2	28 215,5	28 982,5	29 054,1
5.7.	Customer funds in factoring and forfeiting operations	23,4	21,9	41,2	40,5	40,9
6.	Bonds	1 211,4	1 328,7	1 448,1	1 592,6	1 649,4
7.	Promissory notes and bank acceptances	428,1	438,6	420,9	380,4	371,8
8.	Derivatives reducing economic benefits	337,1	503,8	392,5	447,6	437,3
9.	Other liabilities – total	8 492,8	9 127,3	9 141,9	9 238,1	9 511,8
	of which:					
	revaluation of funding cost	-	-	0,3	0,1	0,0
	adjustment of funding cost	-	-	-120,0	-120,5	-99,3
	Of which:					
9.1.	Loss provisions, including adjustment	-	-	7 077,9	7 223,3	7 566,5
	including:					
9.1.1	adjustment of loss provisions to estimated loan loss provisions	-	-	-849,6	-897,0	-611,1
9.1.2	loss provisions, excluding adjustment	6 916,5	7 538,8	7 927,6	8 120,2	8 177,6
9.2.	Float	666,4	634,9	983,8	909,1	776,7
9.3.	Creditors	208,6	228,1	318,9	318,2	329,0
9.4.	Accrued interest liabilities (including interest/coupons on securities issued)	630,2	658,5	704,1	715,0	748,7
	Of which:					
9.4.1.	Overdue interest	0,1	1,2	1,5	1,8	1,9
Total liabilities		85 191,8	94 083,7	92 347,4	92 488,6	93 619,1

[1] Including certificates of deposit and savings certificates

Table 14

Bank assets grouped by investment (as % of assets)

Assets		1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1.	Money, precious metals and gemstones – total	2,2	2,1	1,8	1,8	1,8
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	2,0	2,0	1,7	1,7	1,6
2.	Accounts with the Bank of Russia and authorised bodies of other countries – total	5,6	4,6	4,9	4,1	4,9
3.	Correspondent accounts with credit institutions – total	1,5	1,9	2,2	2,1	2,1
	Including:					
3.1.	Correspondent accounts with resident credit institutions	0,5	0,5	0,4	0,5	0,4
3.2.	Correspondent accounts with non-resident banks	1,0	1,3	1,9	1,7	1,7
4.	Securities – total	14,5	13,9	13,5	13,9	13,5
	of which:					
	revaluation of securities	0,0	-0,3	-0,8	-0,7	-0,6
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	0,0	0,0	0,0
	Including:					
4.1.	Debt investment	11,7	11,5	11,2	11,6	11,4
4.2.	Equity investment	0,6	0,5	0,4	0,4	0,4
4.3.	Discounted promissory notes	0,2	0,1	0,1	0,1	0,1
4.4.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	2,1	1,7	1,8	1,8	1,6
5.	Other stakes in authorised capital	1,4	1,4	1,2	1,2	1,2
6.	Derivatives providing economic benefits	0,6	0,8	0,6	0,6	0,6
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	68,2	69,2	69,2	69,5	68,8
	Of which:					
	revaluation of issued (placed) funds	-	-	-0,9	-0,9	-0,9
	value adjustment of issued (placed) funds	-	-	-0,4	-0,4	-0,4
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	68,2	69,2	70,5	70,7	70,1
	Of which:					
7.1.1.	Loans issued – total	68,1	69,1	70,3	70,6	69,9
	of which: overdue loans	3,5	3,2	4,0	4,0	4,0
	Of which:					
7.1.1.1	Loans to non-financial organisations	35,4	35,5	36,2	36,2	35,8
	of which: overdue loans	2,3	2,2	2,8	2,8	2,9
7.1.1.2	Loans to households	14,3	15,8	16,8	17,7	17,7
	of which: overdue loans	1,0	0,8	0,9	0,9	0,9
7.1.1.3	Loans to credit institutions	11,5	9,9	10,2	9,7	9,5
	of which: overdue loans	0,2	0,1	0,1	0,1	0,1
8.	Fixed assets, other real estate, intangible assets and inventories	1,8	1,7	1,7	1,7	1,7
8.1	of which: real estate temporarily unused in core activities	0,2	0,3	0,3	0,3	0,3
9.	Disposition of profits	0,4	0,4	0,1	0,3	0,3
	of which: profit tax	0,4	0,3	0,1	0,3	0,3
10.	Other assets – total	3,9	4,0	4,9	4,7	5,0
	Of which:					
10.1.	Float	1,5	1,8	1,7	1,5	1,5
10.2.	Debtors	0,6	0,6	0,7	0,7	1,0
Total assets		100,0	100,0	100,0	100,0	100,0

Table 15

Bank liabilities grouped by source of funds (as % of liabilities)

Liabilities		1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1.	Bank funds and profits – total	*10,5*	*9,9*	*9,2*	*9,3*	*9,5*
	Including:					
1.1.	Funds	*5,7*	*5,2*	*5,3*	*5,4*	*5,4*
1.2.	Accumulated profit (loss) before tax	*4,7*	*4,7*	*4,0*	*3,9*	*3,9*
	Of which:					
1.2.1.	Current year profit (loss)	*0,9*	*1,4*	*0,6*	*1,1*	*1,3*
2.	Bank of Russia loans	*2,4*	*2,8*	*2,8*	*2,8*	*2,8*
3.	Accounts of credit institutions – total	*0,9*	*0,9*	*0,8*	*0,8*	*0,8*
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	*0,5*	*0,5*	*0,3*	*0,3*	*0,3*
3.2.	Correspondent accounts of non-resident banks	*0,3*	*0,4*	*0,3*	*0,3*	*0,3*
4.	Loans from other credit institutions – total	*10,9*	*9,8*	*9,2*	*8,2*	*7,7*
5.	Customer funds – total[1]	*63,0*	*64,5*	*65,6*	*66,3*	*66,5*
	Of which:					
5.1.	Budget funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.2.	Government and extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Corporate funds in settlement and other accounts	*10,7*	*10,4*	*11,0*	*10,7*	*10,7*
5.4.	Customer float	*0,6*	*0,7*	*0,7*	*0,8*	*0,8*
5.5.	Deposits and other funds raised from legal entities (other than credit institutions)	*21,0*	*23,0*	*23,1*	*23,3*	*23,7*
5.6.	Household deposits	*30,5*	*30,2*	*30,6*	*31,3*	*31,0*
5.7.	Customer funds in factoring and forfeiting operations	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,4*	*1,4*	*1,6*	*1,7*	*1,8*
7.	Promissory notes and bank acceptances	*0,5*	*0,5*	*0,5*	*0,4*	*0,4*
8.	Derivatives reducing economic benefits	*0,4*	*0,5*	*0,4*	*0,5*	*0,5*
9.	Other liabilities – total	*10,0*	*9,7*	*9,9*	*10,0*	*10,2*
	of which:					
	revaluation of funding cost	-	-	*0,0*	*0,0*	*0,0*
	adjustment of funding cost	-	-	*-0,1*	*-0,1*	*-0,1*
	Of which:					
9.1.	Loss provisions, including adjustment	-	-	*7,7*	*7,8*	*8,1*
	including:					
9.1.1	adjustment of loss provisions to estimated loan loss provisions	-	-	*-0,9*	*-1,0*	*-0,7*
9.1.2	loss provisions, excluding adjustment	*8,1*	*8,0*	*8,6*	*8,8*	*8,7*
9.2.	Float	*0,8*	*0,7*	*1,1*	*1,0*	*0,8*
9.3.	Creditors	*0,2*	*0,2*	*0,3*	*0,3*	*0,4*
9.4.	Accrued interest liabilities (including interest/coupons on securities issued)	*0,7*	*0,7*	*0,8*	*0,8*	*0,8*
	Of which:					
9.4.1.	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Total liabilities		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

[1] Including certificates of deposit and savings certificates

Table 16

Main characteristics of credit operations of the banking sector (billions of rubles)

	Rubles					Foreign currency					Total				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1. Loans issued – total	**44 682,1**	**50 438,2**	**51 189,0**	**51 830,7**	**52 192,2**	**13 324,1**	**14 530,8**	**13 770,2**	**13 462,0**	**13 251,0**	**58 006,1**	**64 969,0**	**64 959,2**	**65 292,8**	**65 443,2**
Of which:															
- overdue loans	2 694,3	2 723,2	3 217,6	3 303,2	3 365,4	299,2	327,3	446,2	391,5	413,4	2 993,5	3 050,5	3 663,8	3 694,8	3 778,7
1.1 Loans to resident non-financial organisations	**20 413,0**	**22 926,0**	**23 675,1**	**23 996,8**	**24 122,6**	**5 548,9**	**5 522,9**	**5 040,0**	**4 896,2**	**4 904,1**	**25 961,9**	**28 448,9**	**28 715,1**	**28 893,0**	**29 026,7**
Of which:															
- overdue loans	1 647,2	1 728,5	2 091,4	2 141,9	2 195,2	75,1	121,1	160,4	183,0	204,8	1 722,3	1 849,6	2 251,8	2 325,0	2 400,1
of which:															
1.1.1. Loans to individual entrepreneurs	434,9	466,5	477,1	495,1	497,8	3,7	3,1	2,8	2,6	2,6	438,6	469,7	480,0	497,8	500,5
Of which:															
- overdue loans	66,3	54,8	58,0	57,1	58,0	0,4	0,4	0,4	0,4	0,3	66,7	55,2	58,3	57,5	58,4
1.2 Loans to non-resident legal entities (other than banks)	**805,4**	**839,8**	**984,6**	**1 036,8**	**1 002,7**	**3 425,2**	**4 083,1**	**3 759,3**	**3 524,5**	**3 441,8**	**4 230,6**	**4 922,9**	**4 743,9**	**4 561,4**	**4 444,4**
Of which:															
- overdue loans	90,8	117,1	166,9	165,1	164,9	129,2	126,7	212,4	138,7	137,6	220,0	243,7	379,4	303,7	302,5
1.3 Loans to the financial sector	**9 448,1**	**9 763,5**	**9 424,5**	**8 806,9**	**8 955,4**	**2 249,2**	**2 488,7**	**2 414,0**	**2 098,4**	**2 037,6**	**11 697,3**	**12 252,2**	**11 838,5**	**10 905,2**	**10 993,0**
Of which:															
- overdue loans	141,3	146,6	193,0	225,7	224,0	4,6	0,4	0,4	0,9	1,0	145,9	147,0	193,4	226,6	225,0
including:															
1.3.1 Loans to resident credit institutions	6 285,8	6 038,0	5 785,8	5 119,1	5 261,1	1 784,1	1 575,0	1 622,4	1 350,0	1 216,6	8 069,9	7 613,0	7 408,2	6 469,1	6 477,7
Of which:															
- overdue loans	90,0	69,5	92,7	93,1	93,0	0,1	0,1	0,1	0,6	0,7	90,2	69,6	92,9	93,6	93,7
1.3.2 Loans to resident financial organisations of various forms of ownership	3 162,3	3 725,5	3 638,7	3 687,8	3 694,3	465,1	913,7	791,5	748,4	821,0	3 627,4	4 639,2	4 430,3	4 436,1	4 515,3
Of which:															
- overdue loans	51,3	77,1	100,3	132,6	131,0	4,5	0,3	0,3	0,3	0,3	55,7	77,4	100,6	133,0	131,3
1.4 Loans to non-resident banks	**196,7**	**116,8**	**156,6**	**226,8**	**182,1**	**1 538,0**	**1 605,9**	**1 890,7**	**2 285,4**	**2 213,8**	**1 734,7**	**1 722,6**	**2 047,4**	**2 512,1**	**2 395,9**
Of which:															
- overdue loans	0,6	1,4	1,2	0,2	0,2	55,3	48,3	39,6	36,6	38,2	55,9	49,7	40,9	36,8	38,4
1.5 Loans to public financial authorities and extra-budgetary funds	**907,8**	**885,1**	**673,3**	**627,9**	**609,7**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**907,9**	**885,2**	**673,5**	**628,0**	**609,8**
Of which:															
- overdue loans	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	0,1	0,2
1.6 Loans to resident individuals	**12 047,5**	**14 765,2**	**15 402,6**	**16 203,4**	**16 403,4**	**104,4**	**107,2**	**101,0**	**92,0**	**90,0**	**12 151,9**	**14 872,5**	**15 503,6**	**16 295,5**	**16 493,4**
Of which:															
- overdue loans	813,5	729,1	764,2	769,5	780,1	33,4	28,6	31,2	30,4	29,8	846,8	757,7	795,4	799,9	809,9
1.7 Loans to non-resident individuals	**17,9**	**25,4**	**28,1**	**30,2**	**30,6**	**3,8**	**3,5**	**3,2**	**3,0**	**2,9**	**21,8**	**28,9**	**31,4**	**33,1**	**33,5**
Of which:															
- overdue loans	0,5	0,5	0,7	0,7	0,7	1,5	2,1	2,0	1,9	1,9	2,0	2,7	2,7	2,6	2,6
Memo item:															
Loan loss provisions, including provisions adjustment[1]	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	4 818,1	4 850,2	4 915,3
including:															
adjustment of loss provisions to estimated loan loss provisions	-	-	-	-	-	-	-	-	-	-	-	-	-573,0	-629,7	-601,7
loan loss provisions, excluding adjustment	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	5 391,2	5 479,9	5 517,0
Overdue interest on loans issued that are accounted for in balance sheet accounts	214,7	211,1	673,4	681,7	696,5	10,0	15,3	46,1	45,6	46,3	224,7	226,4	719,5	727,3	742,8
Investments of credit institutions in residents' promissory notes	98,6	89,6	78,9	73,0	72,5	36,2	41,7	39,5	7,1	7,2	134,8	131,4	118,4	80,1	79,6
Investments of credit institutions in non-residents' promissory notes	1,8	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	1,8	1,8	1,8	1,8	1,8

[1] In accordance with the Russian accounting principles, loan provisions are created in rubles.

Table 17

Main characteristics of credit operations of the banking sector
(as % of total loans and as % of total assets)

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1. Loans issued – total	*100,0 68,1*	*100,0 69,1*	*100,0 70,3*	*100,0 70,6*	*100,0 69,9*
Of which: - overdue loans	*5,2 3,5*	*4,7 3,2*	*5,6 4,0*	*5,7 4,0*	*5,8 4,0*
1.1 Loans to resident non-financial organisations	***44,8 30,5***	***43,8 30,2***	***44,2 31,1***	***44,3 31,2***	***44,4 31,0***
Of which: - overdue loans	*3,0 2,0*	*2,8 2,0*	*3,5 2,4*	*3,6 2,5*	*3,7 2,6*
of which: 1.1.1. Loans to individual entrepreneurs	*0,8 0,5*	*0,7 0,5*	*0,7 0,5*	*0,8 0,5*	*0,8 0,5*
Of which: - overdue loans	*0,1 0,1*	*0,1 0,1*	*0,1 0,1*	*0,1 0,1*	*0,1 0,1*
1.2 Loans to non-resident legal entities (other than banks)	***7,3 5,0***	***7,6 5,2***	***7,3 5,1***	***7,0 4,9***	***6,8 4,7***
Of which: - overdue loans	*0,4 0,3*	*0,4 0,3*	*0,6 0,4*	*0,5 0,3*	*0,5 0,3*
1.3 Loans to the financial sector	***20,2 13,7***	***18,9 13,0***	***18,2 12,8***	***16,7 11,8***	***16,8 11,7***
Of which: - overdue loans	*0,3 0,2*	*0,2 0,2*	*0,3 0,2*	*0,3 0,2*	*0,3 0,2*
including: 1.3.1 Loans to resident credit institutions	*13,9 9,5*	*11,7 8,1*	*11,4 8,0*	*9,9 7,0*	*9,9 6,9*
Of which: - overdue loans	*0,2 0,1*	*0,1 0,1*	*0,1 0,1*	*0,1 0,1*	*0,1 0,1*
1.3.2 Loans to resident financial organisations of various forms of ownership	*6,3 4,3*	*7,1 4,9*	*6,8 4,8*	*6,8 4,8*	*6,9 4,8*
Of which: - overdue loans	*0,1 0,1*	*0,1 0,1*	*0,2 0,1*	*0,2 0,1*	*0,2 0,1*
1.4 Loans to non-resident banks	***3,0 2,0***	***2,7 1,8***	***3,2 2,2***	***3,8 2,7***	***3,7 2,6***
Of which: - overdue loans	*0,1 0,1*	*0,1 0,1*	*0,1 0,0*	*0,1 0,0*	*0,1 0,0*
1.5 Loans to public financial authorities and extra-budgetary funds	***1,6 1,1***	***1,4 0,9***	***1,0 0,7***	***1,0 0,7***	***0,9 0,7***
Of which: - overdue loans	*0,0 0,0*	*0,0 0,0*	*0,0 0,0*	*0,0 0,0*	*0,0 0,0*
1.6 Loans to resident individuals	***20,9 14,3***	***22,9 15,8***	***23,9 16,8***	***25,0 17,6***	***25,2 17,6***
Of which: - overdue loans	*1,5 1,0*	*1,2 0,8*	*1,2 0,9*	*1,2 0,9*	*1,2 0,9*
1.7 Loans to non-resident individuals	***0,0 0,0***	***0,0 0,0***	***0,0 0,0***	***0,1 0,0***	***0,1 0,0***
Of which: - overdue loans	*0,0 0,0*	*0,0 0,0*	*0,0 0,0*	*0,0 0,0*	*0,0 0,0*
Memo item:					
Loan loss provisions, including provisions adjustment	*8,8 6,0*	*8,3 5,7*	*7,4 5,2*	*7,4 5,2*	*7,5 5,3*
including Adjustment of loss provisions to estimated loan loss provisions	*- -*	*- -*	*-0,9 -0,6*	*-1,0 -0,7*	*-0,9 -0,6*
Loan loss provisions, excluding provisions adjustment	*8,8 6,0*	*8,3 5,7*	*8,3 5,8*	*8,4 5,9*	*8,4 5,9*
Overdue interest on loans issued that are accounted for in balance sheet accounts	*0,4 0,3*	*0,3 0,2*	*1,1 0,8*	*1,1 0,8*	*1,1 0,8*
Investments of credit institutions in residents' promissory notes	*0,2 0,2*	*0,2 0,1*	*0,2 0,1*	*0,1 0,1*	*0,1 0,1*
Investments of credit institutions in 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

Credit institutions' investments in securities[1]

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Investments – total	**12 174,2**	**####**	**12 964,9**	**####**	**12 387,6**	**####**	**12 831,5**	**####**	**12 589,8**	***100,0***
- in rubles	9 095,1	*74,7*	9 832,3	*75,8*	9 670,3	*78,1*	10 080,9	*78,6*	9 871,1	*78,4*
- in foreign currency	3 079,1	*25,3*	3 132,5	*24,2*	2 717,3	*21,9*	2 750,6	*21,4*	2 718,7	*21,6*
Of which:										
Securities at fair value through profit or loss	2 040,2	*16,8*	1 887,2	*14,6*	1 885,3	*15,2*	2 033,8	*15,9*	2 022,4	*16,1*
- in rubles	1 232,3	*10,1*	1 230,8	*9,5*	1 220,9	*9,9*	1 408,4	*11,0*	1 396,1	*11,1*
- in foreign currency	807,8	*6,6*	656,4	*5,1*	664,4	*5,4*	625,5	*4,9*	626,3	*5,0*
Securities at fair value through other comprehensive income[2]	6 040,7	*49,6*	6 342,3	*48,9*	5 525,7	*44,6*	5 751,0	*44,8*	5 674,7	*45,1*
- in rubles	4 581,6	*37,6*	4 938,3	*38,1*	4 495,3	*36,3*	4 610,4	*35,9*	4 552,6	*36,2*
- in foreign currency	1 459,1	*12,0*	1 404,0	*10,8*	1 030,4	*8,3*	1 140,6	*8,9*	1 122,0	*8,9*
Securities at amortised cost[3]	2 315,4	*19,0*	3 065,6	*23,6*	3 254,3	*26,3*	3 287,6	*25,6*	3 278,6	*26,0*
- in rubles	1 515,3	*12,4*	2 008,0	*15,5*	2 245,8	*18,1*	2 331,1	*18,2*	2 336,3	*18,6*
- in foreign currency	800,1	*6,6*	1 057,5	*8,2*	1 008,6	*8,1*	956,5	*7,5*	942,3	*7,5*
Stakes in subsidiary and affiliated joint-stock companies, and unit investment funds	1 747,0	*14,4*	1 613,9	*12,4*	1 640,8	*13,2*	1 657,4	*12,9*	1 507,3	*12,0*
- in rubles	1 746,3	*14,3*	1 613,2	*12,4*	1 640,1	*13,2*	1 657,4	*12,9*	1 507,3	*12,0*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,0	*0,0*	0,0	*0,0*
Memo item:										
Revaluation of securities	30,7		-259,4		-756,3		-600,7		-575,9	
Adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-		-		-13,3		-10,2		-9,8	
Provisions for losses on securities, including provisions adjustment	557,0		670,0		421,9		441,1		447,3	
including:										
adjustment of loss provisions to estimated loss provisions	-		-		25,5		21,9		24,7	
provisions for losses on securities, excluding provisions adjustment	557,0		670,0		396,4		419,3		422,5	
of which: provisions for losses on stakes in subsidiary and affiliated joint-stock companies, excluding provisions adjustment	219,2		296,4		298,9		304,5		304,4	

[1] Excluding promissory notes.

[2] Until 1 February 2019, Securities available for sale

[3] Until 1 February 2019, Securities held to maturity

Table 19

Credit institutions' debt investments

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Debt investments – total	9 947,5	*100,0*	10 856,5	*100,0*	10 358,4	*100,0*	10 762,4	*100,0*	10 661,6	*100,0*
- in rubles	6 955,6	*69,9*	7 839,4	*72,2*	7 686,3	*74,2*	8 056,5	*74,9*	7 983,6	*74,9*
- in foreign currency	2 991,9	*30,1*	3 017,1	*27,8*	2 672,0	*25,8*	2 705,8	*25,1*	2 678,0	*25,1*
of which:										
revaluation	30,8	*0,3*	-209,8	*-1,9*	-522,7	*-5,0*	-419,1	*-3,9*	-398,6	*-3,7*
adjustment increasing (reducing) the cost of debt securities	-	-	-	-	-13,3	*-0,1*	-10,2	*-0,1*	-9,8	*-0,1*
Investments in debt securities at balance-sheet value (excluding revaluation and value adjustment)	9 916,7	*100,0*	11 066,3	*100,0*	10 894,3	*100,0*	11 191,7	*100,0*	11 070,0	*100,0*
including:										
debt securities of the Russian Federation	3 554,3	*35,8*	3 238,8	*29,3*	3 043,7	*27,9*	2 980,3	*26,6*	3 316,9	*30,0*
- in rubles	2 824,0	*28,5*	2 732,0	*24,7*	2 599,5	*23,9*	2 498,6	*22,3*	2 844,9	*25,7*
- in foreign currency	730,3	*7,4*	506,8	*4,6*	444,2	*4,1*	481,6	*4,3*	472,1	*4,3*
debt securities of the Bank of Russia	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 672,5	*14,9*	1 493,3	*13,5*
- in rubles	340,3	*3,4*	1 343,7	*12,1*	1 492,8	*13,7*	1 672,5	*14,9*	1 493,3	*13,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of Russian constituent territories and local governments	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	372,9	*3,3*	370,1	*3,3*
- in rubles	391,6	*3,9*	372,3	*3,4*	351,5	*3,2*	372,9	*3,3*	370,1	*3,3*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	427,2	*4,3*	327,4	*3,0*	316,5	*2,9*	307,0	*2,7*	318,0	*2,9*
- in rubles	415,2	*4,2*	306,3	*2,8*	270,1	*2,5*	258,8	*2,3*	267,0	*2,4*
- in foreign currency	12,0	*0,1*	21,1	*0,2*	46,4	*0,4*	48,2	*0,4*	51,0	*0,5*
debt securities of other residents	2 013,0	*20,3*	1 974,0	*17,8*	2 093,5	*19,2*	2 121,5	*19,0*	2 194,5	*19,8*
- in rubles	2 003,4	*20,2*	1 960,4	*17,7*	2 075,3	*19,0*	2 107,7	*18,8*	2 182,8	*19,7*
- in foreign currency	9,6	*0,1*	13,6	*0,1*	18,2	*0,2*	13,8	*0,1*	11,7	*0,1*
foreign sovereign debt	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	88,8	*0,8*	83,9	*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	69,2	*0,7*	63,1	*0,6*	76,9	*0,7*	88,8	*0,8*	83,9	*0,8*
debt securities of non-resident banks	43,2	*0,4*	60,0	*0,5*	67,5	*0,6*	223,5	*2,0*	236,5	*2,1*
- in rubles	23,0	*0,2*	11,8	*0,1*	14,6	*0,1*	13,1	*0,1*	13,1	*0,1*
- in foreign currency	20,2	*0,2*	48,1	*0,4*	52,9	*0,5*	210,4	*1,9*	223,4	*2,0*
debt securities of other non-residents	1 769,3	*17,8*	1 701,2	*15,4*	1 614,5	*14,8*	1 566,9	*14,0*	1 569,3	*14,2*
- in rubles	134,5	*1,4*	143,4	*1,3*	140,2	*1,3*	127,9	*1,1*	129,4	*1,2*
- in foreign currency	1 634,8	*16,5*	1 557,8	*14,1*	1 474,4	*13,5*	1 439,0	*12,9*	1 439,9	*13,0*
debt securities transferred without derecognition	1 277,7	*12,9*	1 930,0	*17,4*	1 756,1	*16,1*	1 756,7	*15,7*	1 380,8	*12,5*
- in rubles	773,3	*7,8*	1 137,2	*10,3*	1 210,1	*11,1*	1 360,6	*12,2*	1 012,7	*9,1*
- in foreign currency	504,4	*5,1*	792,8	*7,2*	546,0	*5,0*	396,1	*3,5*	368,1	*3,3*
overdue debt securities	31,0	*0,3*	55,9	*0,5*	81,4	*0,7*	101,6	*0,9*	106,9	*1,0*
- in rubles	19,5	*0,2*	42,0	*0,4*	68,2	*0,6*	73,6	*0,7*	78,7	*0,7*
- in foreign currency	11,5	*0,1*	13,8	*0,1*	13,2	*0,1*	28,0	*0,3*	28,1	*0,3*
Memo item:										
Provisions for losses on debt securities, including provisions adjustment	276,3		293,0		103,6		122,0		127,5	
including:										
adjustment of provisions for losses on debt securities to estimated loss provisions	-		-		9,4		10,7		13,2	
provisions for losses on debt securities, excluding provisions adjustment	276,3		293,0		94,1		111,4		114,3	

Table 20

Credit institutions' equity investments

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total	billions of rubles	as % of total
Equity investments – total	479,7	*100,0*	494,4	*100,0*	388,4	*100,0*	411,7	*100,0*	420,9	*100,0*
- in rubles	393,2	*82,0*	379,7	*76,8*	343,9	*88,5*	366,9	*89,1*	380,2	*90,3*
- in foreign currency	86,5	*18,0*	114,7	*23,2*	44,5	*11,5*	44,7	*10,9*	40,7	*9,7*
of which:										
revaluation	-0,2	*0,0*	-49,7	*-10,0*	-147,4	*-37,9*	-85,8	*-20,8*	-81,5	*-19,4*
change in fair value at initial recognition	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*	0,0	*0,0*
Investments in equity securities at balance-sheet value (excluding revaluation and changes in fair value at initial recognition)	479,8	*100,0*	544,1	*100,0*	535,8	*100,0*	497,4	*100,0*	502,5	*100,0*
including:										
equity of resident credit institutions	10,3	*2,1*	58,0	*10,7*	105,3	*19,7*	62,6	*12,6*	65,2	*13,0*
- in rubles	10,3	*2,1*	57,4	*10,6*	105,3	*19,7*	62,6	*12,6*	65,2	*13,0*
- in foreign currency	0,0	*0,0*	0,6	*0,1*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
equity of other residents	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	301,6	*60,6*	328,2	*65,3*
- in rubles	223,1	*46,5*	194,3	*35,7*	298,8	*55,8*	301,6	*60,6*	309,2	*61,5*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	19,0	*3,8*
equity of non-resident banks	14,5	*3,0*	28,6	*5,3*	28,7	*5,3*	28,6	*5,8*	28,8	*5,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	27,6	*5,2*	27,6	*5,6*	27,6	*5,5*
- in foreign currency	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,0	*0,2*	1,1	*0,2*
equity of other non-residents	48,3	*10,1*	64,7	*11,9*	93,2	*17,4*	94,6	*19,0*	71,4	*14,2*
- in rubles	0,0	*0,0*	0,0	*0,0*	49,7	*9,3*	50,9	*10,2*	50,8	*10,1*
- in foreign currency	48,2	*10,1*	64,7	*11,9*	43,5	*8,1*	43,7	*8,8*	20,6	*4,1*
equity securities transferred without derecognition	1,9	*0,4*	19,0	*3,5*	9,9	*1,8*	10,0	*2,0*	8,9	*1,8*
- in rubles	1,8	*0,4*	19,0	*3,5*	9,9	*1,8*	10,0	*2,0*	8,9	*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*
equity securities at cost	181,8	37,9	179,4	33,0	0,0	0,0	0,0	*0,0*	0,0	0,0
- in rubles	158,1	32,9	158,6	29,1	0,0	0,0	0,0	*0,0*	0,0	*0,0*
- in foreign currency	23,8	5,0	20,9	3,8	0,0	0,0	0,0	*0,0*	0,0	*0,0*
Memo item:										
Provisions for losses on equity securities, including provisions adjustment	61,4		80,6		2,0		2,1		2,1	
including:										
adjustment of provisions for losses on equity securities to estimated loss provisions	-		-		-1,4		-1,4		-1,7	
provisions for losses on equity securities, excluding provisions adjustment	61,4		80,6		3,4		3,4		3,8	

Table 21

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

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Discounted promissory notes in a credit institution’s portfolio (including revaluation and value adjustment) – total	136,7	133,2	97,6	57,8	57,4
- in rubles	100,5	91,5	58,1	50,7	50,2
- in foreign currency	36,2	41,7	39,5	7,1	7,2
including:					
Promissory notes at fair value through profit or loss	-	-	0,4	0,3	0,3
- in rubles	-	-	0,4	0,3	0,3
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at fair value through other comprehensive income	-	-	0,6	0,0	0,0
- in rubles	-	-	0,6	0,0	0,0
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at amortised cost	-	-	96,6	57,4	57,1
- in rubles	-	-	57,1	50,3	49,9
- in foreign currency	-	-	39,5	7,1	7,2

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Table 22

Credit institutions' investments in promissory notes

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total	billions of rubles	As % of total
Discounted promissory notes, total	**136,7**	***100,0***	**133,2**	***100,0***	**97,6**	***100,0***	**57,8**	***100,0***	**57,4**	***100,0***
of which:										
revaluation	-	-	-	-	-0,1	-0,1	-2,0	-3,4	-2,0	-3,5
adjustment increasing (reducing) the cost of discounted promissory notes	-	-	-	-	-22,6	-23,1	-22,2	-38,4	-22,1	-38,5
Discounted promissory notes at balance-sheet value (excluding revaluation and value adjustment):	**136,7**	***100,0***	**133,2**	***100,0***	**120,3**	***100,0***	**82,0**	***100,0***	**81,5**	***100,0***
Including:										
- promissory notes of federal executive authorities	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of executive authorities of Russian constituent territories and local governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of resident credit institutions	78,9	*57,7*	82,4	*61,8*	79,9	*66,4*	46,7	*57,0*	46,5	*57,1*
- promissory notes of other residents	56,0	*41,0*	49,0	*36,8*	38,6	*32,1*	33,4	*40,8*	33,1	*40,6*
- promissory notes of foreign governments	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident banks	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of other non-residents	1,8	*1,3*	1,8	*1,4*	1,8	*1,5*	1,8	*2,3*	1,8	*2,3*
Memo item:										
Provisions for losses on promissory notes, including provisions adjustment	27,81		25,27		22,32		19,6		19,7	
including:										
adjustment of provisions for losses on discounted promissory notes to estimated loss provisions	-		-		0,56		-2,2		-2,2	
provisions for losses on promissory notes, excluding provisions adjustment	27,8		25,3		21,8		21,8		21,8	

Table 23

Real estate temporarily unused in core activities

billions of rubles

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Land plots temporarily unused in core activities	7,5	3,9	3,9	3,9	4,2
Land plots temporarily unused in core activities and leased out	6,3	3,5	3,3	3,3	3,3
Land plots temporarily unused in core activities at present (fair) value	58,7	105,0	97,3	96,6	94,3
Land plots temporarily unused in core activities and leased out, at present (fair) value	15,1	13,7	12,5	12,8	12,7
Real estate (other than land plots) temporarily unused in core activities*	4,3	2,4	2,2	2,2	2,2
Real estate (other than land plots) temporarily unused in core activities and leased out*	4,2	4,5	4,6	4,7	4,7
Real estate (other than land plots) temporarily unused in core activities at present (fair) value	61,0	62,5	61,2	58,3	58,6
Real estate (other than land plots) temporarily unused in core activities and leased out, at present (fair) value	36,9	48,3	49,5	48,2	48,9
Investments in construction of real estate temporarily unused in core activities	13,5	11,2	8,7	12,3	12,4
Loss provisions calculated based on assets listed in Clause 2.7 of Bank of Russia Regulation No. 283-P, dated 20 March 2006, ‘On the Procedure for Making Loan Loss Provisions by Credit Institutions’	26,8	23,5	24,5	25,4	26,0

* At residual value (less depreciation).

Table 24

Movements of core corporate funds raised by credit institutions

billions of rubles

		1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1.	Corporate funds raised – total	27 547,2	32 057,3	32 217,5	32 179,1	32 957,5
	- in rubles	18 174,5	21 383,5	21 839,5	22 555,8	23 387,1
	- in foreign currency	9 372,7	10 673,9	10 378,0	9 623,3	9 570,4
	including:					
1.1.	Corporate funds in settlement and other accounts[2]	9 103,6	9 772,3	10 164,4	9 896,7	9 971,7
	- in rubles	6 925,2	7 102,4	7 363,1	7 245,3	7 364,1
	- in foreign currency	2 178,4	2 669,9	2 801,3	2 651,4	2 607,6
	Of which:					
1.1.1.	Funds of individual entrepreneurs	360,7	479,5	460,5	490,9	502,3
	- in rubles	347,1	459,1	438,6	468,0	479,2
	- in foreign currency	13,7	20,4	21,9	22,8	23,1
1.2.	Government and extra-budgetary funds in settlement accounts	0,6	0,1	1,9	1,0	0,7
1.3.	Corporate float	518,8	611,1	664,3	684,8	711,9
1.4.	Deposits and other funds raised from legal entities (other than credit institutions):	17 900,4	21 652,0	21 345,7	21 556,2	22 232,3
	- in rubles	10 952,8	13 893,9	14 044,5	14 864,0	15 567,1
	- in foreign currency	6 947,6	7 758,1	7 301,2	6 692,2	6 665,2
	Of which:					
1.4.1.	Deposits and other raised funds of the Federal Treasury, Russia's Ministry of Finance, financial authorities and extra-budgetary funds of the Russian Federation, Russian constituent territories and local governments	2 160,8	3 418,3	3 956,5	4 657,0	5 432,2
1.4.2.	Certificates of deposit	0,5	0,1	0,1	1,4	1,4
1.4.3.	Outstanding liabilities on deposit agreements and other raised funds	41,3	13,3	13,3	14,2	13,4
1.5.	Customer funds in factoring and forfeiting operations	23,4	21,9	41,2	40,5	40,9
1.6.	Funds written off from customer accounts but not passed through a credit institution's correspondent account due to insufficiency of funds	0,3	0,0	0,0	0,0	0,0
	Deposits and other funds raised from legal entities (Item 1.4) by maturity:					
	sight and up to 30 days	3 438,7	4 548,3	3 991,1	4 301,0	4 069,6
	- in rubles	3 040,4	3 955,2	3 541,7	3 778,2	3 658,7
	- in foreign currency	398,3	593,2	449,4	522,7	410,8
	from 31 days to one year	6 670,0	9 191,2	9 680,8	9 751,1	10 640,1
	- in rubles	5 629,1	7 712,7	8 213,5	8 629,5	9 463,2
	- in foreign currency	1 040,9	1 478,4	1 467,3	1 121,6	1 176,9
	more than one year	7 791,8	7 912,5	7 673,8	7 504,1	7 522,7
	- in rubles	2 283,3	2 226,0	2 289,3	2 456,3	2 445,1
	- in foreign currency	5 508,4	5 686,5	5 384,5	5 047,8	5 077,5
	Memo item					
Funds raised from non-resident organisations – total		3 094,7	2 788,7	2 705,9	2 395,8	2 528,5
- in rubles		294,7	302,0	372,3	365,7	519,3
- in foreign currency		2 800,0	2 486,8	2 333,6	2 030,0	2 009,2
	Of which:					
	Funds of non-resident organisations in settlement and other accounts	608,7	548,1	666,0	583,2	637,3
	Deposits of non-resident legal entities (excl. certificates of deposit)	204,8	174,4	174,7	199,4	262,9
	Other funds raised from non-resident legal entities	2 253,0	2 045,3	1 838,1	1 577,7	1 585,3
	Outstanding liabilities on deposit agreements and other funds raised from non-resident legal entities	0,0	0,0	0,0	0,9	0,0

[1] Including deposits, government and other extra-budgetary funds, funds of the Ministry of Finance, financial authorities, customers in factoring and forfeiting operations, float, and funds written off from customer accounts but not passed through a credit institution's correspondent account.

[2] Excluding funds in Items 1.2, 1.3, 1.5 and 1.6.

Table 25

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

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Debt issued – total	**2 027,8**	**1 918,7**	**1 951,7**	**2 027,6**	**2 072,4**
including:					
bonds	1 211,4	1 328,7	1 448,1	1 592,6	1 649,4
of which					
maturing within one year	37,0	10,1	18,7	75,3	82,8
maturing in more than one year	1 149,5	1 305,0	1 384,3	1 483,9	1 544,2
certificates of deposit[1]	0,5	0,1	0,1	1,4	1,4
of which					
maturing within one year	0,4	0,0	0,0	0,5	0,5
maturing in more than one year	0,1	0,0	0,0	0,8	0,8
savings certificates[2]	387,8	151,3	82,6	53,3	49,8
of which					
maturing within one year	216,1	41,2	7,4	0,0	0,0
maturing in more than one year	149,7	93,2	55,7	38,3	35,5
promissory notes and bank acceptances	428,1	438,6	420,9	380,4	371,8
of which					
maturing within one year	165,1	178,1	151,0	142,5	134,6
maturing in more than one year	234,9	231,1	213,5	181,3	182,6

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

Table 26

Household deposits

(billions of rubles)

		1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1	Household deposits	25 987,4	28 460,2	28 215,5	28 982,5	29 054,1
	of which: savings certificates	387,8	151,3	82,6	53,3	49,8
1.1.	Household sight deposits and deposits for up to 30 days	5 461,7	6 718,8	6 150,8	6 823,4	6 755,2
	- in rubles	4 353,3	5 391,8	4 867,2	5 519,6	5 447,8
	- in foreign currency	1 108,5	1 327,0	1 283,6	1 303,8	1 307,4
1.2.	Household deposits for a period from 31 days to one year	9 825,6	10 498,9	10 579,0	10 376,4	10 391,3
	- in rubles	8 952,5	8 893,0	8 926,5	8 760,7	8 763,0
	- in foreign currency	873,1	1 605,9	1 652,5	1 615,7	1 628,3
1.3.	Household deposits for more than one year	10 700,1	11 242,5	11 485,7	11 782,7	11 907,6
	- in rubles	7 336,8	8 066,8	8 363,0	8 644,6	8 721,9
	- in foreign currency	3 363,2	3 175,7	3 122,7	3 138,1	3 185,7
	Memo item:					
	Deposits of non-resident households (excl. savings certificates)	450,3	457,6	441,1	434,6	440,9

Table 27

Main characteristics of loans issued by other credit institutions

(billions of rubles)

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Loans from other credit institutions – total	**9 265,3**	**9 190,3**	**8 502,0**	**7 550,0**	**7 251,9**
- in rubles	6 576,5	6 638,2	6 042,7	5 474,0	5 343,1
- in foreign currency	2 688,7	2 552,1	2 459,3	2 076,1	1 908,8
including:					
- loans from resident credit institutions	8 286,9	8 009,9	7 609,5	6 760,8	6 490,1
- in rubles	6 379,2	6 417,3	5 954,8	5 366,8	5 230,9
- in foreign currency	1 907,7	1 592,6	1 654,7	1 394,0	1 259,1
of which					
overdue loans	1,8	0,3	0,3	0,3	0,3
- in rubles	0,3	0,3	0,3	0,3	0,3
- in foreign currency	1,4	0,0	0,0	0,0	0,0
- loans from non-resident banks	978,3	1 180,5	892,5	789,2	761,8
- in rubles	197,3	220,9	87,8	107,2	112,1
- in foreign currency	781,0	959,6	804,7	682,0	649,7
of which					
overdue loans	0,0	0,0	0,0	0,4	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,4	0,9

Table 28

Budget funds in settlement accounts by bank group as of 1.08.2019

Share of budget funds in settlement accounts in liabilities	Number of credit institutions, units	Budget funds in settlement accounts[1]		Bank assets	
		millions of rubles	share in Russia, %	millions of rubles	share in Russia, %
More than 25%	0	0	*0,0*	0	*0,0*
From 15% to 25%	0	0	*0,0*	0	*0,0*
From 5% to 15%	0	0	*0,0*	0	*0,0*
Less than 5%	31	44 633	*100,0*	63 661 187	*68,0*
None	415	0	*0,0*	29 957 920	*32,0*
No data available	10	0	*0,0*	0	*0,0*
Total	**456**	**44 633**	***100,0***	**93 619 107**	***100,0***

[1] Excluding government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

No.	Indicator	1.01.18 billions of rubles	1.01.18 Share of banking sector liabilities (assets), %	1.01.19 billions of rubles	1.01.19 Share of banking sector liabilities (assets), %	1.04.19 billions of rubles	1.04.19 Share of banking sector liabilities (assets), %	1.07.19 billions of rubles	1.07.19 Share of banking sector liabilities (assets), %	1.08.19 billions of rubles	1.08.19 Share of banking sector liabilities (assets), %
	Funds raised										
1.	**Customer funds (other than funds of credit institutions) – total**	**3 625,4**	***4,3***	**3 329,1**	***3,5***	**3 215,0**	***3,5***	**2 896,7**	***3,1***	**3 034,3**	***3,2***
1.1	Funds in corporate accounts (excl. certificates of deposit)	3 066,5	*3,6*	2 767,8	*2,9*	2 678,8	*2,9*	2 361,1	*2,6*	2 485,4	*2,7*
1.1.1	including deposits and other raised funds (excl. certificates of deposit)	2 457,8	*2,9*	2 219,7	*2,4*	2 012,8	*2,2*	1 778,0	*1,9*	1 848,2	*2,0*
1.2	Household deposits (excl. savings certificates)	450,3	*0,5*	457,6	*0,5*	441,1	*0,5*	434,6	*0,5*	440,9	*0,5*
1.2.1	including deposits and other raised funds (excl. savings certificates)	299,8	*0,4*	285,1	*0,3*	284,6	*0,3*	264,0	*0,3*	273,2	*0,3*
1.3	Funds in other accounts	108,7	*0,1*	103,7	*0,1*	95,1	*0,1*	101,0	*0,1*	108,0	*0,1*
2.	**Funds in bank correspondent and other accounts**	**256,7**	***0,3***	**346,4**	***0,4***	**284,6**	***0,3***	**292,4**	***0,3***	**298,8**	***0,3***
3.	**Loans raised from banks**	**978,3**	***1,1***	**1 180,5**	***1,3***	**892,5**	***1,0***	**789,2**	***0,9***	**761,8**	***0,8***
4.	**Loans raised from foreign governments**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Funds raised – total	**4 860,4**	***5,7***	**4 855,9**	***5,2***	**4 397,4**	***4,8***	**3 986,8**	***4,3***	**4 103,8**	***4,4***
	Memo item:										
	Authorised banks' liabilities to non-residents on debt securities issued – total	236,2	*0,3*	271,1	*0,3*	252,8	*0,3*	244,9	*0,3*	245,8	*0,3*
	Overdue interest on credit institutions' liabilities	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
	Funds placed										
1.	**Credit exposure – total**	**5 989,2**	***7,0***	**6 676,7**	***7,1***	**6 823,9**	***7,4***	**7 108,0**	***7,7***	**6 875,3**	***7,3***
	of which overdue loans	277,9	*0,3*	296,1	*0,3*	423,0	*0,5*	343,2	*0,4*	343,5	*0,4*
	including:										
1.1.	Loans to banks	1 734,7	*2,0*	1 722,6	*1,8*	2 047,4	*2,2*	2 512,1	*2,7*	2 395,9	*2,6*
1.2	Loans to legal entities	4 230,6	*5,0*	4 922,9	*5,2*	4 743,9	*5,1*	4 561,4	*4,9*	4 444,4	*4,7*
1.3	Loans to households	21,8	*0,0*	28,9	*0,0*	31,4	*0,0*	33,1	*0,0*	33,5	*0,0*
2.	**Funds in correspondent accounts with banks**	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 711,1**	***1,9***	**1 551,0**	***1,7***	**1 568,8**	***1,7***
3.	**Investments in securities – total**	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**1 882,5**	***2,0***	**2 004,2**	***2,2***	**1 991,6**	***2,1***
	including:										
3.1	Debt (unadjusted for revaluation and transferred without derecognition)	1 881,7	*2,2*	1 824,3	*1,9*	1 758,8	*1,9*	1 879,2	*2,0*	1 889,6	*2,0*
3.2	Equity (unadjusted for revaluation and transferred without derecognition)	62,8	*0,1*	93,3	*0,1*	121,8	*0,1*	123,2	*0,1*	100,2	*0,1*
3.3	Discounted promissory notes	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*	1,8	*0,0*
4.	**Stakes in subsidiary and affiliated joint-stock companies**	**604,6**	***0,7***	**648,7**	***0,7***	**660,1**	***0,7***	**664,3**	***0,7***	**518,0**	***0,6***
5.	**Loans to foreign governments**	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***	**0,0**	***0,0***
	Funds placed – total	**9 410,8**	***11,0***	**10 519,6**	***11,2***	**11 100,8**	***12,0***	**11 350,1**	***12,3***	**10 975,1**	***11,7***
	Memo item:										
	Overdue interest on credit institutions' assets	11,3	*0,0*	16,5	*0,0*	51,8	*0,1*	52,5	*0,1*	53,5	*0,1*

Financial standing

Table 30

Financial result of operating credit institutions

	Current year profit (+)/loss (-), millions of rubles					Number of credit institutions, units					Memo item: disposition of current year profit, millions of rubles				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Total	789 661,2	1 344 828,9	586 742,8	1 004 902,9	1 178 190,2	561	484	467	464	446	305 950,3	323 371,1	69 919,7	244 082,0	265 469,5
Profit-making credit institutions[1]	1 561 646,7	1 919 407,4	653 595,4	1 117 635,2	1 306 893,1	421	384	373	365	349	297 328,1	312 423,4	69 008,4	242 594,6	263 770,6
Loss-making credit institutions	-771 985,5	-574 578,5	-66 852,6	-112 732,4	-128 702,9	140	100	94	99	97	8 622,1	10 947,7	911,3	1 487,5	1 698,8
Credit institutions that failed to submit their statements[2]	…	…	…	…	…	0	0	6	0	10	…	…	…	…	…
Total number of credit institutions	**…**	**…**	**…**	**…**	**…**	**561**	**484**	**473**	**464**	**456**	**…**	**…**	**…**	**…**	**…**

[1] Including credit institutions with zero profit.

[2] No data available

Table 31

Income and expense structure of operating credit institutions (billions of rubles) [1]

		1.01.17	1.01.18	1.01.19	1.04.19	1.07.19
	Comprehensive income	**182 516,2**	**104 967,2**	**137 990,6**	**25 785,2**	**48 101,4**
1	**Part 1.** Interest income	**16 182,3**	**12 532,4**	**12 450,4**	**4 491,4**	**8 444,5**
1.1	Interest income	6 484,8	5 781,1	6 138,1	1 779,6	3 518,6
1.2	Commission income	109,7	98,0	98,2	37,7	77,6
1.3	Income from recovery (reduction) of loss provisions	9 587,6	6 652,5	6 214,1	2 674,1	4 848,3
1.4	Premiums deductible from interest expense	0,1	0,8	0,0	0,0	0,0
2	**Part 2.** Operating income	**166 334,0**	**92 434,8**	**125 540,2**	**21 293,8**	**39 656,9**
2.1	Commission income	1 023,1	1 082,6	1 396,9	333,4	714,3
2.2	Income from securities trading	555,8	466,8	505,4	92,5	237,0
2.3	Income from foreign currency and precious metal transactions	161 782,9	87 885,8	119 992,3	19 282,3	35 780,6
2.4	Other income from transactions with placed and raised funds	78,3	72,9	109,1	240,3	435,3
2.5	Other operating income	1 665,0	1 684,7	1 948,8	785,4	1 291,8
2.6	Income from recovery (reduction) of other provisions	1 228,9	1 242,0	1 587,7	559,9	1 197,8
	Comprehensive expenses	**181 587,2**	**104 182,1**	**136 645,8**	**25 198,7**	**47 096,5**
3	**Part 3.** Interest expenses	**13 935,9**	**10 825,2**	**10 160,2**	**3 597,7**	**7 065,3**
3.1	Interest expenses	3 790,9	3 147,6	3 012,1	1 018,5	2 008,1
3.2	Commission expenses	10,4	10,8	13,8	5,7	11,6
3.3	Loss provision expenses	10 093,7	7 625,4	7 086,9	2 563,9	5 026,6
3.4	Premiums deductible from interest income	40,9	41,4	47,4	9,6	18,9
4	**Part 4.** Operating expenses	**167 651,2**	**93 356,9**	**126 485,6**	**21 600,9**	**40 031,2**
4.1	Commission expenses	228,9	243,6	356,2	93,9	205,0
4.2	Expenses for securities trading	139,0	208,6	279,9	46,6	100,0
4.3	Expenses for foreign currency and precious metal transactions	161 758,0	87 793,8	119 835,7	19 304,3	35 735,8
4.4	Other expenses for transactions with placed and raised funds	569,4	448,7	499,9	298,2	315,7
4.5	Other operating expenses	3 568,5	2 959,8	3 592,8	1 304,2	2 416,4
4.6	Loss provision expenses	1 387,3	1 702,4	1 921,2	553,6	1 258,3
	Financial result before tax	**929,1**	**785,1**	**1 344,8**	**586,5**	**1 004,9**
	Memo item: aggregates					
1	Net interest income	2 653,2	2 592,8	3 078,6	751,5	1 491,7
2	Net commission income	893,5	926,3	1 125,1	271,4	575,2
3	Net income from securities trading	416,8	258,2	225,5	45,9	137,0
4	Net income from foreign currency and precious metal transactions	24,9	92,0	156,5	-22,0	44,8
5	Net income (other than interest income) from transactions with placed and raised funds	-491,1	-375,8	-390,7	-57,9	119,6
6	Other net operating income	-1 903,6	-1 275,1	-1 644,0	-518,9	-1 124,6
	including administrative expenses of a credit institution	1 731,0	1 821,3	2 044,4	491,5	1 046,3
7	Creation of net additional loss provisions(-)/recovery (+) of loss provisions	-664,5	-1 433,3	-1 206,3	116,5	-238,8

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

Individual indicators of bank operations with assets and liabilities by federal district and Russian constituent territory

Table 32

Assets and liabilities of banks (including balancing of certain accounts) registered in the region, as of 1.08.2019

thousands of rubles

	Ruble assets	Foreign currency assets	Ruble liabilities	Foreign currency liabilities
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	56 550 924 255	16 086 309 980	57 849 635 707	14 787 598 528
Belgorod Region	9 007 099	804 616	9 007 072	804 643
Bryansk Region	0	0	0	0
Vladimir Region	3 466 771	71 534	3 468 606	69 699
Voronezh Region	0	0	0	0
Ivanovo Region	11 627 446	374 249	11 664 184	337 511
Kaluga Region	53 698 866	787 936	53 710 852	775 950
Kostroma Region	941 249 233	307 783 403	1 079 541 524	169 491 112
Kursk Region	24 968 939	1 189 685	24 999 110	1 159 514
Lipetsk Region	18 714 817	184 064	18 711 682	187 199
Moscow Region	29 861 238	2 521 802	30 139 153	2 243 887
Orel Region	0	0	0	0
Ryazan Region	19 531 409	834 612	19 526 703	839 318
Smolensk Region	0	0	0	0
Tambov Region	2 645 377	30 953	2 649 824	26 506
Tver Region	1 890 414	357 581	1 894 378	353 617
Tula Region	1 243 443	18 704	1 244 080	18 067
Yaroslavl Region	4 181 896	230 392	4 203 519	208 769
Moscow	55 428 837 307	15 771 120 449	56 588 875 020	14 611 082 736
NORTH-WESTERN FEDERAL DISTRICT	13 660 179 704	3 224 057 350	12 671 323 490	4 212 913 564
Republic of Karelia	528 709	14 364	530 009	13 064
Republic of Komi	6 653 723	539 583	6 724 715	468 591
Arkhangelsk Region	0	0	0	0
Vologda Region	56 179 249	6 513 189	59 965 742	2 726 696
Kaliningrad Region	41 263 162	16 623 676	41 266 871	16 619 967
Leningrad Region	379 562	31 470	411 032	0
Murmansk Region	1 329 904	541 190	1 330 322	540 772
Novgorod Region	5 252 263	2 175 663	7 292 097	135 829
Pskov Region	3 701 422	32 722	3 707 153	26 991
Saint Petersburg	13 544 891 710	3 197 585 493	12 550 095 549	4 192 381 654
SOUTHERN FEDERAL DISTRICT	609 566 428	30 354 339	613 004 982	26 915 785
Republic of Adygeya (Adygeya)	1 853 898	5 808	1 859 688	18
Republic of Kalmykia	0	0	0	0
Republic of Crimea	257 385 320	6 106 280	258 683 530	4 808 070
Krasnodar Territory	199 275 240	8 084 853	201 007 818	6 352 275
Astrakhan Region	8 286 934	8 888 809	8 343 433	8 832 310
Volgograd Region	4 386 392	131 794	4 491 448	26 738
Rostov Region	134 080 564	6 484 802	134 358 642	6 206 724
Sevastopol	4 298 080	651 993	4 260 423	689 650
NORTH CAUCASIAN FEDERAL DISTRICT	17 861 954	347 626	17 973 876	235 704
Republic of Daghestan	1 896 242	25 131	1 906 276	15 097
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 583 120	42 408	4 601 729	23 799
Karachay-Cherkess Republic	1 529 840	11 125	1 529 348	11 617

Republic of North Ossetia-Alania	921 389	57 044	960 100	18 333
Chechen Republic	0	0	0	0
Stavropol Territory	8 931 363	211 918	8 976 423	166 858
VOLGA FEDERAL DISTRICT	1 276 633 069	141 987 081	1 320 014 936	98 605 214
Republic of Bashkortostan	11 539 078	1 135 878	12 112 047	562 909
Mari El Republic	2 962 218	53 368	2 968 086	47 500
Republic of Mordovia	24 630 397	177 562	24 676 429	131 530
Republic of Tatarstan (Tatarstan)	688 699 184	117 508 395	724 637 492	81 570 087
Udmurt Republic	51 539 656	837 784	51 472 935	904 505
Chuvash Republic - Chuvashia	9 425 734	593 266	9 612 954	406 046
Perm Territory	30 408 268	2 001 505	30 690 384	1 719 389
Kirov Region	38 934 451	3 736 033	41 480 881	1 189 603
Nizhny Novgorod Region	75 468 574	2 598 732	75 479 864	2 587 442
Orenburg Region	44 084 129	1 884 828	44 102 593	1 866 364
Penza Region	6 519 336	107 985	6 520 142	107 179
Samara Region	237 444 973	8 969 920	240 212 408	6 202 485
Saratov Region	48 468 673	2 304 532	49 498 366	1 274 839
Ulyanovsk Region	6 508 398	77 293	6 550 355	35 336
URALS FEDERAL DISTRICT	1 067 886 760	125 271 985	1 117 558 187	75 600 558
Kurgan Region	3 734 940	76 246	3 778 072	33 114
Sverdlovsk Region	522 979 759	86 574 015	556 885 820	52 667 954
Tyumen Region	384 583 349	25 704 520	398 904 701	11 383 168
Chelyabinsk Region	156 588 712	12 917 204	157 989 594	11 516 322
SIBERIAN FEDERAL DISTRICT	175 067 782	21 344 903	178 744 668	17 668 017
Altai Republic	1 354 907	42 574	1 360 436	37 045
Republic of Tuva	449 449	1 764	451 168	45
Republic of Khakassia	8 823 868	132 796	8 834 311	122 353
Altai Territory	11 035 117	166 164	11 035 831	165 450
Krasnoyarsk Territory	5 862 383	398 987	5 865 310	396 060
Irkutsk Region	6 959 973	427 244	7 129 069	258 148
Kemerovo Region	14 453 872	573 769	14 506 821	520 820
Novosibirsk Region	107 743 445	17 834 819	110 222 031	15 356 233
Omsk Region	9 970 779	1 536 650	10 926 900	580 529
Tomsk Region	8 413 989	230 136	8 412 791	231 334
FAR-EASTERN FEDERAL DISTRICT	560 783 478	70 530 439	586 472 683	44 841 234
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	31 405 365	480 840	31 511 776	374 429
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	5 694 498	481 790	5 700 682	475 606
Primorye Territory	125 964 602	30 170 272	142 319 858	13 815 016
Khabarovsk Territory	0	0	0	0
Amur Region	389 812 399	37 219 861	399 004 683	28 027 577
Magadan Region	0	0	0	0
Sakhalin Region	7 906 614	2 177 676	7 935 684	2 148 606
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	73 918 903 430	19 700 203 703	74 354 728 529	19 264 378 604

Table 33

Securities purchased by credit institutions registered in the region, as of 1.08.2019

thousands of rubles

	Debt securities		Equity securities*	Stakes in subsidiaries and affiliated joint-stock companies*	Discounted promissory notes*	
	Total*	of which: Russian sovereign debt (excluding revaluation and value			denominated in rubles	denominated in foreign currency
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	8 829 466 506	2 877 739 878	249 235 601	803 184 532	23 700 306	6 835 580
Belgorod Region	1 386 300	321 417	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	152 307	67 797	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	241 539	56 605	15 958	0	0	0
Kaluga Region	6 404 006	923 544	47 217	0	0	0
Kostroma Region	348 081 294	2 315 742	446 626	12 054 836	0	0
Kursk Region	1 328 846	502 336	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 096 688	1 091 099	493 626	0	541 312	0
Orel Region	0	0	0	0	0	0
Ryazan Region	582 002	528 392	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	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0
Moscow	8 470 193 524	2 871 932 946	248 232 173	790 819 939	23 158 994	6 835 580
NORTH-WESTERN FEDERAL DISTRICT	1 102 601 858	324 722 351	128 797 335	682 854 101	20 624 994	0
Republic of Karelia	0	0	0	0	0	0
Republic of Komi	956 956	792 616	269 300	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	4 809 704	2 058 438	199 665	0	0	0
Kaliningrad Region	9 368 681	758 601	74 903	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	814 119	366 650	231 058	0	0	0
Pskov Region	60 183	0	0	0	0	0
Saint Petersburg	1 086 592 215	320 746 046	128 022 409	682 854 101	20 624 994	0
SOUTHERN FEDERAL DISTRICT	64 628 198	23 167 907	10 515	970 052	1 932 555	314 635
Republic of Adygeya (Adygeya)	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	30 391 438	10 194 041	0	553 405	468 692	0
Krasnodar Territory	32 059 206	11 611 990	0	376 189	1 463 863	314 635
Astrakhan Region	1 984 280	1 247 399	5 768	0	0	0
Volgograd Region	70 623	10 421	0	0	0	0
Rostov Region	122 651	104 056	4 158	20 259	0	0
Sevastopol	0	0	0	20 199	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	257 094	205 536	0	0	0	0
Republic of Daghestan	0	0	0	0	0	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0
Republic of North Ossetia-Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	257 094	205 536	0	0	0	0
VOLGA FEDERAL DISTRICT	219 959 658	34 913 348	32 425 524	3 868 983	1 323 014	33 227
Republic of Bashkortostan	5 766 594	1 687 238	415 273	0	0	0
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	381 773	198 404	21 197	0	96 265	0
Republic of Tatarstan (Tatarstan)	146 747 381	20 985 570	30 048 508	979 473	745 514	0
Udmurt Republic	10 978 063	1 667 685	0	0	205 430	0
Chuvash Republic - Chuvashia	188 284	22 300	22 561	0	23 081	0
Perm Territory	4 080 085	2 256 277	208 081	0	2 920	0
Kirov Region	8 122 505	320 200	639	0	-14 880	0
Nizhny Novgorod Region	7 051 803	379 633	74 577	0	0	0
Orenburg Region	11 032 791	1 796 925	18 013	35 246	31 965	0
Penza Region	607 240	435 545	5	0	0	0
Samara Region	15 548 657	1 732 349	1 599 083	2 751 264	-663	33 227
Saratov Region	9 454 482	3 431 222	17 587	103 000	233 382	0
Ulyanovsk Region	0	0	0	0	0	0
URALS FEDERAL DISTRICT	333 308 316	25 600 345	7 248 577	12 940 544	142 356	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	117 180 814	13 826 722	7 108 037	12 940 544	0	0
Tyumen Region	167 316 114	4 488 329	18 402	0	127 134	0
Chelyabinsk Region	48 811 388	7 285 294	122 138	0	15 222	0
SIBERIAN FEDERAL DISTRICT	20 453 278	5 489 857	64 180	0	111 448	0
Altai Republic	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	122 966	122 696	0	0	0	0
Altai Territory	323 295	150 115	9 949	0	0	0
Krasnoyarsk Territory	170 788	36 708	0	0	0	0
Irkutsk Region	0	0	14 886	0	18 787	0
Kemerovo Region	2 363 782	755 468	39 220	0	984	0
Novosibirsk Region	16 523 648	4 402 762	0	0	0	0
Omsk Region	948 799	22 108	125	0	91 677	0
Tomsk Region	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	90 922 430	25 101 909	3 162 354	3 433 667	2 387 881	0
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	257 259	78 401	332 737	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	403 537	260 045	0	0	0	0
Primorye Territory	23 076 801	3 405 157	1 300 812	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	67 184 833	21 358 306	1 528 805	3 433 667	2 387 881	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 for Russia	10 661 597 338	3 316 941 131	420 944 086	1 507 251 879	50 222 554	7 183 442

* Including revaluation and value adjustment

Table 34

Ruble loans, deposits and other placements with credit institutions registered in the region, as of 1.08.2019

thousands of rubles

	Total	of which		
		loans and other placements extended to non-financial organisations	loans, deposits and other placements extended to credit institutions	loans and other funds extended to households
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	40 231 874 965	18 899 889 294	4 691 853 398	12 597 362 012
Belgorod Region	5 026 238	4 267 959	839	277 417
Bryansk Region	0	0	0	0
Vladimir Region	2 486 223	1 272 094	162 028	1 052 101
Voronezh Region	0	0	0	0
Ivanovo Region	7 003 969	4 557 710	338 336	1 157 639
Kaluga Region	41 741 599	21 891 627	15 335 701	4 493 526
Kostroma Region	684 284 353	121 545 065	267 867 983	251 591 464
Kursk Region	21 933 889	13 227 375	5 385 000	2 007 587
Lipetsk Region	16 340 145	4 265 520	7 350 000	3 297 299
Moscow Region	16 205 615	6 736 364	3 550 745	691 220
Orel Region	0	0	0	0
Ryazan Region	10 778 009	8 070 808	143 278	1 823 698
Smolensk Region	0	0	0	0
Tambov Region	1 481 454	1 314 231	2 813	163 463
Tver Region	672 075	599 975	22 000	50 100
Tula Region	1 026 653	579 989	320 000	126 664
Yaroslavl Region	2 547 254	1 997 290	6 556	366 390
Moscow	39 420 347 489	18 709 563 287	4 391 368 119	12 330 263 444
NORTH-WESTERN FEDERAL DISTRICT	9 719 520 935	5 344 320 228	408 595 098	2 969 583 095
Republic of Karelia	124 236	5 215	48 400	70 621
Republic of Komi	2 065 391	1 636 745	41 822	241 824
Arkhangelsk Region	0	0	0	0
Vologda Region	32 996 064	6 199 274	11 143 360	11 123 245
Kaliningrad Region	8 269 671	6 420 013	37 699	1 811 822
Leningrad Region	120 639	108 339	0	12 300
Murmansk Region	572 376	370 518	80 000	121 855
Novgorod Region	1 964 583	807 080	400 113	754 591
Pskov Region	957 463	855 883	0	101 580
Saint Petersburg	9 672 450 512	5 327 917 161	396 843 704	2 955 345 257
SOUTHERN FEDERAL DISTRICT	409 813 781	249 567 086	28 385 335	127 236 390
Republic of Adygeya (Adygeya)	1 092 588	935 212	506	156 870
Republic of Kalmykia	0	0	0	0
Republic of Crimea	168 004 911	120 275 717	7 252 576	39 165 933
Krasnodar Territory	132 570 837	81 187 631	19 928 584	28 248 512
Astrakhan Region	1 385 233	459 273	128 541	762 359
Volgograd Region	3 300 786	1 583 466	297 310	1 417 010
Rostov Region	101 578 729	43 541 459	774 318	57 207 668
Sevastopol	1 880 697	1 584 328	3 500	278 038
NORTH CAUCASIAN FEDERAL DISTRICT	9 772 004	7 448 378	1 096 038	1 163 344
Republic of Daghestan	604 627	400 981	1 366	202 280
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 735 222	2 140 749	331 579	256 080
Karachay-Cherkess Republic	1 211 554	869 892	255 000	74 132
Republic of North Ossetia-Alania	694 957	488 551	0	206 406
Chechen Republic	0	0	0	0
Stavropol Territory	4 525 644	3 548 205	508 093	424 446
VOLGA FEDERAL DISTRICT	812 139 378	296 583 637	142 515 755	309 267 372
Republic of Bashkortostan	4 626 246	855 202	13 061	3 756 160

Mari El Republic	1 485 690	566 288	618 221	61 192
Republic of Mordovia	13 817 506	8 678 617	13 672	4 246 806
Republic of Tatarstan (Tatarstan)	406 886 022	160 125 494	116 510 524	88 074 285
Udmurt Republic	29 780 163	5 029 487	47 873	24 228 163
Chuvash Republic - Chuvashia	6 752 195	3 259 673	362 264	3 074 665
Perm Territory	20 506 552	10 527 005	179 486	8 934 506
Kirov Region	24 698 285	13 662 505	1 152 160	8 521 261
Nizhny Novgorod Region	53 259 287	30 169 238	12 651 882	5 645 745
Orenburg Region	26 979 015	12 126 283	597 705	13 236 231
Penza Region	4 107 676	2 657 519	189 987	986 843
Samara Region	190 797 360	25 211 731	10 088 896	145 538 646
Saratov Region	24 402 873	20 726 434	84 714	1 916 832
Ulyanovsk Region	4 040 508	2 988 161	5 310	1 046 037
URALS FEDERAL DISTRICT	562 629 789	158 592 339	144 877 420	195 503 891
Kurgan Region	2 742 979	2 571 657	4 186	105 452
Sverdlovsk Region	299 938 335	71 354 348	101 161 424	78 509 137
Tyumen Region	175 014 054	41 997 710	37 656 746	85 899 221
Chelyabinsk Region	84 934 421	42 668 624	6 055 064	30 990 081
SIBERIAN FEDERAL DISTRICT	95 824 489	48 038 083	3 931 001	39 442 646
Altai Republic	346 036	295 248	1 639	17 238
Republic of Tuva	61 041	39 701	3 278	18 062
Republic of Khakassia	6 583 856	3 126 650	808 981	2 411 458
Altai Territory	7 500 323	5 581 801	401 639	1 445 515
Krasnoyarsk Territory	2 086 408	603 950	103 278	1 373 143
Irkutsk Region	3 968 740	3 311 179	3 294	440 220
Kemerovo Region	7 189 632	3 252 692	270 682	3 368 614
Novosibirsk Region	55 205 747	25 376 714	2 307 228	24 288 657
Omsk Region	6 805 966	2 706 689	23 987	3 857 335
Tomsk Region	6 076 740	3 743 459	6 995	2 222 404
FAR-EASTERN FEDERAL DISTRICT	350 590 701	120 846 308	22 018 546	194 473 994
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	23 179 039	13 549 407	1 864 442	7 122 104
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	3 172 303	2 143 998	663 278	324 415
Primorye Territory	89 045 718	51 115 610	3 553 498	26 506 032
Khabarovsk Territory	0	0	0	0
Amur Region	233 005 638	52 406 736	15 788 772	160 115 375
Magadan Region	0	0	0	0
Sakhalin Region	2 188 003	1 630 557	148 556	406 068
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	52 192 166 042	25 125 285 353	5 443 272 591	16 434 032 744

Table 35

Foreign currency loans, deposits and other placements with credit institutions registered in the region, as of 1.08.2019

thousands of rubles

	Total	of which		
		loans and other placements extended to non-financial organisations	loans, deposits and other placements extended to credit institutions	loans and other funds extended to households
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	10 573 833 187	6 489 135 422	2 966 414 231	74 834 895
Belgorod Region	39 519	39 468	49	2
Bryansk Region	0	0	0	0
Vladimir Region	9 359	0	9 359	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	41	32	0	9
Kostroma Region	64 156 270	45 044 070	6 954 041	804 977
Kursk Region	770 559	228 578	0	0
Lipetsk Region	0	0	0	0
Moscow Region	890 097	117 039	253 516	519 542
Orel Region	0	0	0	0
Ryazan Region	7 061	0	7 060	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	124 315	110 850	0	0
Moscow	10 507 835 966	6 443 595 385	2 959 190 206	73 510 364
NORTH-WESTERN FEDERAL DISTRICT	2 563 526 052	1 809 189 650	415 037 436	15 212 300
Republic of Karelia	0	0	0	0
Republic of Komi	3 910	3 910	0	0
Arkhangelsk Region	0	0	0	0
Vologda Region	364 040	332 804	13 817	1 889
Kaliningrad Region	216 788	76 159	1 189	139 440
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	27 898	0	27 898	0
Pskov Region	0	0	0	0
Saint Petersburg	2 562 913 416	1 808 776 777	414 994 532	15 070 971
SOUTHERN FEDERAL DISTRICT	5 118 908	2 324 509	2 400 548	393 851
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	475 125	175 502	13 865	285 758
Krasnodar Territory	1 044 917	85 877	956 726	2 314
Astrakhan Region	1 272 481	0	1 272 481	0
Volgograd Region	40 107	0	31 690	8 417
Rostov Region	2 261 200	2 040 963	123 956	96 281
Sevastopol	25 078	22 167	1 830	1 081
NORTH CAUCASIAN FEDERAL DISTRICT	16 899	0	16 899	0
Republic of Daghestan	0	0	0	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0
Karachay-Cherkess Republic	1 166	0	1 166	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	38 753 048	6 698 846	23 473 372	159 132
Republic of Bashkortostan	941 756	940 390	1 366	0
Mari El Republic	1 115	0	1 115	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan (Tatarstan)	32 778 047	3 233 875	21 076 913	45 561
Udmurt Republic	589	0	0	589
Chuvash Republic - Chuvashia	22 231	17 366	0	4 865
Perm Territory	584 355	536 821	47 534	0
Kirov Region	1 367	0	987	380
Nizhny Novgorod Region	788 003	358 410	393 206	36 387
Orenburg Region	304 112	171 057	97 050	36 005
Penza Region	22 183	0	22 183	0
Samara Region	3 150 445	1 440 925	1 675 300	34 220
Saratov Region	157 779	0	157 718	61
Ulyanovsk Region	1 066	2	0	1 064
URALS FEDERAL DISTRICT	43 599 033	29 664 055	8 504 883	735 949
Kurgan Region	0	0	0	0
Sverdlovsk Region	34 308 181	26 781 799	2 102 387	729 849
Tyumen Region	6 677 486	2 558 849	4 112 537	6 100
Chelyabinsk Region	2 613 366	323 407	2 289 959	0
SIBERIAN FEDERAL DISTRICT	9 161 443	2 347 833	6 760 210	53 400
Altai Republic	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	676	676	0	0
Krasnoyarsk Territory	53 872	0	53 872	0
Irkutsk Region	6 338	0	6 338	0
Kemerovo Region	12 490	11 473	0	1 017
Novosibirsk Region	8 981 707	2 286 435	6 695 236	36
Omsk Region	101 593	49 246	0	52 347
Tomsk Region	4 426	3	4 423	0
FAR-EASTERN FEDERAL DISTRICT	17 031 299	6 491 693	7 767 575	1 555 182
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	38 095	38 095	0	0
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	112 822	45 848	66 929	45
Primorye Territory	3 338 186	1 171 972	1 803 859	48 588
Khabarovsk Territory	0	0	0	0
Amur Region	13 535 208	5 235 778	5 889 815	1 506 533
Magadan Region	0	0	0	0
Sakhalin Region	6 988	0	6 972	16
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	13 251 039 869	8 345 852 008	3 430 375 154	92 944 709

Table 36

Overdue loans, deposits and other placements with credit institutions registered in the region, as of 1.08.2019

thousands of rubles

	loans and other placements extended to non-financial organisations		loans, deposits and other placements extended to credit institutions		loans and other funds extended to households	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	2 064 914 065	309 687 850	77 332 334	33 659 244	591 408 469	24 541 895
Belgorod Region	127 526	0	0	0	1 272	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	57 587	0	0	0	44 208	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	102 966	0	0	0	38 376	0
Kaluga Region	486 585	32	12 952 092	0	700 191	9
Kostroma Region	9 826 585	139 759	20 286 576	0	22 895 018	395 213
Kursk Region	605 317	0	0	0	13 472	0
Lipetsk Region	1 805 744	0	0	0	180 111	0
Moscow Region	92 190	0	0	0	210 537	384
Orel Region	0	0	0	0	0	0
Ryazan Region	671 468	0	0	0	60 281	1
Smolensk Region	0	0	0	0	0	0
Tambov Region	49 155	0	0	0	20 748	0
Tver Region	63 046	0	0	0	16 993	0
Tula Region	43 566	0	0	0	1 098	0
Yaroslavl Region	98 034	0	0	0	33 192	0
Moscow	2 050 884 296	309 548 059	44 093 666	33 659 244	567 192 972	24 146 286
NORTH-WESTERN FEDERAL DISTRICT	206 715 717	31 252 934	671 801	5 186 120	126 844 584	5 523 017
Republic of Karelia	4 736	0	0	0	16 513	0
Republic of Komi	185 370	0	41 822	0	2 368	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	602 905	14 281	45 000	0	538 531	1
Kaliningrad Region	86 076	5 680	23 179	1 189	117 690	19 132
Leningrad Region	10 641	0	0	0	100	0
Murmansk Region	1 139	0	0	0	11 145	0
Novgorod Region	50 762	0	0	0	5 345	0
Pskov Region	105 289	0	0	0	6 235	0
Saint Petersburg	205 668 799	31 232 973	561 800	5 184 931	126 146 657	5 503 884
SOUTHERN FEDERAL DISTRICT	23 632 717	283 546	673 225	1 830	4 699 227	282 243
Republic of Adygeya (Adygeya)	83 856	0	0	0	29 759	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 130 173	175 502	2 572	0	2 173 310	267 671
Krasnodar Territory	13 666 204	85 877	669 840	0	866 210	2 314
Astrakhan Region	37 013	0	813	0	44 765	0
Volgograd Region	473 014	0	0	0	16 713	45
Rostov Region	2 581 324	0	0	0	1 557 591	11 132
Sevastopol	661 133	22 167	0	1 830	10 879	1 081
NORTH CAUCASIAN FEDERAL DISTRICT	501 264	0	507 000	15 733	195 101	0
Republic of Daghestan	25 095	0	0	0	51 635	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	139 554	0	0	0	27 997	0
Karachay-Cherkess Republic	39 693	0	0	0	47 022	0
Republic of North Ossetia-Alania	13 913	0	0	0	23 350	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	283 009	0	507 000	15 733	45 097	0
VOLGA FEDERAL DISTRICT	31 783 484	593 725	3 886 530	248	18 295 778	52 416
Republic of Bashkortostan	222 448	33 198	0	0	413 546	0
Mari El Republic	133 282	0	130 000	0	853	0
Republic of Mordovia	354 883	0	0	0	105 230	0
Republic of Tatarstan (Tatarstan)	15 949 935	6 077	58 014	248	5 397 940	19 858
Udmurt Republic	363 488	0	53	0	1 373 748	0
Chuvash Republic - Chuvashia	68 225	0	0	0	80 871	0
Perm Territory	843 493	489 287	0	0	343 576	0
Kirov Region	1 290 975	0	0	0	594 105	130
Nizhny Novgorod Region	3 327 121	0	373 482	0	623 912	32 120
Orenburg Region	1 159 993	65 160	24 981	0	210 312	0
Penza Region	237 412	0	0	0	73 928	0
Samara Region	3 367 941	1	3 300 000	0	8 591 356	247
Saratov Region	4 246 660	0	0	0	403 541	61
Ulyanovsk Region	217 628	2	0	0	82 860	0
URALS FEDERAL DISTRICT	11 322 179	397 359	3 983 416	1 458	12 343 867	6 580
Kurgan Region	208 017	0	0	0	9 896	0
Sverdlovsk Region	4 749 823	21 899	3 755 884	0	10 143 412	1 422
Tyumen Region	1 991 953	375 460	0	0	1 593 565	5 158
Chelyabinsk Region	4 372 386	0	227 532	1 458	596 994	0
SIBERIAN FEDERAL DISTRICT	2 032 858	21	21 789	3 267	1 437 449	36
Altai Republic	69 179	0	0	0	600	0
Republic of Tuva	10 374	0	0	341	6 942	0
Republic of Khakassia	124 316	0	0	0	74 722	0
Altai Territory	252 159	0	0	0	30 861	0
Krasnoyarsk Territory	20 697	0	0	0	64 178	0
Irkutsk Region	131 650	0	0	0	19 211	0
Kemerovo Region	48 038	0	12 081	0	89 925	0
Novosibirsk Region	1 241 158	18	4 138	1 604	911 026	36
Omsk Region	89 135	0	214	0	193 382	0
Tomsk Region	46 152	3	5 356	1 322	46 602	0
FAR-EASTERN FEDERAL DISTRICT	19 259 742	190 998	6 210 949	0	25 597 468	1 307 412
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	1 287 000	38 095	9 757	0	217 284	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	56 911	0	0	0	101 481	45
Primorye Territory	6 092 284	166	26 135	0	867 954	14 766
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	11 788 049	152 737	6 175 057	0	24 395 631	1 292 585
Magadan Region	0	0	0	0	0	0
Sakhalin Region	35 498	0	0	0	15 118	16
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	2 360 162 026	342 406 433	93 287 044	38 867 900	780 821 943	31 713 599

Table 37

Customer funds in rubles with credit institutions registered in the region, as of 1.08.2019

thousands of rubles

	Total	of which				
		Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Corporate funds in settlement and other accounts	Deposits and other funds raised from legal entities (other than credit institutions)	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	35 474 241 591	5 509 387	22 251	5 703 371 275	11 032 240 998	18 331 243 089
Belgorod Region	6 439 760	0	0	1 470 565	144 300	4 810 303
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 934 534	0	208	517 711	155 400	1 174 877
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 035 367	0	0	1 169 936	74 022	7 702 979
Kaluga Region	43 922 910	0	0	2 347 000	20 428 585	21 136 635
Kostroma Region	650 917 692	0	0	98 827 682	173 880 411	377 285 515
Kursk Region	16 197 516	0	0	3 102 326	967 664	12 097 462
Lipetsk Region	12 622 290	0	0	808 762	128 383	11 677 306
Moscow Region	18 687 823	0	0	3 447 482	1 150 263	14 035 581
Orel Region	0	0	0	0	0	0
Ryazan Region	14 455 127	0	0	3 185 460	99 370	11 080 748
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 903 998	0	0	452 449	15 000	1 426 004
Tver Region	952 795	0	0	667 538	14 000	267 840
Tula Region	748 289	0	0	176 847	4 354	566 935
Yaroslavl Region	2 936 803	0	0	1 269 461	164 580	1 478 727
Moscow	34 693 486 687	5 509 387	22 043	5 585 928 056	10 835 014 666	17 866 502 177
NORTH-WESTERN FEDERAL DISTRICT	8 286 886 428	27 914	148	1 329 385 198	3 829 991 042	3 068 891 270
Republic of Karelia	148 274	0	0	88 031	50 000	6 027
Republic of Komi	4 887 380	0	0	1 202 510	1 066 851	2 576 421
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	49 800 108	0	0	17 079 770	14 132 115	18 529 998
Kaliningrad Region	33 038 816	0	0	3 939 104	22 880 845	6 139 605
Leningrad Region	47 552	0	0	32 452	15 100	0
Murmansk Region	822 824	0	0	495 093	4 300	319 551
Novgorod Region	5 061 408	0	148	1 361 465	446 350	3 204 146
Pskov Region	2 121 976	0	0	458 685	660 000	1 001 601
Saint Petersburg	8 190 958 090	27 914	0	1 304 728 088	3 790 735 481	3 037 113 921
SOUTHERN FEDERAL DISTRICT	444 712 069	99 559	138	88 945 795	78 342 707	274 844 771
Republic of Adygeya (Adygeya)	1 280 578	0	0	199 165	67 474	1 013 818
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	175 657 419	12 964	0	52 597 044	34 482 744	87 998 104
Krasnodar Territory	157 560 821	11 672	138	16 753 904	38 318 272	101 972 809
Astrakhan Region	4 765 424	0	0	2 388 906	6 093	1 053 676
Volgograd Region	741 138	0	0	317 223	9 510	411 736
Rostov Region	101 187 840	74 923	0	15 546 241	5 121 024	80 366 566
Sevastopol	3 518 849	0	0	1 143 312	337 590	2 028 062
NORTH CAUCASIAN FEDERAL DISTRICT	9 547 400	0	0	3 631 305	910 643	4 908 390
Republic of Daghestan	720 785	0	0	487 561	0	222 835
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	2 348 998	0	0	500 901	10 413	1 825 531
Karachay-Cherkess Republic	903 081	0	0	376 843	110 000	415 418
Republic of North Ossetia-Alania	223 481	0	0	37 369	39 500	146 612
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 351 055	0	0	2 228 631	750 730	2 297 994
VOLGA FEDERAL DISTRICT	837 029 699	1 577 760	0	104 758 676	309 648 744	419 056 559
Republic of Bashkortostan	5 491 737	0	0	187 692	25 000	5 276 148
Mari El Republic	1 802 447	0	0	358 820	4 179	1 420 875
Republic of Mordovia	20 160 388	0	0	2 034 262	824 317	17 257 247
Republic of Tatarstan (Tatarstan)	522 327 751	1 541 989	0	65 941 202	275 880 439	177 816 991
Udmurt Republic	35 292 441	9 757	0	3 200 676	938 510	31 102 959
Chuvash Republic - Chuvashia	7 576 476	0	0	1 723 293	834 362	5 002 527
Perm Territory	21 307 049	0	0	2 726 810	2 515 592	16 009 600
Kirov Region	30 813 782	2 283	0	5 811 920	1 815 476	23 005 130
Nizhny Novgorod Region	55 696 165	10 241	0	7 938 231	5 626 982	41 955 241
Orenburg Region	29 232 927	13 490	0	2 854 739	3 591 312	22 767 454
Penza Region	4 952 322	0	0	1 322 214	566 468	3 059 406
Samara Region	58 585 542	0	0	6 802 549	7 931 917	43 610 682
Saratov Region	38 769 400	0	0	2 965 371	8 787 040	26 983 937
Ulyanovsk Region	5 021 272	0	0	890 897	307 150	3 788 362
URALS FEDERAL DISTRICT	805 455 395	103 146	0	75 065 342	260 349 647	466 782 145
Kurgan Region	2 085 409	0	0	591 274	85 146	1 401 702
Sverdlovsk Region	347 755 268	46 608	0	46 251 449	35 980 926	264 281 615
Tyumen Region	342 719 655	47 957	0	11 862 105	212 634 133	117 176 328
Chelyabinsk Region	112 895 063	8 581	0	16 360 514	11 649 442	83 922 500
SIBERIAN FEDERAL DISTRICT	114 546 827	39 300	0	20 264 786	11 991 511	80 425 279
Altai Republic	846 564	0	0	367 345	178 300	296 139
Republic of Tuva	120 164	0	0	34 555	42 000	43 609
Republic of Khakassia	6 674 913	0	0	986 246	856 688	4 770 380
Altai Territory	7 663 489	0	0	2 140 648	711 932	4 807 189
Krasnoyarsk Territory	4 972 004	0	0	1 190 600	38 546	3 607 479
Irkutsk Region	4 901 188	0	0	1 148 966	335 066	3 358 239
Kemerovo Region	10 085 763	0	0	1 733 664	703 762	7 617 237
Novosibirsk Region	64 653 052	39 300	0	10 448 494	8 078 107	44 568 045
Omsk Region	7 907 597	0	0	1 129 529	1 014 538	5 756 458
Tomsk Region	6 722 093	0	0	1 084 739	32 572	5 600 504
FAR-EASTERN FEDERAL DISTRICT	370 673 520	37 030	633 425	38 668 935	43 595 553	286 543 121
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	22 785 730	20 745	0	3 832 192	2 907 450	15 927 409
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	3 147 683	0	0	569 781	65 000	2 492 307
Primorye Territory	105 336 692	2 345	0	19 588 111	12 045 629	72 998 947
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	233 844 503	0	633 425	12 747 796	26 895 675	193 308 920
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 558 912	13 940	0	1 931 055	1 681 799	1 815 538
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	46 343 092 929	7 394 096	655 962	7 364 091 312	15 567 070 845	22 932 694 624

Table 38

Customer funds in foreign currency with credit institutions registered in the region, as of 1.08.2019

thousands of rubles

	Total	of which				
		Budget funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Corporate funds in settlement and other accounts	Deposits and other funds raised from legal entities (other than credit institutions)	Household deposits
1	2	3	4	5	6	7
CENTRAL FEDERAL DISTRICT	11 826 278 443	7 683 377	21 747	1 798 737 894	5 125 727 961	4 539 251 376
Belgorod Region	804 577	0	0	88 276	0	716 301
Bryansk Region	0	0	0	0	0	0
Vladimir Region	69 644	0	0	25 517	0	44 127
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	336 796	0	0	26 871	0	309 920
Kaluga Region	769 332	0	0	21 353	0	747 979
Kostroma Region	74 844 994	0	0	23 127 822	14 017 187	26 876 762
Kursk Region	633 227	0	0	132 393	0	500 834
Lipetsk Region	186 194	0	0	16 144	0	170 050
Moscow Region	2 227 340	0	0	606 582	0	1 620 758
Orel Region	0	0	0	0	0	0
Ryazan Region	838 426	0	0	159 354	3 169	675 821
Smolensk Region	0	0	0	0	0	0
Tambov Region	26 476	0	0	7 845	0	18 616
Tver Region	353 303	0	0	124 900	201 037	27 353
Tula Region	17 898	0	0	2 688	0	15 210
Yaroslavl Region	207 536	0	0	39 627	0	167 592
Moscow	11 744 962 700	7 683 377	21 747	1 774 358 522	5 111 506 568	4 507 360 053
NORTH-WESTERN FEDERAL DISTRICT	3 815 820 703	29 487 183	0	762 218 398	1 466 263 643	1 477 535 267
Republic of Karelia	13 064	0	0	12 706	0	342
Republic of Komi	467 784	0	0	8 390	0	459 394
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	2 672 551	0	0	398 374	182 677	2 087 462
Kaliningrad Region	16 616 456	0	0	10 154 349	4 558 002	1 536 920
Leningrad Region	0	0	0	0	0	0
Murmansk Region	540 764	0	0	540 018	0	745
Novgorod Region	135 546	0	0	17 839	1 584	116 060
Pskov Region	26 991	0	0	26 570	0	421
Saint Petersburg	3 795 347 547	29 487 183	0	751 060 152	1 461 521 380	1 473 333 923
SOUTHERN FEDERAL DISTRICT	25 367 227	2 588	0	11 438 761	806 143	12 380 095
Republic of Adygeya (Adygeya)	11	0	0	11	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 616 989	2 588	0	42 438	0	4 000 418
Krasnodar Territory	6 323 933	0	0	518 125	733 935	4 956 937
Astrakhan Region	8 832 290	0	0	8 702 877	0	124 056
Volgograd Region	26 738	0	0	1 787	0	24 951
Rostov Region	4 917 533	0	0	2 099 282	19 166	2 751 523
Sevastopol	649 733	0	0	74 241	53 042	522 210
NORTH CAUCASIAN FEDERAL DISTRICT	222 853	0	0	74 877	0	142 841
Republic of Daghestan	15 068	0	0	7 287	0	7 781
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	23 797	0	0	19 655	0	4 142
Karachay-Cherkess Republic	11 614	0	0	7 397	0	4 217
Republic of North Ossetia-Alania	18 277	0	0	0	0	18 277
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	154 097	0	0	40 538	0	108 424
VOLGA FEDERAL DISTRICT	96 827 970	6	0	16 362 569	46 732 641	32 799 889
Republic of Bashkortostan	562 037	0	0	4 350	0	554 725
Mari El Republic	13 336	0	0	259	0	7 995
Republic of Mordovia	131 418	0	0	12 982	0	116 642
Republic of Tatarstan (Tatarstan)	80 383 800	6	0	13 071 994	45 564 434	21 423 121
Udmurt Republic	903 398	0	0	148 668	392	754 333
Chuvash Republic - Chuvashia	387 067	0	0	32 403	145 772	208 879
Perm Territory	1 712 380	0	0	251 790	35 262	1 425 328
Kirov Region	1 191 299	0	0	271 548	2 538	907 569
Nizhny Novgorod Region	2 580 332	0	0	511 742	0	2 040 331
Orenburg Region	1 859 881	0	0	35 845	267 954	1 555 616
Penza Region	107 018	0	0	4 580	67 998	34 412
Samara Region	5 688 106	0	0	1 715 242	648 291	2 856 302
Saratov Region	1 272 581	0	0	294 852	0	902 746
Ulyanovsk Region	35 317	0	0	6 314	0	11 890
URALS FEDERAL DISTRICT	56 047 526	65 326	0	7 616 788	12 187 169	34 470 481
Kurgan Region	33 110	0	0	159	0	32 948
Sverdlovsk Region	33 484 709	0	0	2 651 509	8 927 580	21 497 631
Tyumen Region	11 287 123	65 326	0	2 587 737	229 514	7 469 439
Chelyabinsk Region	11 242 584	0	0	2 377 383	3 030 075	5 470 463
SIBERIAN FEDERAL DISTRICT	7 529 273	0	0	3 660 383	634 758	2 762 628
Altai Republic	37 026	0	0	35 734	0	1 292
Republic of Tuva	33	0	0	0	0	33
Republic of Khakassia	122 296	0	0	1 713	0	115 310
Altai Territory	138 680	0	0	21 632	0	117 048
Krasnoyarsk Territory	392 266	0	0	38 789	0	352 867
Irkutsk Region	257 608	0	0	137 369	0	117 936
Kemerovo Region	517 319	0	0	315 570	0	201 749
Novosibirsk Region	5 258 613	0	0	2 912 740	357 674	1 524 881
Omsk Region	574 911	0	0	94 692	267 306	212 913
Tomsk Region	230 521	0	0	102 144	9 778	118 599
FAR-EASTERN FEDERAL DISTRICT	43 109 619	0	0	7 463 624	12 893 564	22 015 982
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	349 689	0	0	13 211	0	302 689
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	473 338	0	0	2 899	0	470 439
Primorye Territory	13 134 499	0	0	3 947 366	1 737 523	7 190 921
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	27 005 088	0	0	1 561 991	11 156 041	13 843 085
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 147 005	0	0	1 938 157	0	208 848
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	15 871 203 614	37 238 480	21 747	2 607 573 294	6 665 245 879	6 121 358 559

Table 39

Loans, deposits, and other funds received from other credit institutions (for credit institutions registered in the region), as of 1.08.2019

thousands of rubles

	Total	in rubles	in foreign currency
1	2	3	4
CENTRAL FEDERAL DISTRICT	5 447 985 482	3 800 988 756	1 646 996 726
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	273 061 647	195 768 326	77 293 321
Kursk Region	525 876	0	525 876
Lipetsk Region	877 000	877 000	0
Moscow Region	2 530 000	2 530 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
Moscow	5 170 990 959	3 601 813 430	1 569 177 529
NORTH-WESTERN FEDERAL DISTRICT	1 530 509 603	1 289 864 317	240 645 286
Republic of Karelia	0	0	0
Republic of Komi	0	0	0
Arkhangelsk Region	0	0	0
Vologda Region	200 000	200 000	0
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
Saint Petersburg	1 530 309 603	1 289 664 317	240 645 286
SOUTHERN FEDERAL DISTRICT	14 310 491	13 162 607	1 147 884
Republic of Adygeya (Adygeya)	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 686 607	11 686 607	0
Krasnodar Territory	77 060	70 000	7 060
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	2 540 824	1 400 000	1 140 824
Sevastopol	6 000	6 000	0
NORTH CAUCASIAN FEDERAL DISTRICT	0	0	0
Republic of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachay-Cherkess Republic	0	0	0
Republic of North Ossetia-Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	0	0	0
VOLGA FEDERAL DISTRICT	119 245 818	118 375 570	870 248
Republic of Bashkortostan	3 856 179	3 856 179	0
Mari El Republic	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan (Tatarstan)	2 093 085	1 222 837	870 248
Udmurt Republic	6 020 000	6 020 000	0
Chuvash Republic - Chuvashia	50 000	50 000	0
Perm Territory	1 056 555	1 056 555	0
Kirov Region	0	0	0
Nizhny Novgorod Region	0	0	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	105 650 000	105 650 000	0
Saratov Region	519 999	519 999	0
Ulyanovsk Region	0	0	0
URALS FEDERAL DISTRICT	130 861 056	112 462 759	18 398 297
Kurgan Region	0	0	0
Sverdlovsk Region	129 676 810	111 278 513	18 398 297
Tyumen Region	1 036 496	1 036 496	0
Chelyabinsk Region	147 750	147 750	0
SIBERIAN FEDERAL DISTRICT	1 997 329	1 953 185	44 144
Altai Republic	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	12 671	12 671	0
Altai Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	1 984 358	1 940 214	44 144
Omsk Region	300	300	0
Tomsk Region	0	0	0
FAR-EASTERN FEDERAL DISTRICT	6 987 597	6 281 169	706 428
Republic of Buryatia	0	0	0
Republic of Sakha (Yakutia)	0	0	0
Trans-Baikal Territory	0	0	0
Kamchatka Territory	0	0	0
Primorye Territory	304 827	304 827	0
Khabarovsk Territory	0	0	0
Amur Region	6 682 770	5 976 342	706 428
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total for Russia	7 251 897 376	5 343 088 363	1 908 809 013

Macroprudential indicators of the banking sector

Table 40

Individual financial stability indicators of the banking sector (%)

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Capital adequacy					
Capital adequacy (N1.0)	12,1	12,2	12,2	11,8	12,3
Tier I capital adequacy ratio (N1.2)	8,5	8,9	9,6	9,2	9,5
Credit risk-weighted assets[1] relative to total assets	*39,2*	*35,0*	*36,7*	*37,2*	*37,8*
Credit risk					
Problem and loss loans in total loans[2]	*10,0*	*10,1*	*10,4*	*10,3*	*10,2*
Loan loss provisions as percentage of total loans[2]	*9,3*	*9,1*	*9,2*	*9,2*	*9,2*
Total insider exposure relative to capital (N10.1)	0,4	0,4	0,4	0,4	0,4
Total large credit exposure relative to capital (N7)	226,1	204,7	196,9	202,6	197,0
Outstanding loans extended by credit institutions[3]					
agriculture, hunting, and forestry	*4,1*	*4,1*	-	-	-
mining and quarrying	*6,2*	*6,4*	-	-	-
manufacturing	*15,3*	*14,2*	-	-	-
electricity, gas and water supply	*3,2*	*2,9*	-	-	-
construction	*3,9*	*3,4*	-	-	-
wholesale and retail trade; repairs of motor vehicles, motorcycles, household appliances and personal items	*9,5*	*9,5*	-	-	-
transport and communications	*4,2*	*5,0*	-	-	-
other	*22,6*	*21,4*	-	-	-
households	*30,9*	*33,0*	-	-	-
of which:			-	-	-
housing mortgage loans	*13,2*	*14,3*	-	-	-
Geographical distribution of extended interbank loans and placed deposits[4]					
Russia	*73,0*	*63,8*	*58,8*	*52,5*	*54,6*
United Kingdom	*5,5*	*5,2*	*9,8*	*10,2*	*9,6*
United States	*1,7*	*2,7*	*2,2*	*2,6*	*2,1*
Germany	*0,2*	*3,0*	*2,6*	*3,3*	*3,0*
Austria	*0,7*	*1,8*	*1,7*	*3,9*	*6,0*
France	*1,2*	*1,5*	*2,0*	*2,8*	*3,1*
Italy	*2,2*	*2,0*	*4,2*	*3,1*	*3,4*
Cyprus	*5,9*	*5,5*	*3,2*	*2,7*	*2,8*
Netherlands	*0,7*	*0,8*	*1,5*	*6,0*	*4,4*
Other	*9,0*	*13,7*	*14,2*	*12,9*	*10,9*
Liquidity					
Highly liquid assets relative to total assets	*11,0*	*10,6*	*11,4*	*11,9*	*11,8*
Liquid assets relative to total assets	*23,2*	*21,1*	*21,8*	*21,5*	*21,9*
Highly liquid assets relative to sight liabilities (N2)	118,5	128,7	130,9	137,2	139,4
Liquid assets relative to short-term liabilities (N3)	167,4	166,4	168,6	189,3	203,2
Long-term (more than 365 or 366 days) claims relative to capital adjusted for the minimum short-term (up to 365 days) customer account balances (N4)	55,4	57,5	56,3	55,7	54,8
Customer funds relative to total loans[5]	*111,1*	*108,8*	*111,4*	*111,0*	*112,0*
Market risk (relative to total capital)[6]	*42,6*	*37,8*	*36,7*	*37,2*	*38,1*
including					
Interest rate risk	*31,9*	*24,5*	*24,1*	*23,8*	*23,7*
Stock market risk	*3,6*	*3,5*	*3,8*	*4,1*	*4,4*
Foreign exchange risk	*4,6*	*3,8*	*5,3*	*5,2*	*6,4*
Commodity risk	*2,5*	*6,1*	*3,5*	*4,1*	*3,5*
Bank investments in other legal entities' shares (stakes) relative to capital (N12)	13,3	12,7	12,4	13,0	11,5
Banks' financial result in the reporting period (billions of rubles)	789,7	1344,8	586,7	1004,9	1178,2
as % of banking sector assets[7]	*1,0*	*1,5*	*0,6*	*1,1*	*1,3*
as % of banking sector capital[7]	*8,3*	*13,8*	*5,8*	*9,9*	*11,6*
Return[8] on assets	*1,0*	*1,5*	*1,8*	*1,9*	*1,9*
Return[8] on equity	*8,3*	*13,8*	*15,9*	*17,1*	*17,3*

[1] Assets recorded in balance-sheet accounts.

[2] Calculation based on Form 0409115, Sections 1, 2, and 3.

[3] Reporting form 0409501 'Interbank loans and deposits'.

[3] Data are unavailable from 1 February 2019 as information on corporate loans was excluded from reporting Form 0409302.

[4] Reporting Form 0409501 'Interbank loans and deposits'.

[5] Excluding loans, deposits, and other funds placed in the interbank market.

[6] Capital of credit institutions which carry out transactions taken into account in market risk assessment.

[7] Assets and capital are calculated as a reporting period average.

[8] Calculated as the ratio between financial result (before tax) for the 12 months before the reporting date and the average chronological amount of assets (capital) in the same period.

Capital adequacy

Table 41

Credit institutions by capital[1]

Date	Total		Including credit institutions with capital																	
			Up to 300 million rubles		300 million rubles to one billion rubles		One billion rubles to ten billion rubles		Ten billion rubles to 25 billion rubles		25 billion rubles to 50 billion rubles		50 billion rubles to 100 billion rubles		100 billion rubles to 250 billion rubles		250 billion rubles and over		Credit institutions undergoing bankruptcy prevention measures[2]	
	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles	Number of credit institutions	Capital, billions of rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
1.03.18	551	9 328,3	44	1,5	198	96,3	205	596,8	39	606,0	19	671,9	7	482,8	4	585,2	6	6 904,1	29	-616,2
1.04.18	542	9 755,2	40	0,4	195	95,0	203	600,1	37	598,0	20	701,6	7	497,2	4	597,4	6	7 054,7	30	-389,2
1.05.18	534	9 833,4	37	3,6	193	94,5	198	565,9	39	615,3	21	744,7	6	431,8	4	596,2	6	7 205,3	30	-423,9
1.06.18	530	9 915,7	40	4,2	189	92,6	195	562,2	40	631,2	20	719,2	6	430,6	4	599,9	6	7 293,1	30	-417,3
1.07.18	524	9 512,5	38	4,0	187	91,3	193	556,5	40	630,1	20	723,5	6	428,5	4	602,6	6	6 991,3	30	-515,4
1.08.18	518	9 587,3	41	4,9	181	88,7	192	561,1	41	652,3	19	697,4	6	434,3	4	605,2	6	7 071,2	28	-527,9
1.09.18	512	9 783,8	36	3,8	172	81,8	199	562,9	42	661,8	19	702,7	6	443,2	4	614,3	6	7 207,4	28	-494,1
1.10.18	508	10 003,3	37	0,9	169	81,0	198	567,4	41	660,2	18	659,8	7	505,9	4	615,8	6	7 351,5	28	-439,1
1.11.18	499	10 086,5	36	4,2	163	78,0	196	568,9	41	664,3	18	661,5	7	507,1	4	622,9	6	7 449,7	28	-470,0
1.12.18	490	10 172,3	35	4,0	161	76,9	190	543,1	42	671,8	16	590,2	7	485,4	5	733,8	6	7 631,7	28	-564,5
1.01.19	484	10 269,3	34	3,8	158	77,1	188	550,3	42	678,3	17	639,3	6	429,5	5	744,8	6	7 748,4	28	-602,4
1.02.19	479	10 030,0	35	4,1	157	77,4	186	557,6	41	671,7	16	612,3	6	431,0	5	740,1	6	7 630,0	27	-694,2
1.03.19	478	10 113,5	35	4,4	157	77,5	186	564,4	40	656,5	16	607,4	6	437,2	5	752,1	6	7 741,3	27	-727,3
1.04.19	473	10 168,9	34	4,2	155	76,2	183	549,6	41	659,2	16	577,2	7	494,5	5	747,8	6	7 811,0	26	-750,7
1.05.19	469	10 234,4	34	4,2	152	73,8	184	560,2	39	619,5	17	612,1	7	492,6	5	743,1	6	7 876,1	25	-747,2
1.06.19	467	10 301,0	33	4,0	153	74,0	183	559,5	39	616,3	17	610,9	7	494,5	5	740,9	6	7 948,5	24	-747,5
1.07.19	464	9 929,9	33	4,6	152	73,4	182	555,8	36	545,4	19	656,8	7	506,5	5	766,6	6	7 631,1	24	-810,2
1.08.19	456	10 282,4	31	4,6	149	72,1	179	554,1	36	540,0	19	657,2	7	519,3	5	775,8	7	8 143,6	23	-984,3
Memo item: capital adequacy (N1.0) as of 1.08.2019, %	12,3		57,8		25,4		21,5		19,4		15,8		15,0		14,6		13,7		16,7	

[1] Starting from the statements as of 1 October 2018, capital is calculated in accordance with Bank of Russia Regulation No. 646-P, dated 4 July 2018; Bank of Russia Regulation No. 395-P, dated 28 December 2012, applies to earlier statements.

[2] Credit institutions undergoing bankruptcy prevention measures with the participation of the Bank of Russia or the State Corporation Deposit Insurance Agency in accordance with Federal Law No. 127-FZ, dated 26 October 2002, 'On Insolvency (Bankruptcy)'.

Table 42

Capital and capital adequacy of the banking sector (Basel III)

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
Capital structure[1] (Basel III)	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital	billions of rubles	as % of total capital
Total capital,	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**9 929,9**	***100,0***	**10 282,4**	***100,0***
including:										
1. Tier 1 capital	6 622,7	*70,5*	7 499,7	*73,0*	8 020,1	*78,9*	7 774,2	*78,3*	7 898,9	*76,8*
including:										
1.1. Common equity Tier 1 capital	6 417,9	*68,3*	7 012,3	*68,3*	7 445,8	*73,2*	7 216,8	*72,7*	7 332,0	*71,3*
1.2. Additional Tier 1 capital	204,9	*2,2*	487,4	*4,8*	574,3	*5,7*	557,4	*5,6*	566,9	*5,5*
2. Tier 2 capital	2 774,6	*29,5*	2 769,6	*27,0*	2 148,8	*21,1*	2 155,8	*21,7*	2 383,4	*23,2*
Capital adequacy[2] (Basel III)	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions	Ratio, %	Number of incompliant credit institutions
Capital adequacy (N1.0)	12,1	2	12,2	1	12,2	0	11,8	0	12,3	0
Common equity Tier I adequacy ratio (N1.1)	8,2	3	8,3	3	9,0	1	8,6	1	8,8	1
Tier I capital adequacy ratio (N1.2)	8,5	5	8,9	3	9,6	2	9,2	2	9,5	2

[1] Capital (Basel III) calculation is based on bank reporting Form 0409123.

[2] Minimum requirements for the ratios are as follows: N1.0 – 8%, N1.1 – 4.5%, N1.2 – 6.0%.

Table 43

Effect of individual factors on banking sector capital[1] (%)

Indicators	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital	billions of rubles	% of total capital
1. Capital growth factors	**12 424,1**	***132,2***	**13 368,9**	***130,2***	**13 221,8**	***130,0***	**13 090,5**	***131,8***	**13 299,2**	***129,3***
1.1. Authorised capital	2 669,9	*28,4*	2 696,3	*26,3*	2 648,6	*26,0*	2 661,7	*26,8*	2 787,6	*27,1*
1.2. Share premium	1 764,6	*18,8*	1 768,6	*17,2*	1 760,5	*17,3*	1 766,7	*17,8*	1 762,2	*17,1*
1.3. Profit and funds of credit institutions	5 506,8	*58,6*	6 307,4	*61,4*	6 326,2	*62,2*	6 270,3	*63,1*	6 357,5	*61,8*
1.4. Subordinated loans received	2 305,2	*24,5*	2 334,6	*22,7*	2 225,4	*21,9*	2 135,8	*21,5*	2 135,6	*20,8*
1.5. Revaluation surplus	177,7	*1,9*	164,1	*1,6*	158,2	*1,6*	155,3	*1,6*	155,0	*1,5*
1.6. Other factors	0,0	*0,0*	97,8	*1,0*	102,9	*1,0*	100,7	*1,0*	101,3	*1,0*
2. Capital reducing factors	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 052,9**	***30,0***	**3 160,6**	***31,8***	**3 016,8**	***29,3***
2.1. Losses	1 488,8	*15,8*	1 970,6	*19,2*	1 907,4	*18,8*	2 013,7	*20,3*	2 005,2	*19,5*
2.2. Intangible assets	296,9	*3,2*	350,1	*3,4*	347,1	*3,4*	348,9	*3,5*	351,6	*3,4*
2.3. Treasury shares (stakes)	16,9	*0,2*	22,2	*0,2*	79,7	*0,8*	80,3	*0,8*	80,2	*0,8*
2.4. Sources of capital formed from improper assets	9,1	*0,1*	0,0	*0,0*	-	-	-	-		-
2.5. Subordinated loans to financial organisations (residents and non-residents)	277,1	*2,9*	233,4	*2,3*	227,1	*2,2*	218,2	*2,2*	145,2	*1,4*
2.6. Credit institution’s investments in shares (stakes) of financial organisations (including subsidiaries and affiliates), and authorised capital of resident credit institutions	687,9	*7,3*	342,3	*3,3*	308,2	*3,0*	319,5	*3,2*	266,7	*2,6*
2.7. Other factors	250,0	*2,7*	180,9	*1,8*	183,4	*1,8*	180,1	*1,8*	168,1	*1,6*
Capital – total	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**10 168,9**	***100,0***	**9 929,9**	***100,0***	**10 282,4**	***100,0***

[1] Calculated using bank reporting Form 0409123.

Table 44

Credit risk-weighted assets of credit institutions for calculation of capital adequacy (N1.0) (billions of rubles)

Credit risk-weighted assets[1]	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Asset group 1	0,0	0,0	0,0	0,0	0,0
Asset group 2	1 246,9	1 101,5	1 055,5	1 159,7	1 136,2
Asset group 3	35,7	62,7	158,0	501,7	552,5
Asset group 4	31 900,9	31 745,3	32 635,4	32 699,7	33 659,8
Asset group 5	198,3	42,6	44,2	20,3	6,2
Total credit risk-weighted assets of credit institutions	33 381,9	32 952,1	33 893,1	34 381,4	35 354,8

Memo item:

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Asset group 1 unadjusted for credit risk weighting ratios	10 337,8	11 012,3	11 123,2	10 814,8	11 537,1

[1] Assets recognised in balance-sheet accounts.

Table 45

Banking sector capital adequacy[1] dynamics and structure

		1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
1	Capital, billions of rubles	9 397,3	10 269,3	10 168,9	9 929,9	10 282,4
2	Risk-weighted assets, billions of rubles	77 884,2	84 510,1	83 270,7	84 198,9	83 393,8
	Of which:					
	- credit risk on assets recognised in balance-sheet accounts	33 381,9	32 952,1	33 893,1	34 381,4	35 354,8
	- total risk-weighted claims on bank affiliates recorded in Code 8957.0	3 056,6	2 546,1	-	-	-
	- credit risk, including buffers, calculated using the IRB approach[2] for the purpose of inclusion in the capital adequacy ratio (KRP and Code 8770)[3]	-	16 308,2	17 303,6	16 943,1	17 037,7
	- total exposures and claims on accrued interest on loans (Code 8807)	246,8	286,1	320,9	344,5	333,8
	- credit risks on contingent credit liabilities (KRV)	4 589,8	3 897,7	3 312,7	3 653,4	3 678,1
	- credit risk on forward transactions (KRS)	453,1	478,7	402,8	356,5	364,1
	- operational risk (OR) with risk ratio of 12.5	8 369,8	8 137,4	8 290,8	8 201,0	8 199,1
	- market risk (MR)	3 916,1	3 737,8	3 554,1	3 550,7	3 742,9
	- total exposure of clearing participants accounted for within Code 8847	137,8	150,4	151,5	136,4	132,7
	- higher risk transactions (PK and Code 8754.0, until 8 October 2018 PK and PKv)	17 234,5	8 465,5	7 838,9	7 704,2	7 358,0
	- adjustment to the N1.0 ratio denominator that prevents re-including credit claims on higher risk transactions in capital calculation	-1 029,8	-875,9	-	-	-
	- result of the application of add-ons to risk weights calculated in accordance with Bank of Russia Ordinance No. 4892-U (Code 8769.0) (included in calculation from 8 October 2018)	-	2 104,9	2 475,7	3 143,1	3 334,0
	- credit risk on unsecured household loans issued after 1 July 2013 at increased interest rates[4] (PKr) (excluded from calculation since 8 October 2018)	1 483,5	-	-	-	-
	- indicator providing for application of higher requirements for capital of the appropriate level to cover individual assets of a bank in compliance with international approaches to improvement of banking sector stability (BK)	5 139,8	5 021,4	4 520,3	4 586,6	2 665,0
	- risk of changes in the credit claim value following deterioration of a counterparty's credit quality (RSK)	315,1	505,6	416,0	394,1	400,6
	- other	589,3	794,0	790,3	803,9	793,1
3	Capital relative to risk-weighted assets (capital adequacy),[1] %	12,1	12,2	12,2	11,8	12,3

[1] Calculation of capital adequacy of the banking sector is based on bank reporting Form 0409135.

[2] IRB approach is an internal ratings-based approach to calculating credit risk in accordance with Bank of Russia Regulation No. 483-P, dated 6 August 2015, ‘On the Procedure for Assessing IRB Credit Risk’.

[3] Credit risk including buffers calculated using the IRB approach for the purpose of inclusion in capital adequacy requirements (KRP and Code 8770) is excluded from the Other item and included in a separate item in the table. These updates changed the Other value starting from statements as of 1 February 2018.

[4] For which the effective interest rate is calculated in accordance with Federal Law No. 353-FZ, dated 21 December 2013.

Table 46

Operating credit institutions by capital adequacy (N1.0)

Value of N1.0	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %	Number of credit institutions	Share of banking sector assets, %
Less than 8%[1]	20	*6,8*	15	*3,7*	14	*2,9*	12	*2,8*	11	*2,7*
From 8% to 10%	9	*1,5*	6	*0,9*	7	*0,7*	4	*0,4*	6	*0,5*
From 10% to 12%	36	*21,5*	26	*25,8*	28	*20,5*	38	*24,1*	34	*21,2*
From 12% to 14%	64	*18,1*	45	*13,0*	42	*18,3*	39	*15,2*	46	*19,0*
14% and more	420	*52,1*	380	*52,5*	369	*53,0*	359	*53,7*	347	*53,0*
Total for the banking sector	561	*100,0*	484	*100,0*	473	*100,0*	464	*100,0*	456	*100,0*

[1] Including credit institutions with negative capital which undergo financial resolution or had their licences revoked after the reporting date. The minimum value of the N1.0 ratio is 8%.

Credit risk

Table 47

Outstanding loan structure of the banking sector

(share of loans classified into quality categories and loan loss provisions as percentage of total loans issued)[1]

		1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
		billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%
Loans	Standard	25 282,9	*44,9*	27 680,1	*44,0*	27 233,5	*43,5*	26 567,5	*42,0*	26 225,5	*41,2*
	Substandard	21 183,9	*37,6*	24 685,4	*39,2*	24 833,0	*39,7*	26 109,7	*41,2*	26 745,5	*42,0*
	Doubtful	4 230,6	*7,5*	4 182,7	*6,6*	4 047,6	*6,5*	4 138,2	*6,5*	4 151,6	*6,5*
	Problem	1 725,7	*3,1*	1 846,8	*2,9*	2 026,2	*3,2*	1 969,2	*3,1*	1 918,1	*3,0*
	Loss	3 908,2	*6,9*	4 522,8	*7,2*	4 463,9	*7,1*	4 528,6	*7,2*	4 579,5	*7,2*
Created loan loss provisions		5 223,2	*9,3*	5 712,6	*9,1*	5 744,3	*9,2*	5 826,0	*9,2*	5 855,9	*9,2*
Memo item: of which loans assessed on a case-by-case basis[2]											
Loans	Standard	25 125,2	*57,2*	27 451,4	*57,7*	26 980,9	*57,8*	26 321,5	*56,6*	25 980,6	*55,8*
	Substandard	10 406,8	*23,7*	11 594,2	*24,4*	11 253,8	*24,1*	11 811,6	*25,4*	12 273,6	*26,3*
	Doubtful	3 714,2	*8,5*	3 072,8	*6,5*	2 814,0	*6,0*	2 780,2	*6,0*	2 786,0	*6,0*
	Problem	1 650,6	*3,8*	1 768,0	*3,7*	1 935,0	*4,1*	1 867,1	*4,0*	1 807,3	*3,9*
	Loss	3 003,0	*6,8*	3 718,8	*7,8*	3 664,5	*7,9*	3 718,3	*8,0*	3 748,3	*8,0*
Loan loss provisions	Estimated provisions	5 288,9	*12,0*	5 824,3	*12,2*	5 808,0	*12,5*	5 891,4	*12,7*	5 899,2	*12,7*
	Estimated provisions adjusted for collateral	4 459,4	*10,2*	5 039,4	*10,6*	5 069,3	*10,9*	5 171,4	*11,1*	5 175,5	*11,1*
	Created provisions	4 144,3	*9,4*	4 662,9	*9,8*	4 688,6	*10,1*	4 743,6	*10,2*	4 747,7	*10,2*
	Created provisions as percentage of estimated provisions		*78,4*		*80,1*		*80,7*		*80,5*		*80,5*
	Created provisions as percentage of estimated provisions adjusted for collateral		*92,9*		*92,5*		*92,5*		*91,7*		*91,7*

[1] Calculated using bank reporting Form 0409115, Sections 1, 2, and 3.

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

Table 48

Structure of homogeneous loan and claim portfolios[1]

	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%	billions of rubles	%
1. Outstanding loans grouped into homogeneous loan portfolios – total	12 431,5	*100,0*	15 312,5	*100,0*	15 956,1	*100,0*	16 814,5	*100,0*	17 024,3	*100,0*
Including:										
1.1. Outstanding loans to legal entities (other than credit institutions)	529,1	*4,3*	658,3	*4,3*	690,6	*4,3*	743,7	*4,4*	747,2	*4,4*
1.2. Outstanding household loans	11 902,4	*95,7*	14 654,2	*95,7*	15 265,5	*95,7*	16 070,8	*95,6*	16 277,1	*95,6*
1.3. Outstanding loans to credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Outstanding loans grouped into homogeneous loan portfolios relative to total outstanding loans and similar debt		*22,1*		*24,3*		*25,5*		*26,6*		*26,8*
3. Created loss provisions for loans grouped into homogeneous loan portfolios relative to loans grouped into homogeneous loan portfolios		*8,7*		*6,9*		*6,6*		*6,4*		*6,5*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	122,4	*100,0*	137,9	*100,0*	126,5	*100,0*	132,2	*100,0*	126,9	*100,0*
Including:										
4.1. Outstanding claims of legal entities grouped into portfolios	63,2	*51,6*	76,8	*55,7*	76,4	*60,4*	80,2	*60,7*	82,3	*64,8*
4.2. Outstanding claims of households grouped into portfolios	59,2	*48,4*	61,1	*44,3*	50,1	*39,6*	52,0	*39,3*	44,7	*35,2*
5. Created loss provisions for homogeneous claims grouped into portfolios relative to homogeneous claims grouped into portfolios		*49,6*		*41,6*		*50,0*		*48,2*		*50,3*

[1] Calculated using bank reporting Form 0409115.

Table 49

Outstanding homogeneous corporate claims and loans and created loss provisions as of 1.08.2019[1]

	Outstanding loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims as percentage of outstanding loans/claims in a corresponding portfolio
	millions of rubles	as percentage of total outstanding loans/claims	millions of rubles	as percentage of total loss provisions	
1. Outstanding loans to legal entities (other than credit institutions) grouped into homogeneous loan portfolios – total	747 222,1	*100,0*	33 453,3	*100,0*	*4,5*
including by quality category					
1.1. Quality category I loan portfolio	259,8	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality category II loan portfolio	712 719,8	*95,4*	7 552,8	*22,6*	*1,1*
1.3. Quality category III loan portfolio	6 610,4	*0,9*	605,5	*1,8*	*9,2*
1.4. Quality category IV loan portfolio	2 465,7	*0,3*	782,4	*2,3*	*31,7*
1.5. Quality category V loan portfolio	25 166,4	*3,4*	24 512,7	*73,3*	*97,4*
2. Outstanding loans to credit institutions grouped into homogeneous loan portfolios – total	3,0	*100,0*	0,0	*100,0*	*0,6*
including by quality category					
2.1. Quality category I loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.2. Quality category II loan portfolio	3,0	*100,0*	0,0	*100,0*	*0,6*
2.3. Quality category III loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality category IV loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality category V loan portfolio	0,0	*0,0*	0,0	*0,0*	*0,0*
3. Outstanding corporate loans grouped into homogeneous loan portfolios – total	747 225,1		33 453,4		*4,5*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	82 265,5	*100,0*	33 272,1	*100,0*	*40,4*
including by quality category					
4.1. Quality category I claim portfolio	41 148,3	*50,0*	0,0	*0,0*	*0,0*
4.2. Quality category II claim portfolio	4 275,2	*5,2*	57,6	*0,2*	*1,3*
4.3. Quality category III claim portfolio	3 652,1	*4,4*	458,0	*1,4*	*12,5*
4.4. Quality category IV claim portfolio	673,0	*0,8*	304,8	*0,9*	*45,3*
4.5. Quality category V claim portfolio	32 516,8	*39,5*	32 451,8	*97,5*	*99,8*
5. Interest income claims – total	8 386,7	*100,0*	4 797,3	*100,0*	*57,2*
of which:					
5.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	4 811,8	*57,4*	4 751,7	*99,0*	*98,8*

[1] Calculated using bank reporting Form 0409115.

Table 50

Outstanding homogeneous household claims and loans and created loss provisions as of 1.08.2019[1]

	Outstanding loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims grouped into homogeneous loan portfolios		Created loss provisions for loans and claims as percentage of outstanding loans/claims in a corresponding portfolio
	millions of rubles	as percentage of total outstanding loans/claims	millions of rubles	as percentage of total loss provisions	
1. Outstanding household loans grouped into homogeneous loan portfolios – total	16 277 117,1	*100,0*	1 074 771,1	*100,0*	*6,6*
of which:					
1.1. by loan type:					
1.1.1. housing (other than mortgage) loans, total	1 578 289,7	*9,7*	48 498,6	*4,5*	*3,1*
1.1.2. mortgage loans, total	5 452 011,2	*33,5*	71 443,7	*6,6*	*1,3*
1.1.3. car loans, total	870 077,6	*5,3*	54 243,9	*5,0*	*6,2*
1.1.4. other consumer loans, total	8 355 689,7	*51,3*	900 063,5	*83,7*	*10,8*
1.2. by term of loan delinquency:					
1.2.1. portfolio or loans which are not overdue or overdue for one to 30 days[2]	345 130,2	*2,1*	7 693,2	*0,7*	*2,2*
1.2.2. portfolio or loans which are not overdue	14 687 077,2	*90,2*	256 098,6	*23,8*	*1,7*
1.2.3. portfolio or loans overdue for one to 30 days	294 045,3	*1,8*	21 737,6	*2,0*	*7,4*
1.2.4. portfolio or loans overdue for 31 to 90 days	114 599,7	*0,7*	33 110,8	*3,1*	*28,9*
1.2.5. portfolio or loans overdue for 91 to 180 days	97 245,4	*0,6*	58 642,4	*5,5*	*60,3*
1.2.6. portfolio or loans overdue for 181 to 360 days	125 451,7	*0,8*	105 297,6	*9,8*	*83,9*
1.2.7. portfolio or loans overdue for more than 360 days	592 518,7	*3,6*	591 669,6	*55,1*	*99,9*
1.3. by quality category:					
1.3.1. Quality category I loan portfolio	244 644	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II loan portfolio	13 759 191,3	*84,5*	196 081,2	*18,2*	*1,4*
1.3.3. Quality category III loan portfolio	1 358 953,9	*8,3*	73 128,2	*6,8*	*5,4*
1.3.4. Quality category IV loan portfolio	108 350,4	*0,7*	40 977,2	*3,8*	*37,8*
1.3.5. Quality category V loan portfolio	805 977,8	*5,0*	764 584,5	*71,1*	*94,9*
2. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	44 657,5	*100,0*	30 513,7	*100,0*	*68,3*
including by quality category					
2.1. Quality category I claim portfolio	8 509,5	*19,1*	0,0	*0,0*	*0,0*
2.2. Quality category II claim portfolio	3 993,4	*8,9*	90,0	*0,3*	*2,3*
2.3. Quality category III claim portfolio	1 451,0	*3,2*	129,5	*0,4*	*8,9*
2.4. Quality category IV claim portfolio	336,5	*0,8*	157,5	*0,5*	*46,8*
2.5. Quality category V claim portfolio	30 367,0	*68,0*	30 136,7	*98,8*	*99,2*
3. Interest income claims – total	378 846,0	*100,0*	254 140,6	*100,0*	*67,1*
of which:					
3.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	259 015,6	*68,4*	250 229,5	*98,5*	*96,6*

[1] Calculated using bank reporting Form 0409115.

[2] For credit institutions that have combined loans which are not overdue and overdue for one to 30 days into one portfolio to create minimum provisions (Version 2 of Table 3, Clause 5.1 of Bank of Russia Regulation No. 590-P).

Table 51

Characteristics of loan loss provisions by credit risk group[1]

Loan quality category	Share of actual total provisions in the group, %					Actual loan loss provisions as percentage of outstanding loans of the respective quality category				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Substandard	*7,1*	*5,4*	*5,1*	*5,0*	*5,2*	*2,8*	*2,2*	*2,1*	*2,0*	*2,0*
Doubtful	*17,2*	*11,9*	*10,8*	*10,8*	*10,7*	*19,2*	*18,1*	*18,1*	*18,3*	*18,2*
Problem	*17,8*	*17,8*	*20,0*	*19,3*	*18,9*	*44,7*	*47,0*	*48,6*	*49,1*	*49,6*
Loss	*57,8*	*64,8*	*64,0*	*64,9*	*65,3*	*79,8*	*81,3*	*81,9*	*82,8*	*82,7*

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

Table 52

Dynamics and structure of overdue loans

Indicator	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Overdue loans, billions of rubles	**2993,5**	**3050,5**	**3663,8**	**3694,8**	**3778,7**
Of which:					
- for top-20 credit institutions by assets, billions of rubles	1924,2	2136,4	2619,8	2632,6	2655,8
Share of overdue loans in total loans, %	*5,2*	*4,7*	*5,6*	*5,7*	*5,8*
Overdue ruble loans					
- billions of rubles	2694,3	2723,2	3217,6	3303,2	3365,4
- as percentage of total loans, deposits and other placements in rubles	*6,0*	*5,4*	*6,3*	*6,4*	*6,4*
Overdue FX loans					
- billions of rubles	299,2	327,3	446,2	391,5	413,4
- as percentage of total FX loans	*2,2*	*2,3*	*3,2*	*2,9*	*3,1*
- in US dollar terms, billions of US dollars	5,2	4,7	6,9	6,2	6,5
Overdue loans to non-financial organisations, billions of rubles	1942,4	2093,3	2631,2	2628,7	2702,6
share of overdue loans in total loans to non-financial organisations, %	*6,4*	*6,3*	*7,9*	*7,9*	*8,1*
Overdue household loans, billions of rubles	848,9	760,4	798,1	802,6	812,5
share of overdue loans in total household loans, %	*7,0*	*5,1*	*5,1*	*4,9*	*4,9*

Table 53

Credit institutions by overdue loans in their loan portfolios

Share of overdue loans in total loans	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
No overdue loans	55	49	21	25	21	*4,5*	*5,3*	*0,4*	*0,4*	*0,4*
from 0% to 5%	235	205	214	206	201	*70,6*	*71,5*	*76,6*	*75,6*	*75,3*
from 5% to 10%	100	91	88	93	95	*7,6*	*11,1*	*6,7*	*11,3*	*11,2*
from 10% to 15%	50	41	42	40	37	*10,0*	*3,6*	*6,0*	*2,3*	*1,9*
from 15% to 20%	30	18	21	18	15	*0,9*	*2,8*	*5,1*	*5,2*	*4,7*
from 20% to 60%	52	41	43	40	44	*5,3*	*5,4*	*4,6*	*4,7*	*5,9*
from 60% to 90%	4	6	9	8	10	*1,0*	*0,3*	*0,3*	*0,1*	*0,3*
more than 90%	4	3	8	11	8	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans	31	30	21	23	15	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*

Table 54

Credit risks of the banking sector

Indicator	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Total large credit exposures in the banking sector, billions of rubles	21 247,1	21 024,0	20 017,6	20 117,0	20 250,6
Share of large credit exposures in banking sector assets, %	*24,9*	*22,3*	*21,7*	*21,8*	*21,6*

Market risk

Table 55

Market risk structure in the banking sector

Risk	1.01.18		1.01.19		1.04.19		1.07.19		1.08.19	
	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %	as percentage of total capital of credit institutions[1]	share of market risk, %
Market risk – total	*42,6*	*100,0*	*37,8*	*100,0*	*36,7*	*100,0*	*37,2*	*100,0*	*38,1*	*100,0*
Including:										
- interest rate risk	*31,9*	*75,0*	*24,5*	*64,6*	*24,1*	*65,6*	*23,8*	*63,9*	*23,7*	*62,2*
- stock market risk	*3,6*	*8,4*	*3,5*	*9,2*	*3,8*	*10,3*	*4,1*	*11,1*	*4,4*	*11,6*
- foreign exchange risk	*4,6*	*10,7*	*3,8*	*10,1*	*5,3*	*14,5*	*5,2*	*14,1*	*6,4*	*16,9*
- commodity risk	*2,5*	*5,9*	*6,1*	*16,0*	*3,5*	*9,6*	*4,1*	*11,0*	*3,5*	*9,3*
Memo item:										
Number of credit institutions,[1] units	401		323		310		313		303	
Share of bank assets[1] in total banking sector assets, %	*98,4*		*93,8*		*92,9*		*93,9*		*93,8*	

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

Note.

Calculated using bank reporting Form 0409135 in accordance with Bank of Russia Regulation No. 511-P, dated 3 December 2015, ‘On the Procedure for Calculating Market Risk by Credit Institutions’.

Table 56

FX assets and liabilities in banking sector total assets and liabilities

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
FX assets as percentage of total assets	*22,3*	*22,4*	*22,2*	*21,5*	*21,0*
Of which: - for top-20 credit institutions by assets	*24,0*	*23,7*	*23,5*	*22,7*	*22,3*
FX liabilities as percentage of total liabilities	*21,8*	*22,1*	*22,4*	*21,0*	*20,6*
Of which: - for top-20 credit institutions by assets	*23,8*	*24,0*	*24,2*	*22,8*	*22,3*
Difference in the ratio of FX components of assets and liabilities, percentage points	*0,5*	*0,3*	*-0,2*	*0,5*	*0,5*
Of which: - for top-20 credit institutions by assets	*0,2*	*-0,3*	*-0,8*	*-0,1*	*0,0*

Table 57

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

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
On-balance-sheet positions					
Assets, billions of rubles	18 999,8	21 112,3	20 523,2	19 898,2	19 700,2
Liabilities, billions of rubles	18 579,1	20 824,2	20 675,5	19 418,5	19 264,4
Excess of assets over liabilities, billions of rubles	420,6	288,1	-152,4	479,7	435,8
Excess of assets over liabilities relative to total capital, %[1]	*4,5*	*2,8*	*-1,5*	*4,8*	*4,2*
Off-balance-sheet positions[2]					
Assets, billions of rubles	18 298,9	23 146,3	25 575,2	23 989,6	24 743,5
Liabilities, billions of rubles	17 232,1	21 511,2	23 259,0	22 284,1	22 779,3
Excess of assets over liabilities, billions of rubles	1 066,8	1 635,1	2 316,2	1 705,4	1 964,3
Excess of assets over liabilities relative to total capital, %[1]	*11,4*	*15,9*	*22,8*	*17,2*	*19,1*

[1] Total capital of banks licensed to carry out FX transactions.

[2] Chapter D of the Chart of Accounts (‘Accounts for Accounting Assets and Liabilities on Derivatives and Other Agreements (Deals) Where Settlements and Delivery are Made no Earlier than the Day Following the Agreement (Deal) Conclusion’).

Table 58

Bank compliance with the open currency position (OCP) requirements

	2017				2018				2019	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Number of credit institutions which violated OCP limits, units	5	6	4	5	2	4	2	1	0	1
Of which:										
- top-20 credit institutions by assets, units	0	0	1	2	0	1	2	1	0	1
Share of credit institutions which violated OCP limits in assets, %										
- credit institutions licensed to carry out FX transactions	*0,2*	*0,6*	*2,9*	*3,2*	*0,0*	*2,3*	*3,1*	*1,8*	*0,0*	*2,2*
- among top-20 credit institutions by assets	*0,0*	*0,0*	*3,4*	*3,9*	*0,0*	*2,1*	*3,8*	*2,2*	*0,0*	*2,6*

Note. Calculated using bank reporting Form 0409634.

Table 59

Open currency positions in the banking sector

Date	Number of credit institutions	FX and precious metal positions in ruble terms, billions of rubles: Total on-balance-sheet position	Total off-balance-sheet positions	Total open currency positions (OCP): long	short	net position	Capital, billions of rubles	Net bank OCP as percentage of capital
1. Credit institutions with net short position								
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	*-5,7*
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	*-4,2*
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	*-4,9*
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	*-1,8*
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	*-1,8*
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	*-1,3*
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	*-1,0*
1.07.18	149	-526,3	419,0	98,0	-205,3	-107,3	7 221,1	*-1,5*
1.08.18	147	-559,7	474,5	95,2	-180,4	-85,2	6 799,6	*-1,3*
1.09.18	138	-592,5	522,9	125,5	-195,1	-69,6	6 781,3	*-1,0*
1.10.18	143	-366,9	286,3	62,6	-143,3	-80,6	5 267,4	*-1,5*
1.11.18	139	-138,5	76,3	77,3	-139,5	-62,2	5 779,6	*-1,1*
1.12.18	123	-298,1	272,2	70,2	-96,1	-25,9	3 457,5	*-0,7*
1.01.19	119	-25,7	4,2	22,5	-44,0	-21,5	2 187,0	*-1,0*
1.02.19	113	184,8	-199,9	24,0	-39,0	-15,0	1 623,8	*-0,9*
1.03.19	101	194,5	-224,0	16,2	-45,7	-29,5	1 827,3	*-1,6*
1.04.19	107	-102,9	86,8	26,7	-42,8	-16,1	1 952,7	*-0,8*
1.05.19	96	218,8	-227,9	1,9	-11,1	-9,1	939,9	*-1,0*
1.06.19	100	-12,5	-5,0	32,4	-49,9	-17,5	1 854,3	*-0,9*
1.07.19	111	-82,5	66,2	31,9	-48,2	-16,2	1 843,1	*-0,9*
1.08.19	106	-52,6	36,3	28,6	-44,9	-16,3	1 947,7	*-0,8*
2. Credit institutions with net long position								
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	*4,6*
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	*2,2*
1.01.18	377	-616,2	863,7	344,9	-97,3	247,5	8 388,2	*3,0*
1.02.18	395	-578,6	791,1	304,3	-91,8	212,5	8 431,7	*2,5*
1.03.18	361	-263,3	453,0	215,7	-26,0	189,7	6 841,0	*2,8*
1.04.18	370	-246,4	422,2	216,1	-40,3	175,9	6 764,4	*2,6*
1.05.18	339	-157,0	394,7	259,1	-21,3	237,7	6 183,0	*3,8*
1.06.18	349	-158,2	373,0	262,1	-47,4	214,8	6 432,2	*3,3*
1.07.18	350	45,2	170,8	234,8	-18,8	216,0	2 562,4	*8,4*
1.08.18	347	167,6	70,4	250,6	-12,6	238,0	2 676,1	*8,9*
1.09.18	352	162,2	79,8	251,4	-9,4	242,0	2 925,9	*8,3*
1.10.18	343	150,9	109,5	326,1	-65,7	260,4	4 579,2	*5,7*
1.11.18	336	-403,0	677,8	338,0	-63,3	274,8	4 209,1	*6,5*
1.12.18	343	-189,6	519,2	369,8	-40,2	329,6	6 592,9	*5,0*
1.01.19	342	-572,8	898,4	405,7	-80,1	325,6	8 019,0	*4,1*
1.02.19	343	-950,6	1 286,7	410,5	-74,4	336,1	8 440,3	*4,0*
1.03.19	353	-1 133,8	1 507,4	454,2	-80,6	373,6	8 248,3	*4,5*
1.04.19	343	-1 133,8	1 473,2	408,4	-69,0	339,4	8 109,2	*4,2*
1.05.19	349	-1 256,0	1 611,1	458,9	-103,8	355,1	9 218,2	*3,9*
1.06.19	343	-804,9	1 144,2	421,8	-82,6	339,2	8 369,9	*4,1*
1.07.19	331	-467,1	810,7	428,0	-84,4	343,6	8 342,7	*4,1*
1.08.19	328	-315,4	814,1	564,4	-65,8	498,7	8 126,0	*6,1*

Table 60

Open currency positions in the banking sector by individual currency as of 1.08.2019

Currency/ position	Number of credit institutions	Net on-balance-sheet position, billions of rubles	Net bank OCP as percentage of capital	Total on-balance-sheet position, billions of rubles	Total off-balance-sheet position, billions of rubles
USD					
short	116	-11,7	*-0,8*	102,1	-113,8
long	317	416,6	*4,8*	-1 914,0	2 330,6
EUR					
short	138	-46,1	*-1,1*	796,8	-842,9
long	292	72,0	*1,2*	530,6	-458,5
GBP					
short	43	-12,2	*-0,2*	3,8	-16,0
long	188	1,8	*0,1*	-0,7	2,5

Bank liquidity

Table 61

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

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Liquid assets with maturity of more than one year as percentage of total liquid assets	*42,0*	*43,0*	*44,3*	*45,0*	*44,7*
Liabilities with maturity of more than one year as percentage of total liabilities	*20,3*	*18,6*	*19,3*	*19,5*	*19,4*
Use of short-term liabilities as a source of long-term liquid assets,[1] %	*32,5*	*35,2*	*36,1*	*37,3*	*37,0*

[1] Calculated using bank reporting Form 0409125 as the ratio of excess of long-term (more than one year) liquid assets over liabilities with maturity of more than one year relative to short-term liabilities (less than one year).

Table 62

Credit institutions by the use of short-term liabilities (less than one year) as a source of long-term assets (more than one year)

Indicator, %	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Less than 0	203	148	137	128	127	*13,9*	*9,8*	*8,6*	*8,1*	*8,5*
From 0 to 20	223	198	195	191	180	*14,1*	*11,5*	*15,2*	*15,2*	*10,9*
More than 20	135	138	135	145	139	*72,0*	*78,7*	*76,3*	*76,8*	*80,6*
No data	0	0	6	0	10	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	473	464	456	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 63

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

	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Liquid assets with maturity of less than 30 days as percentage of total liquid assets	*36,2*	*33,6*	*32,8*	*31,6*	*30,1*
Liabilities with maturity of less than 30 days as percentage of total liabilities	*46,3*	*46,3*	*47,2*	*45,8*	*44,1*
Liquidity gap (ratio of excess of liabilities with maturity of up to 30 days over liquid assets with similar maturity relative to these short-term liabilities), %	*13,9*	*20,3*	*24,0*	*24,1*	*24,7*

Note. Calculated using bank reporting Form 0409125.

Table 64

Credit institutions by liquidity gap

Indicator, %	Number of credit institutions, units					Share of total banking sector assets, %				
	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19	1.01.18	1.01.19	1.04.19	1.07.19	1.08.19
Less than 0	409	314	319	311	309	*25,4*	*11,2*	*15,7*	*13,2*	*14,1*
From 0 to 20	82	96	76	80	62	*19,3*	*19,6*	*15,4*	*17,5*	*14,9*
More than 20	70	74	72	73	75	*55,3*	*69,2*	*68,9*	*69,3*	*71,0*
No data	0	0	6	0	10	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	473	464	456	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*