CENTRAL BANK OF THE RUSSIAN FEDERATION
BANKING SUPERVISION SUPPORT DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(ONLINE VERSION)

STATISTICS

No. 204, October 2019

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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	1 527,9
	as % of fixed capital investments of all types of businesses (excl. small businesses)	*10,0*	*10,6*	*8,1*	*10,4*	*11,2*	*11,2*
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*	*44,8*	*47,0*	*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	13 618,0
	Household money income	44 650,4	47 920,6	53 525,9	53 991,0	55 272,1	57 456,5

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
1.09.19	1,6	7,2	2,5	7,7	1,9	4,3	1,8	21,1	2,1	23,7	1,4	7,6	1,6	4,8
Memo item:														
Year-to-date growth	1,1		2,6		2,2		12,9		15,5		3,5		-2,9	
Growth in the corresponding period of the previous year	4,2		4,1		8,3		14,1		14,5		5,3		4,4	

[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	1.07.19	1.08.19	1.09.19
Credit institutions registered by the Bank of Russia and other agencies	923	881	862	854	848
Operating credit institutions (credit institutions authorised to carry out banking operations)	561	484	464	456	455
of which:					
Banks	517	440	421	415	415
- with a universal licence	-	291	281	277	274
- with a basic licence	-	149	140	138	141
Non-bank credit institutions	44	44	43	41	40
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	0	0	0
Credit institutions which have their licences revoked (cancelled) since the year start	54	67	15	21	22
Credit institutions which have been restructured since the year start	9	10	6	8	8

Table 5

Operating credit institutions by federal district*

	1.01.18		1.01.19		1.07.19		1.08.19		1.09.19	
	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*	263	*56,7*	259	*56,8*	258	*56,7*
including Moscow and the Moscow Region	284	*50,6*	245	*50,6*	238	*51,3*	234	*51,3*	233	*51,2*
North-Western Federal District	43	*7,7*	41	*8,5*	40	*8,6*	39	*8,6*	39	*8,6*
Southern Federal District	35	*6,2*	25	*5,2*	24	*5,2*	24	*5,3*	24	*5,3*
North Caucasian Federal District	17	*3,0*	12	*2,5*	11	*2,4*	11	*2,4*	11	*2,4*
Volga Federal District	71	*12,7*	67	*13,8*	63	*13,6*	60	*13,2*	60	*13,2*
Urals Federal District	26	*4,6*	23	*4,8*	23	*5,0*	23	*5,0*	23	*5,1*
Siberian Federal District	32	*5,7*	28	*5,8*	25	*5,4*	25	*5,5*	25	*5,5*
Far Eastern Federal District	18	*3,2*	16	*3,3*	15	*3,2*	15	*3,3*	15	*3,3*
Russian Federation	**561**	***100,0***	**484**	***100,0***	**464**	***100,0***	**456**	***100,0***	**455**	***100,0***

* By the registered location of the head office.

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	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Central Federal District	319	272	263	259	258	8581	7614	6942	6983	6976	427	336	812	813	812
including Moscow and the Moscow Region[1]	284	245	238	234	233	4244	3723	3250	3264	3269	373	313	634	636	636
North-Western Federal District	43	41	40	39	39	316	268	442	439	430	3094	2722	2512	2524	2514
Southern Federal District	35	25	24	24	24	871	752	737	733	733	2822	2596	2569	2572	2574
North Caucasian Federal District	17	12	11	11	11	84	51	51	50	48	829	761	759	766	767
Volga Federal District	71	67	63	60	60	1314	1150	1093	1043	1034	6529	5829	5743	5774	5781
Urals Federal District	26	23	23	23	23	651	583	575	574	573	2524	2253	2220	2224	2222
Siberian Federal District	32	28	25	25	25	328	253	235	233	234	3680	3426	3367	3385	3377
Far Eastern Federal District	18	16	15	15	15	528	496	491	492	492	1598	1402	1403	1409	1408
Russian Federation	**561**	**484**	**464**	**456**	**455**	**34176**	**30492**	**29951**	**30014**	**29975**	**-**	**-**	**-**	**-**	**-**

[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		1.07.19		1.08.19		1.09.19	
	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*	56 516 470	*61,1*	57 070 995	*61,0*	58 148 883	*61,1*
6th through 20th	20 007 403	*23,5*	19 924 791	*21,2*	19 826 020	*21,4*	20 416 468	*21,8*	20 642 265	*21,7*
21st through 50th	9 167 982	*10,8*	9 230 511	*9,8*	8 805 718	*9,5*	8 873 212	*9,5*	9 099 367	*9,6*
51st through 200th	7 195 769	*8,4*	7 152 776	*7,6*	6 559 927	*7,1*	6 515 925	*7,0*	6 513 984	*6,8*
201+	1 306 864	*1,5*	909 875	*1,0*	780 496	*0,8*	742 507	*0,8*	750 768	*0,8*
Total	**85 191 839**	***100,0***	**94 083 687**	***100,0***	**92 488 632**	***100,0***	**93 619 107**	***100,0***	**95 155 267**	***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	1.07.19	1.08.19	1.09.19
Central Federal District	*60,6*	*65,4*	*63,6*	*63,2*	*63,1*
including Moscow and the Moscow Region	*61,5*	*66,5*	*64,9*	*64,5*	*64,3*
North-Western Federal District	*80,0*	*83,5*	*97,6*	*97,6*	*97,7*
Southern Federal District	*75,7*	*84,8*	*85,4*	*86,0*	*86,0*
North Caucasian Federal District	*64,1*	*72,2*	*75,0*	*74,5*	*75,1*
Volga Federal District	*55,1*	*64,0*	*62,1*	*64,5*	*64,9*
Urals Federal District	*74,2*	*73,6*	*73,2*	*73,0*	*73,3*
Siberian Federal District	*67,9*	*70,3*	*72,2*	*72,7*	*73,9*
Far Eastern Federal District	*86,2*	*89,0*	*89,7*	*89,5*	*89,6*
Russian Federation	***55,8***	***60,4***	***61,1***	***61,0***	***61,1***

Table 9

Assets of operating credit institutions (broken down by group and change over the period from 1.01.2019 until 1.09.2019)

Group as of 1.01.2019 (ranked by assets)		Number of credit institutions as of 1.01.2019	Groups as of 1.09.2019					Revoked (cancelled) licences	Restructured credit institutions
			1	2	3	4	5		
1	Top-5 credit institutions	5	4	1					
2	6th through 20th credit institutions	15	1	12	1				1
3	21st through 50th credit institutions	30		2	26				2
4	51st through 200th credit institutions	150			3	140	1	3	3
5	201st through 500th credit institutions	284				10	244	19	2
Operating since 1.01.2019							1		
Total for the period								22	8
Total as of 1.01.2019[1]		**484**							
Total as of 1.09.2019[1]		**455**	**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	1.07.19	1.08.19[1]	1.09.19[1]
Credit institutions with a foreign stake of more than 50% in the authorised capital					
Assets	*12,3*	*9,6*	*9,8*	*9,7*	*9,5*
Capital	*11,9*	*13,4*	*13,8*	*13,5*	*13,4*
Correspondent accounts with non-resident banks	*10,4*	*13,2*	*12,4*	*10,8*	*10,9*
Loans to non-financial organisations	*8,8*	*6,6*	*6,4*	*6,4*	*6,4*
Loans to households	*14,2*	*12,6*	*13,2*	*13,4*	*13,4*
Loans to and deposits of credit institutions	*20,7*	*15,5*	*19,2*	*19,2*	*18,3*
Household deposits	*12,0*	*8,8*	*8,3*	*8,4*	*8,5*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*11,3*	*10,4*	*11,6*	*11,7*	*11,1*
Current year profit (loss)	*29,3*	*13,4*	*14,5*	*14,3*	*13,6*
Memo item:					
Number of credit institutions, units	84	77	74	74	74
including wholly foreign-owned credit institutions					
Assets	*6,5*	*6,2*	*6,5*	*6,5*	*6,3*
Capital	*10,2*	*9,6*	*9,9*	*9,8*	*9,7*
Correspondent accounts with non-resident banks	*7,7*	*12,1*	*10,5*	*8,3*	*9,1*
Loans to non-financial organisations	*4,6*	*4,8*	*4,7*	*4,7*	*4,7*
Loans to households	*9,2*	*8,1*	*8,2*	*8,3*	*8,3*
Loans to and deposits of credit institutions	*9,5*	*10,4*	*13,8*	*13,6*	*12,3*
Household deposits	*5,7*	*5,0*	*5,0*	*5,0*	*5,1*
Deposits and funds in accounts of non-financial and financial organisations (other than credit institutions)[2]	*7,2*	*7,5*	*8,4*	*8,5*	*8,0*
Current year profit (loss)	*21,2*	*10,3*	*10,6*	*10,5*	*10,1*
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		1.07.19		1.08.19		1.09.19	
	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*	9 119,7	*9,9*	7 411,8	*7,9*	7 554,1	*7,9*
Capital	-480,5	*-5,1*	-602,4	*-5,9*	-810,2	*-8,2*	-984,3	*-9,6*	-936,2	*-8,9*
Loans to non-financial organisations	2 586,5	*8,6*	2 501,6	*7,5*	3 164,6	*9,5*	2 585,8	*7,7*	2 597,0	*7,6*
of which: overdue loans	984,1	*50,7*	1 032,5	*49,3*	1 438,1	*54,7*	1 376,0	*50,9*	1 383,5	*51,0*
Loans to households	556,6	*4,6*	657,7	*4,4*	771,2	*4,7*	535,8	*3,2*	547,2	*3,3*
of which: overdue loans	179,8	*21,2*	144,6	*19,0*	137,9	*17,2*	104,5	*12,9*	104,8	*12,9*
Household deposits	2 084,1	*8,0*	1 879,4	*6,6*	2 036,1	*7,0*	1 198,7	*4,1*	1 213,8	*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*	2 300,2	*8,6*	1 962,4	*7,3*	1 935,1	*7,1*
Memo item:										
Number of credit institutions,[1] units	29	*5,2*	28	*5,8*	24	*5,2*	23	*5,0*	23	*5,1*

[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	1.07.19	1.08.19	1.09.19
1.	Money, precious metals and gemstones – total	1 903,8	1 998,2	1 691,8	1 715,5	1 865,9
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	1 735,1	1 889,9	1 535,7	1 508,5	1 574,1
2.	Accounts with the Bank of Russia and authorised bodies of other countries – total	4 735,2	4 328,7	3 809,4	4 585,9	5 040,1
3.	Correspondent accounts with credit institutions – total	1 280,7	1 744,3	1 971,7	1 981,7	2 073,3
	Including:					
3.1.	Correspondent accounts with resident credit institutions	432,6	477,6	420,7	412,9	437,1
3.2.	Correspondent accounts with non-resident banks	848,1	1 266,7	1 551,0	1 568,8	1 636,2
4.	Securities – total	12 310,9	13 098,1	12 889,3	12 647,2	12 576,7
	of which:					
	revaluation of securities	30,7	-259,4	-602,7	-577,9	-546,5
	adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-	-	-32,4	-31,9	-30,3
	Including:					
4.1.	Debt investment	9 947,5	10 856,5	10 762,4	10 661,6	10 575,5
4.2.	Equity investment	479,7	494,4	411,7	420,9	425,7
4.3.	Discounted promissory notes	136,7	133,2	57,8	57,4	57,6
4.4.	Stakes in subsidiary and affiliated joint-stock companies and unit investment funds	1 747,0	1 613,9	1 657,4	1 507,3	1 517,9
5.	Other stakes in authorised capital	1 180,3	1 351,3	1 119,2	1 121,6	1 124,9
6.	Derivatives providing economic benefits	505,0	728,8	534,5	548,3	587,9
7.	Loans including revaluation and value adjustment of issued (placed) funds – total	58 122,3	65 123,9	64 241,4	64 418,9	65 161,7
	Of which:					
	revaluation of issued (placed) funds	-	-	-847,2	-812,7	-821,3
	value adjustment of issued (placed) funds	-	-	-345,9	-352,9	-352,4
	Including:					
7.1.	Loans (excluding revaluation and value adjustment of issued (placed) funds) – total	58 122,3	65 123,9	65 434,5	65 584,5	66 335,4
	Of which:					
7.1.1.	Loans issued[1] – total	58 006,1	64 969,0	65 292,8	65 443,2	66 192,8
	of which: overdue loans	2 993,5	3 050,5	3 694,8	3 778,7	3 796,5
	Of which:					
7.1.1.1	Loans to non-financial organisations	30 192,5	33 371,8	33 454,4	33 471,1	34 093,2
	of which: overdue loans	1 942,4	2 093,3	2 628,7	2 702,6	2 711,6
7.1.1.2.	Loans to households	12 173,7	14 901,4	16 328,6	16 527,0	16 830,9
	of which: overdue loans	848,9	760,4	802,6	812,5	815,2
7.1.1.3.	Loans to credit institutions	9 804,6	9 335,6	8 981,2	8 873,6	8 548,8
	of which: overdue loans	146,0	119,3	130,4	132,2	135,8
8.	Fixed assets, other real estate, intangible assets and inventories	1 512,9	1 625,9	1 598,2	1 607,8	1 609,1
8.1	of which: real estate temporarily unused in core activities	207,5	255,0	242,3	241,2	242,2
9.	Disposition of profits	327,7	330,0	245,7	266,6	302,8
	of which: profit tax	306,0	323,4	244,1	265,5	300,4
10.	Other assets – total	3 313,0	3 754,6	4 387,4	4 725,5	4 812,9
	Of which:					
10.1.	Float	1 237,6	1 678,1	1 377,3	1 415,1	1 412,6
10.2.	Debtors	489,1	534,3	649,4	944,4	936,2
Total assets		85 191,8	94 083,7	92 488,6	93 619,1	95 155,3

[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	1.07.19	1.08.19	1.09.19
1.	Bank funds and profits – total	8 962,9	9 306,1	8 616,4	8 853,6	9 111,9
	Including:					
1.1.	Funds	4 866,3	4 882,5	4 960,6	5 087,2	5 179,4
1.2.	Accumulated profit (loss) before tax	4 041,3	4 447,2	3 577,2	3 681,3	3 840,2
	Of which:					
1.2.1.	Current year profit (loss)	789,7	1 344,8	1 004,9	1 178,2	1 354,3
2.	Bank of Russia loans	2 016,5	2 607,4	2 592,2	2 578,6	2 570,1
3.	Accounts of credit institutions – total	774,8	879,5	712,4	750,5	757,6
	Of which:					
3.1.	Correspondent accounts of resident credit institutions	396,2	430,5	310,2	300,0	327,3
3.2.	Correspondent accounts of non-resident banks	253,1	338,9	288,1	282,5	298,4
4.	Loans from other credit institutions – total	9 265,3	9 190,3	7 550,0	7 251,9	7 142,8
5.	Customer funds – total[1]	53 703,0	60 701,8	61 359,0	62 214,3	63 585,4
	Of which:					
5.1.	Budget funds in settlement accounts	10,4	11,4	45,1	44,6	46,5
5.2.	Government and extra-budgetary funds in settlement accounts	0,6	0,1	1,0	0,7	0,6
5.3.	Corporate funds in settlement and other accounts	9 103,6	9 772,3	9 896,7	9 971,7	10 231,5
5.4.	Customer float	536,9	631,1	700,1	726,8	715,9
5.5.	Deposits and other funds raised from legal entities (other than credit institutions)	17 900,4	21 652,0	21 556,2	22 232,3	22 921,1
5.6.	Household deposits	25 987,4	28 460,2	28 982,5	29 054,1	29 462,8
5.7.	Customer funds in factoring and forfeiting operations	23,4	21,9	40,5	40,9	42,2
6.	Bonds	1 211,4	1 328,7	1 592,6	1 649,4	1 682,5
7.	Promissory notes and bank acceptances	428,1	438,6	380,4	371,8	373,9
8.	Derivatives reducing economic benefits	337,1	503,8	447,6	437,3	465,6
9.	Other liabilities – total	8 492,8	9 127,3	9 238,1	9 511,8	9 465,4
	of which:					
	revaluation of funding cost	-	-	0,1	0,0	0,1
	adjustment of funding cost	-	-	-120,5	-99,3	-97,5
	Of which:					
9.1.	Loss provisions, including adjustment	-	-	7 223,3	7 566,5	7 621,1
	including:					
9.1.1	adjustment of loss provisions to estimated loan loss provisions	-	-	-897,0	-611,1	-630,2
9.1.2	loss provisions, excluding adjustment	6 916,5	7 538,8	8 120,2	8 177,6	8 251,2
9.2.	Float	666,4	634,9	909,1	776,7	627,2
9.3.	Creditors	208,6	228,1	318,2	329,0	308,8
9.4.	Accrued interest liabilities (including interest/coupons on securities issued)	630,2	658,5	715,0	748,7	806,5
	Of which:					
9.4.1.	Overdue interest	0,1	1,2	1,8	1,9	2,0
Total liabilities		85 191,8	94 083,7	92 488,6	93 619,1	95 155,3

[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	1.07.19	1.08.19	1.09.19
1.	Money, precious metals and gemstones – total	2,2	2,1	1,8	1,8	2,0
1.1.	Of which: money (cash vaults, cheques, money in transit, cash in ATMs)	2,0	2,0	1,7	1,6	1,7
2.	Accounts with the Bank of Russia and authorised bodies of other countries – total	5,6	4,6	4,1	4,9	5,3
3.	Correspondent accounts with credit institutions – total	1,5	1,9	2,1	2,1	2,2
	Including:					
3.1.	Correspondent accounts with resident credit institutions	0,5	0,5	0,5	0,4	0,5
3.2.	Correspondent accounts with non-resident banks	1,0	1,3	1,7	1,7	1,7
4.	Securities – total	14,5	13,9	13,9	13,5	13,2
	of which:					
	revaluation of securities	0,0	-0,3	-0,7	-0,6	-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	11,6	11,4	11,1
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	1,6	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	69,5	68,8	68,5
	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	70,7	70,1	69,7
	Of which:					
7.1.1.	Loans issued – total	68,1	69,1	70,6	69,9	69,6
	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	35,8	35,8
	of which: overdue loans	2,3	2,2	2,8	2,9	2,8
7.1.1.2	Loans to households	14,3	15,8	17,7	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	9,7	9,5	9,0
	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	0,3	0,3	0,3
	of which: profit tax	0,4	0,3	0,3	0,3	0,3
10.	Other assets – total	3,9	4,0	4,7	5,0	5,1
	Of which:					
10.1.	Float	1,5	1,8	1,5	1,5	1,5
10.2.	Debtors	0,6	0,6	0,7	1,0	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	1.07.19	1.08.19	1.09.19
1.	Bank funds and profits – total	10,5	9,9	9,3	9,5	9,6
	Including:					
1.1.	Funds	5,7	5,2	5,4	5,4	5,4
1.2.	Accumulated profit (loss) before tax	4,7	4,7	3,9	3,9	4,0
	Of which:					
1.2.1.	Current year profit (loss)	0,9	1,4	1,1	1,3	1,4
2.	Bank of Russia loans	2,4	2,8	2,8	2,8	2,7
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	8,2	7,7	7,5
5.	Customer funds – total[1]	63,0	64,5	66,3	66,5	66,8
	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	10,7	10,7	10,8
5.4.	Customer float	0,6	0,7	0,8	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (other than credit institutions)	21,0	23,0	23,3	23,7	24,1
5.6.	Household deposits	30,5	30,2	31,3	31,0	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	1,7	1,8	1,8
7.	Promissory notes and bank acceptances	0,5	0,5	0,4	0,4	0,4
8.	Derivatives reducing economic benefits	0,4	0,5	0,5	0,5	0,5
9.	Other liabilities – total	10,0	9,7	10,0	10,2	9,9
	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	-	-	7,8	8,1	8,0
	including:					
9.1.1	adjustment of loss provisions to estimated loan loss provisions	-	-	-1,0	-0,7	-0,7
9.1.2	loss provisions, excluding adjustment	8,1	8,0	8,8	8,7	8,7
9.2.	Float	0,8	0,7	1,0	0,8	0,7
9.3.	Creditors	0,2	0,2	0,3	0,4	0,3
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

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

	Rubles					Foreign currency					Total				
	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
1. Loans issued – total	**44 682,1**	**50 438,2**	**51 830,7**	**52 192,2**	**52 641,7**	**13 324,1**	**14 530,8**	**13 462,0**	**13 251,0**	**13 551,1**	**58 006,1**	**64 969,0**	**65 292,8**	**65 443,2**	**66 192,8**
Of which: - overdue loans	2 694,3	2 723,2	3 303,2	3 365,4	3 372,4	299,2	327,3	391,5	413,4	424,2	2 993,5	3 050,5	3 694,8	3 778,7	3 796,5
1.1 Loans to resident non-financial organisations	**20 413,0**	**22 926,0**	**23 996,8**	**24 122,6**	**24 356,2**	**5 548,9**	**5 522,9**	**4 896,2**	**4 904,1**	**5 124,7**	**25 961,9**	**28 448,9**	**28 893,0**	**29 026,7**	**29 480,9**
Of which: - overdue loans	1 647,2	1 728,5	2 141,9	2 195,2	2 196,1	75,1	121,1	183,0	204,8	206,8	1 722,3	1 849,6	2 325,0	2 400,1	2 402,9
of which: 1.1.1. Loans to individual entrepreneurs	434,9	466,5	495,1	497,8	499,1	3,7	3,1	2,6	2,6	2,7	438,6	469,7	497,8	500,5	501,8
Of which: - overdue loans	66,3	54,8	57,1	58,0	57,7	0,4	0,4	0,4	0,3	0,3	66,7	55,2	57,5	58,4	58,1
1.2 Loans to non-resident legal entities (other than banks)	**805,4**	**839,8**	**1 036,8**	**1 002,7**	**1 009,9**	**3 425,2**	**4 083,1**	**3 524,5**	**3 441,8**	**3 602,4**	**4 230,6**	**4 922,9**	**4 561,4**	**4 444,4**	**4 612,3**
Of which: - overdue loans	90,8	117,1	165,1	164,9	164,7	129,2	126,7	138,7	137,6	144,0	220,0	243,7	303,7	302,5	308,7
1.3 Loans to the financial sector	**9 448,1**	**9 763,5**	**8 806,9**	**8 955,4**	**8 889,9**	**2 249,2**	**2 488,7**	**2 098,4**	**2 037,6**	**2 125,6**	**11 697,3**	**12 252,2**	**10 905,2**	**10 993,0**	**11 015,5**
Of which: - overdue loans	141,3	146,6	225,7	224,0	228,1	4,6	0,4	0,9	1,0	0,5	145,9	147,0	226,6	225,0	228,6
including: 1.3.1 Loans to resident credit institutions	6 285,8	6 038,0	5 119,1	5 261,1	5 126,8	1 784,1	1 575,0	1 350,0	1 216,6	1 248,7	8 069,9	7 613,0	6 469,1	6 477,7	6 375,5
Of which: - overdue loans	90,0	69,5	93,1	93,0	94,7	0,1	0,1	0,6	0,7	0,2	90,2	69,6	93,6	93,7	95,0
1.3.2 Loans to resident financial organisations of various forms of ownership	3 162,3	3 725,5	3 687,8	3 694,3	3 763,1	465,1	913,7	748,4	821,0	876,9	3 627,4	4 639,2	4 436,1	4 515,3	4 640,0
Of which: - overdue loans	51,3	77,1	132,6	131,0	133,4	4,5	0,3	0,3	0,3	0,3	55,7	77,4	133,0	131,3	133,7
1.4 Loans to non-resident banks	**196,7**	**116,8**	**226,8**	**182,1**	**178,4**	**1 538,0**	**1 605,9**	**2 285,4**	**2 213,8**	**1 994,9**	**1 734,7**	**1 722,6**	**2 512,1**	**2 395,9**	**2 173,3**
Of which: - overdue loans	0,6	1,4	0,2	0,2	0,2	55,3	48,3	36,6	38,2	40,6	55,9	49,7	36,8	38,4	40,9
1.5 Loans to public financial authorities and extra-budgetary funds	**907,8**	**885,1**	**627,9**	**609,7**	**601,7**	**0,1**	**0,1**	**0,1**	**0,1**	**0,1**	**907,9**	**885,2**	**628,0**	**609,8**	**601,8**
Of which: - overdue loans	0,4	0,0	0,0	0,1	0,2	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,2	0,3
1.6 Loans to resident individuals	**12 047,5**	**14 765,2**	**16 203,4**	**16 403,4**	**16 703,5**	**104,4**	**107,2**	**92,0**	**90,0**	**93,2**	**12 151,9**	**14 872,5**	**16 295,5**	**16 493,4**	**16 796,7**
Of which: - overdue loans	813,5	729,1	769,5	780,1	782,2	33,4	28,6	30,4	29,8	30,2	846,8	757,7	799,9	809,9	812,4
1.7 Loans to non-resident individuals	**17,9**	**25,4**	**30,2**	**30,6**	**31,1**	**3,8**	**3,5**	**3,0**	**2,9**	**3,1**	**21,8**	**28,9**	**33,1**	**33,5**	**34,2**
Of which: - overdue loans	0,5	0,5	0,7	0,7	0,7	1,5	2,1	1,9	1,9	2,0	2,0	2,7	2,6	2,6	2,7
Memo item:															
Loan loss provisions, including provisions adjustment[1]	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	4 850,2	4 915,3	4 948,8
including: adjustment of loss provisions to estimated loan loss provisions	-	-	-	-	-	-	-	-	-	-	-	-	-629,7	-601,7	-612,5
loan loss provisions, excluding adjustment	-	-	-	-	-	-	-	-	-	-	5 123,1	5 406,9	5 479,9	5 517,0	5 561,3
Overdue interest on loans issued that are accounted for in balance sheet accounts	214,7	211,1	681,7	696,5	695,2	10,0	15,3	45,6	46,3	47,5	224,7	226,4	727,3	742,8	742,7
Investments of credit institutions in residents' promissory notes	98,6	89,6	73,0	72,5	72,2	36,2	41,7	7,1	7,2	7,6	134,8	131,4	80,1	79,6	79,7
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	1.07.19	1.08.19	1.09.19
1. Loans issued – total	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*
	68,1	*69,1*	*70,6*	*69,9*	*69,6*
Of which:					
- overdue loans	*5,2*	*4,7*	*5,7*	*5,8*	*5,7*
	3,5	*3,2*	*4,0*	*4,0*	*4,0*
1.1 Loans to resident non-financial organisations	***44,8***	***43,8***	***44,3***	***44,4***	***44,5***
	30,5	***30,2***	***31,2***	***31,0***	***31,0***
Of which:					
- overdue loans	*3,0*	*2,8*	*3,6*	*3,7*	*3,6*
	2,0	*2,0*	*2,5*	*2,6*	*2,5*
of which:					
1.1.1. Loans to individual entrepreneurs	*0,8*	*0,7*	*0,8*	*0,8*	*0,8*
	0,5	*0,5*	*0,5*	*0,5*	*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***	***7,6***	***7,0***	***6,8***	***7,0***
	5,0	***5,2***	***4,9***	***4,7***	***4,8***
Of which:					
- overdue loans	*0,4*	*0,4*	*0,5*	*0,5*	*0,5*
	0,3	*0,3*	*0,3*	*0,3*	*0,3*
1.3 Loans to the financial sector	***20,2***	***18,9***	***16,7***	***16,8***	***16,6***
	13,7	***13,0***	***11,8***	***11,7***	***11,6***
Of which:					
- overdue loans	*0,3*	*0,2*	*0,3*	*0,3*	*0,3*
	0,2	*0,2*	*0,2*	*0,2*	*0,2*
including:					
1.3.1 Loans to resident credit institutions	*13,9*	*11,7*	*9,9*	*9,9*	*9,6*
	9,5	*8,1*	*7,0*	*6,9*	*6,7*
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*	*7,1*	*6,8*	*6,9*	*7,0*
	4,3	*4,9*	*4,8*	*4,8*	*4,9*
Of which:					
- overdue loans	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.4 Loans to non-resident banks	***3,0***	***2,7***	***3,8***	***3,7***	***3,3***
	2,0	***1,8***	***2,7***	***2,6***	***2,3***
Of which:					
- overdue loans	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,0*	*0,0*	*0,0*
1.5 Loans to public financial authorities and extra-budgetary funds	***1,6***	***1,4***	***1,0***	***0,9***	***0,9***
	1,1	***0,9***	***0,7***	***0,7***	***0,6***
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***	***22,9***	***25,0***	***25,2***	***25,4***
	14,3	***15,8***	***17,6***	***17,6***	***17,7***
Of which:					
- overdue loans	*1,5*	*1,2*	*1,2*	*1,2*	*1,2*
	1,0	*0,8*	*0,9*	*0,9*	*0,9*
1.7 Loans to non-resident individuals	***0,0***	***0,0***	***0,1***	***0,1***	***0,1***
	0,0	***0,0***	***0,0***	***0,0***	***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*	*8,3*	*7,4*	*7,5*	*7,5*
	6,0	*5,7*	*5,2*	*5,3*	*5,2*
including					
Adjustment of loss provisions to estimated loan loss provisions	-	-	*-1,0*	*-0,9*	*-0,9*
	-	-	*-0,7*	*-0,6*	*-0,6*
Loan loss provisions, excluding provisions adjustment	*8,8*	*8,3*	*8,4*	*8,4*	*8,4*
	6,0	*5,7*	*5,9*	*5,9*	*5,8*
Overdue interest on loans issued that are accounted for in balance sheet accounts	*0,4*	*0,3*	*1,1*	*1,1*	*1,1*
	0,3	*0,2*	*0,8*	*0,8*	*0,8*
Investments of credit institutions in residents' promissory notes	*0,2*	*0,2*	*0,1*	*0,1*	*0,1*
	0,2	*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		1.07.19		1.08.19		1.09.19	
	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**	**####**	**12 831,5**	**####**	**12 589,8**	**####**	**12 519,1**	***100,0***
- in rubles	9 095,1	*74,7*	9 832,3	*75,8*	10 080,9	*78,6*	9 871,1	*78,4*	9 667,7	*77,2*
- in foreign currency	3 079,1	*25,3*	3 132,5	*24,2*	2 750,6	*21,4*	2 718,7	*21,6*	2 851,5	*22,8*
Of which:										
Securities at fair value through profit or loss	2 040,2	*16,8*	1 887,2	*14,6*	2 033,8	*15,9*	2 022,4	*16,1*	2 005,4	*16,0*
- in rubles	1 232,3	*10,1*	1 230,8	*9,5*	1 408,4	*11,0*	1 396,1	*11,1*	1 342,6	*10,7*
- in foreign currency	807,8	*6,6*	656,4	*5,1*	625,5	*4,9*	626,3	*5,0*	662,8	*5,3*
Securities at fair value through other comprehensive income[2]	6 040,7	*49,6*	6 342,3	*48,9*	5 751,0	*44,8*	5 674,7	*45,1*	5 628,6	*45,0*
- in rubles	4 581,6	*37,6*	4 938,3	*38,1*	4 610,4	*35,9*	4 552,6	*36,2*	4 457,7	*35,6*
- in foreign currency	1 459,1	*12,0*	1 404,0	*10,8*	1 140,6	*8,9*	1 122,0	*8,9*	1 170,9	*9,4*
Securities at amortised cost[3]	2 315,4	*19,0*	3 065,6	*23,6*	3 287,6	*25,6*	3 278,6	*26,0*	3 254,2	*26,0*
- in rubles	1 515,3	*12,4*	2 008,0	*15,5*	2 331,1	*18,2*	2 336,3	*18,6*	2 265,9	*18,1*
- in foreign currency	800,1	*6,6*	1 057,5	*8,2*	956,5	*7,5*	942,3	*7,5*	988,2	*7,9*
Stakes in subsidiary and affiliated joint-stock companies, and unit investment funds	1 747,0	*14,4*	1 613,9	*12,4*	1 657,4	*12,9*	1 507,3	*12,0*	1 517,9	*12,1*
- in rubles	1 746,3	*14,3*	1 613,2	*12,4*	1 657,4	*12,9*	1 507,3	*12,0*	1 517,9	*12,1*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
Memo item:										
Revaluation of securities	30,7		-259,4		-600,7		-575,9		-544,5	
Adjustments increasing (reducing) the cost of securities or changes in the fair value of equity securities upon initial recognition	-		-		-10,2		-9,8		-8,3	
Provisions for losses on securities, including provisions adjustment	557,0		670,0		441,1		447,3		445,4	
including:										
adjustment of loss provisions to estimated loss provisions	-		-		21,9		24,7		28,8	
provisions for losses on securities, excluding provisions adjustment	557,0		670,0		419,3		422,5		416,6	
of which: provisions for losses on stakes in subsidiary and affiliated joint-stock companies, excluding provisions adjustment	219,2		296,4		304,5		304,4		289,2	

[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		1.07.19		1.08.19		1.09.19	
	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*	10 762,4	*100,0*	10 661,6	*100,0*	10 575,5	*100,0*
- in rubles	6 955,6	*69,9*	7 839,4	*72,2*	8 056,5	*74,9*	7 983,6	*74,9*	7 764,9	*73,4*
- in foreign currency	2 991,9	*30,1*	3 017,1	*27,8*	2 705,8	*25,1*	2 678,0	*25,1*	2 810,7	*26,6*
of which:										
revaluation	30,8	*0,3*	-209,8	*-1,9*	-419,1	*-3,9*	-398,6	*-3,7*	-373,9	*-3,5*
adjustment increasing (reducing) the cost of debt securities	-	-	-	-	-10,2	*-0,1*	-9,8	*-0,1*	-8,3	*-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*	11 191,7	*100,0*	11 070,0	*100,0*	10 957,8	*100,0*
including:										
debt securities of the Russian Federation	3 554,3	*35,8*	3 238,8	*29,3*	2 980,3	*26,6*	3 316,9	*30,0*	3 328,7	*30,4*
- in rubles	2 824,0	*28,5*	2 732,0	*24,7*	2 498,6	*22,3*	2 844,9	*25,7*	2 824,9	*25,8*
- in foreign currency	730,3	*7,4*	506,8	*4,6*	481,6	*4,3*	472,1	*4,3*	503,7	*4,6*
debt securities of the Bank of Russia	340,3	*3,4*	1 343,7	*12,1*	1 672,5	*14,9*	1 493,3	*13,5*	1 198,8	*10,9*
- in rubles	340,3	*3,4*	1 343,7	*12,1*	1 672,5	*14,9*	1 493,3	*13,5*	1 198,8	*10,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of Russian constituent territories and local governments	391,6	*3,9*	372,3	*3,4*	372,9	*3,3*	370,1	*3,3*	372,0	*3,4*
- in rubles	391,6	*3,9*	372,3	*3,4*	372,9	*3,3*	370,1	*3,3*	372,0	*3,4*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
debt securities of resident credit institutions	427,2	*4,3*	327,4	*3,0*	307,0	*2,7*	318,0	*2,9*	322,4	*2,9*
- in rubles	415,2	*4,2*	306,3	*2,8*	258,8	*2,3*	267,0	*2,4*	268,2	*2,4*
- in foreign currency	12,0	*0,1*	21,1	*0,2*	48,2	*0,4*	51,0	*0,5*	54,2	*0,5*
debt securities of other residents	2 013,0	*20,3*	1 974,0	*17,8*	2 121,5	*19,0*	2 194,5	*19,8*	2 189,8	*20,0*
- in rubles	2 003,4	*20,2*	1 960,4	*17,7*	2 107,7	*18,8*	2 182,8	*19,7*	2 177,9	*19,9*
- in foreign currency	9,6	*0,1*	13,6	*0,1*	13,8	*0,1*	11,7	*0,1*	11,8	*0,1*
foreign sovereign debt	69,2	*0,7*	63,1	*0,6*	88,8	*0,8*	83,9	*0,8*	91,7	*0,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	3,6	*0,0*
- in foreign currency	69,2	*0,7*	63,1	*0,6*	88,8	*0,8*	83,9	*0,8*	88,2	*0,8*
debt securities of non-resident banks	43,2	*0,4*	60,0	*0,5*	223,5	*2,0*	236,5	*2,1*	246,4	*2,2*
- in rubles	23,0	*0,2*	11,8	*0,1*	13,1	*0,1*	13,1	*0,1*	13,2	*0,1*
- in foreign currency	20,2	*0,2*	48,1	*0,4*	210,4	*1,9*	223,4	*2,0*	233,2	*2,1*
debt securities of other non-residents	1 769,3	*17,8*	1 701,2	*15,4*	1 566,9	*14,0*	1 569,3	*14,2*	1 666,3	*15,2*
- in rubles	134,5	*1,4*	143,4	*1,3*	127,9	*1,1*	129,4	*1,2*	127,4	*1,2*
- in foreign currency	1 634,8	*16,5*	1 557,8	*14,1*	1 439,0	*12,9*	1 439,9	*13,0*	1 538,8	*14,0*
debt securities transferred without derecognition	1 277,7	*12,9*	1 930,0	*17,4*	1 756,7	*15,7*	1 380,8	*12,5*	1 428,6	*13,0*
- in rubles	773,3	*7,8*	1 137,2	*10,3*	1 360,6	*12,2*	1 012,7	*9,1*	1 077,4	*9,8*
- in foreign currency	504,4	*5,1*	792,8	*7,2*	396,1	*3,5*	368,1	*3,3*	351,2	*3,2*
overdue debt securities	31,0	*0,3*	55,9	*0,5*	101,6	*0,9*	106,9	*1,0*	113,1	*1,0*
- in rubles	19,5	*0,2*	42,0	*0,4*	73,6	*0,7*	78,7	*0,7*	83,6	*0,8*
- in foreign currency	11,5	*0,1*	13,8	*0,1*	28,0	*0,3*	28,1	*0,3*	29,5	*0,3*
Memo item:										
Provisions for losses on debt securities, including provisions adjustment	276,3		293,0		122,0		127,5		133,9	
including: adjustment of provisions for losses on debt securities to estimated loss provisions	-		-		10,7		13,2		10,6	
provisions for losses on debt securities, excluding provisions adjustment	276,3		293,0		111,4		114,3		123,3	

Table 20

Credit institutions' equity investments

	1.01.18		1.01.19		1.07.19		1.08.19		1.09.19	
	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*	411,7	*100,0*	420,9	*100,0*	425,7	*100,0*
- in rubles	393,2	*82,0*	379,7	*76,8*	366,9	*89,1*	380,2	*90,3*	384,9	*90,4*
- in foreign currency	86,5	*18,0*	114,7	*23,2*	44,7	*10,9*	40,7	*9,7*	40,8	*9,6*
of which:										
revaluation	-0,2	*0,0*	-49,7	*-10,0*	-85,8	*-20,8*	-81,5	*-19,4*	-72,1	*-16,9*
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*	497,4	*100,0*	502,5	*100,0*	497,9	*100,0*
including:										
equity of resident credit institutions	10,3	*2,1*	58,0	*10,7*	62,6	*12,6*	65,2	*13,0*	65,9	*13,2*
- in rubles	10,3	*2,1*	57,4	*10,6*	62,6	*12,6*	65,2	*13,0*	65,9	*13,2*
- 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*	301,6	*60,6*	328,2	*65,3*	321,7	*64,6*
- in rubles	223,1	*46,5*	194,3	*35,7*	301,6	*60,6*	309,2	*61,5*	302,7	*60,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	19,0	*3,8*	19,0	*3,8*
equity of non-resident banks	14,5	*3,0*	28,6	*5,3*	28,6	*5,8*	28,8	*5,7*	28,8	*5,8*
- in rubles	0,0	*0,0*	0,0	*0,0*	27,6	*5,6*	27,6	*5,5*	27,6	*5,5*
- in foreign currency	14,5	*3,0*	28,6	*5,3*	1,0	*0,2*	1,1	*0,2*	1,2	*0,2*
equity of other non-residents	48,3	*10,1*	64,7	*11,9*	94,6	*19,0*	71,4	*14,2*	71,8	*14,4*
- in rubles	0,0	*0,0*	0,0	*0,0*	50,9	*10,2*	50,8	*10,1*	51,2	*10,3*
- in foreign currency	48,2	*10,1*	64,7	*11,9*	43,7	*8,8*	20,6	*4,1*	20,6	*4,1*
equity securities transferred without derecognition	1,9	*0,4*	19,0	*3,5*	10,0	*2,0*	8,9	*1,8*	9,6	*1,9*
- in rubles	1,8	*0,4*	19,0	*3,5*	10,0	*2,0*	8,9	*1,8*	9,6	*1,9*
- 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		2,1		2,1		2,1	
including:										
adjustment of provisions for losses on equity securities to estimated loss provisions	-		-		-1,4		-1,7		-2,1	
provisions for losses on equity securities, excluding provisions adjustment	61,4		80,6		3,4		3,8		4,1	

Table 21

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

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Discounted promissory notes in a credit institution’s portfolio (including revaluation and value adjustment) – total	136,7	133,2	57,8	57,4	57,6
- in rubles	100,5	91,5	50,7	50,2	50,0
- in foreign currency	36,2	41,7	7,1	7,2	7,6
including:					
Promissory notes at fair value through profit or loss	-	-	0,3	0,3	0,8
- in rubles	-	-	0,3	0,3	0,8
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at fair value through other comprehensive income	-	-	0,0	0,0	0,0
- in rubles	-	-	0,0	0,0	0,0
- in foreign currency	-	-	0,0	0,0	0,0
Promissory notes at amortised cost	-	-	57,4	57,1	56,7
- in rubles	-	-	50,3	49,9	49,2
- in foreign currency	-	-	7,1	7,2	7,5

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Table 22

Credit institutions' investments in promissory notes

	1.01.18		1.01.19		1.07.19		1.08.19		1.09.19	
	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***	**57,8**	***100,0***	**57,4**	***100,0***	**57,6**	***100,0***
of which:										
revaluation	-	-	-	-	-2,0	-3,4	-2,0	-3,5	-2,0	-3,5
adjustment increasing (reducing) the cost of discounted promissory notes	-	-	-	-	-22,2	-38,4	-22,1	-38,5	-22,0	-38,2
Discounted promissory notes at balance-sheet value (excluding revaluation and value adjustment):	**136,7**	***100,0***	**133,2**	***100,0***	**82,0**	***100,0***	**81,5**	***100,0***	**81,6**	***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*	46,7	*57,0*	46,5	*57,1*	46,8	*57,3*
- promissory notes of other residents	56,0	*41,0*	49,0	*36,8*	33,4	*40,8*	33,1	*40,6*	33,0	*40,4*
- 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	*2,3*	1,8	*2,3*	1,8	*2,3*
Memo item:										
Provisions for losses on promissory notes, including provisions adjustment	27,81		25,27		19,61		19,7		19,7	
including:										
adjustment of provisions for losses on discounted promissory notes to estimated loss provisions	-		-		-2,19		-2,2		-2,2	
provisions for losses on promissory notes, excluding provisions adjustment	27,8		25,3		21,8		21,8		21,9	

Table 23

Real estate temporarily unused in core activities

billions of rubles

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Land plots temporarily unused in core activities	7,5	3,9	3,9	4,2	4,3
Land plots temporarily unused in core activities and leased out	6,3	3,5	3,3	3,3	3,0
Land plots temporarily unused in core activities at present (fair) value	58,7	105,0	96,6	94,3	93,8
Land plots temporarily unused in core activities and leased out, at present (fair) value	15,1	13,7	12,8	12,7	12,6
Real estate (other than land plots) temporarily unused in core activities*	4,3	2,4	2,2	2,2	2,1
Real estate (other than land plots) temporarily unused in core activities and leased out*	4,2	4,5	4,7	4,7	4,7
Real estate (other than land plots) temporarily unused in core activities at present (fair) value	61,0	62,5	58,3	58,6	60,0
Real estate (other than land plots) temporarily unused in core activities and leased out, at present (fair) value	36,9	48,3	48,2	48,9	50,0
Investments in construction of real estate temporarily unused in core activities	13,5	11,2	12,3	12,4	11,6
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	25,4	26,0	25,7

* At residual value (less depreciation).

Table 24

Movements of core corporate funds raised by credit institutions[1]

billions of rubles

		1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
1.	Corporate funds raised – total	27 547,2	32 057,3	32 179,1	32 957,5	33 895,4
	- in rubles	18 174,5	21 383,5	22 555,8	23 387,1	23 770,6
	- in foreign currency	9 372,7	10 673,9	9 623,3	9 570,4	10 124,8
	including:					
1.1.	Corporate funds in settlement and other accounts[2]	9 103,6	9 772,3	9 896,7	9 971,7	10 231,5
	- in rubles	6 925,2	7 102,4	7 245,3	7 364,1	7 405,2
	- in foreign currency	2 178,4	2 669,9	2 651,4	2 607,6	2 826,3
	Of which:					
1.1.1.	Funds of individual entrepreneurs	360,7	479,5	490,9	502,3	534,3
	- in rubles	347,1	459,1	468,0	479,2	511,5
	- in foreign currency	13,7	20,4	22,8	23,1	22,7
1.2.	Government and extra-budgetary funds in settlement accounts	0,6	0,1	1,0	0,7	0,6
1.3.	Corporate float	518,8	611,1	684,8	711,9	700,1
1.4.	Deposits and other funds raised from legal entities (other than credit institutions):	17 900,4	21 652,0	21 556,2	22 232,3	22 921,1
	- in rubles	10 952,8	13 893,9	14 864,0	15 567,1	15 906,6
	- in foreign currency	6 947,6	7 758,1	6 692,2	6 665,2	7 014,5
	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	4 657,0	5 432,2	5 954,7
1.4.2.	Certificates of deposit	0,5	0,1	1,4	1,4	1,4
1.4.3.	Outstanding liabilities on deposit agreements and other raised funds	41,3	13,3	14,2	13,4	13,3
1.5.	Customer funds in factoring and forfeiting operations	23,4	21,9	40,5	40,9	42,2
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	4 301,0	4 069,6	3 886,9
	- in rubles	3 040,4	3 955,2	3 778,2	3 658,7	3 409,4
	- in foreign currency	398,3	593,2	522,7	410,8	477,6
	from 31 days to one year	6 670,0	9 191,2	9 751,1	10 640,1	11 296,7
	- in rubles	5 629,1	7 712,7	8 629,5	9 463,2	10 039,1
	- in foreign currency	1 040,9	1 478,4	1 121,6	1 176,9	1 257,6
	more than one year	7 791,8	7 912,5	7 504,1	7 522,7	7 737,4
	- in rubles	2 283,3	2 226,0	2 456,3	2 445,1	2 458,1
	- in foreign currency	5 508,4	5 686,5	5 047,8	5 077,5	5 279,3
	Memo item					
	Funds raised from non-resident organisations – total	3 094,7	2 788,7	2 395,8	2 528,5	2 611,0
	- in rubles	294,7	302,0	365,7	519,3	515,0
	- in foreign currency	2 800,0	2 486,8	2 030,0	2 009,2	2 096,0
	Of which:					
	Funds of non-resident organisations in settlement and other accounts	608,7	548,1	583,2	637,3	610,3
	Deposits of non-resident legal entities (excl. certificates of deposit)	204,8	174,4	199,4	262,9	305,2
	Other funds raised from non-resident legal entities	2 253,0	2 045,3	1 577,7	1 585,3	1 649,6
	Outstanding liabilities on deposit agreements and other funds raised from non-resident legal entities	0,0	0,0	0,9	0,0	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	1.07.19	1.08.19	1.09.19
Debt issued – total	**2 027,8**	**1 918,7**	**2 027,6**	**2 072,4**	**2 105,8**
including:					
bonds	1 211,4	1 328,7	1 592,6	1 649,4	1 682,5
of which					
maturing within one year	37,0	10,1	75,3	82,8	94,8
maturing in more than one year	1 149,5	1 305,0	1 483,9	1 544,2	1 564,9
certificates of deposit[1]	0,5	0,1	1,4	1,4	1,4
of which					
maturing within one year	0,4	0,0	0,5	0,5	0,5
maturing in more than one year	0,1	0,0	0,8	0,8	0,8
savings certificates[2]	387,8	151,3	53,3	49,8	48,0
of which					
maturing within one year	216,1	41,2	0,0	0,0	0,1
maturing in more than one year	149,7	93,2	38,3	35,5	34,0
promissory notes and bank acceptances	428,1	438,6	380,4	371,8	373,9
of which					
maturing within one year	165,1	178,1	142,5	134,6	134,9
maturing in more than one year	234,9	231,1	181,3	182,6	185,2

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

Table 26

Household deposits

(billions of rubles)

		1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
1	Household deposits	25 987,4	28 460,2	28 982,5	29 054,1	29 462,8
	of which: savings certificates	387,8	151,3	53,3	49,8	48,0
1.1.	Household sight deposits and deposits for up to 30 days	5 461,7	6 718,8	6 823,4	6 755,2	6 830,7
	- in rubles	4 353,3	5 391,8	5 519,6	5 447,8	5 485,6
	- in foreign currency	1 108,5	1 327,0	1 303,8	1 307,4	1 345,1
1.2.	Household deposits for a period from 31 days to one year	9 825,6	10 498,9	10 376,4	10 391,3	10 476,9
	- in rubles	8 952,5	8 893,0	8 760,7	8 763,0	8 794,2
	- in foreign currency	873,1	1 605,9	1 615,7	1 628,3	1 682,7
1.3.	Household deposits for more than one year	10 700,1	11 242,5	11 782,7	11 907,6	12 155,2
	- in rubles	7 336,8	8 066,8	8 644,6	8 721,9	8 836,5
	- in foreign currency	3 363,2	3 175,7	3 138,1	3 185,7	3 318,7
	Memo item:					
	Deposits of non-resident households (excl. savings certificates)	450,3	457,6	434,6	440,9	434,3

Table 27

Main characteristics of loans issued by other credit institutions

(billions of rubles)

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Loans from other credit institutions – total	**9 265,3**	**9 190,3**	**7 550,0**	**7 251,9**	**7 142,8**
- in rubles	6 576,5	6 638,2	5 474,0	5 343,1	5 200,4
- in foreign currency	2 688,7	2 552,1	2 076,1	1 908,8	1 942,5
including:					
- loans from resident credit institutions	8 286,9	8 009,9	6 760,8	6 490,1	6 377,4
- in rubles	6 379,2	6 417,3	5 366,8	5 230,9	5 100,3
- in foreign currency	1 907,7	1 592,6	1 394,0	1 259,1	1 277,1
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	789,2	761,8	765,5
- in rubles	197,3	220,9	107,2	112,1	100,1
- in foreign currency	781,0	959,6	682,0	649,7	665,4
of which					
overdue loans	0,0	0,0	0,4	0,9	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,4	0,9	0,1

Table 28

Budget funds in settlement accounts by bank group as of 1.09.2019

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	46 452	*100,0*	64 757 795	*68,1*
None	415	0	*0,0*	30 397 472	*32,0*
No data available	9	0	*0,0*	0	*0,0*
Total	**455**	**46 452**	***100,0***	**95 155 267**	***100,0***

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

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), %	1.07.19 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), %	1.09.19 billions of rubles	1.09.19 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***	**2 896,7**	***3,1***	**3 034,3**	***3,2***	**3 106,2**	***3,3***
1.1	Funds in corporate accounts (excl. certificates of deposit)	3 066,5	*3,6*	2 767,8	*2,9*	2 361,1	*2,6*	2 485,4	*2,7*	2 565,1	*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*	1 778,0	*1,9*	1 848,2	*2,0*	1 954,9	*2,1*
1.2	Household deposits (excl. savings certificates)	450,3	*0,5*	457,6	*0,5*	434,6	*0,5*	440,9	*0,5*	434,3	*0,5*
1.2.1	including deposits and other raised funds (excl. savings certificates)	299,8	*0,4*	285,1	*0,3*	264,0	*0,3*	273,2	*0,3*	259,6	*0,3*
1.3	Funds in other accounts	108,7	*0,1*	103,7	*0,1*	101,0	*0,1*	108,0	*0,1*	106,8	*0,1*
2.	**Funds in bank correspondent and other accounts**	**256,7**	***0,3***	**346,4**	***0,4***	**292,4**	***0,3***	**298,8**	***0,3***	**305,2**	***0,3***
3.	**Loans raised from banks**	**978,3**	***1,1***	**1 180,5**	***1,3***	**789,2**	***0,9***	**761,8**	***0,8***	**765,5**	***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***	**3 986,8**	***4,3***	**4 103,8**	***4,4***	**4 186,0**	***4,4***
	Memo item:										
	Authorised banks' liabilities to non-residents on debt securities issued – total	236,2	*0,3*	271,1	*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***	**7 108,0**	***7,7***	**6 875,3**	***7,3***	**6 821,3**	***7,2***
	of which overdue loans	277,9	*0,3*	296,1	*0,3*	343,2	*0,4*	343,5	*0,4*	352,3	*0,4*
	including:										
1.1.	Loans to banks	1 734,7	*2,0*	1 722,6	*1,8*	2 512,1	*2,7*	2 395,9	*2,6*	2 173,3	*2,3*
1.2	Loans to legal entities	4 230,6	*5,0*	4 922,9	*5,2*	4 561,4	*4,9*	4 444,4	*4,7*	4 612,3	*4,8*
1.3	Loans to households	21,8	*0,0*	28,9	*0,0*	33,1	*0,0*	33,5	*0,0*	34,2	*0,0*
2.	**Funds in correspondent accounts with banks**	**848,1**	***1,0***	**1 266,7**	***1,3***	**1 551,0**	***1,7***	**1 568,8**	***1,7***	**1 636,2**	***1,7***
3.	**Investments in securities – total**	**1 946,3**	***2,3***	**1 919,4**	***2,0***	**2 004,2**	***2,2***	**1 991,6**	***2,1***	**2 106,9**	***2,2***
	including:										
3.1	Debt (unadjusted for revaluation and transferred without derecognition)	1 881,7	*2,2*	1 824,3	*1,9*	1 879,2	*2,0*	1 889,6	*2,0*	2 004,4	*2,1*
3.2	Equity (unadjusted for revaluation and transferred without derecognition)	62,8	*0,1*	93,3	*0,1*	123,2	*0,1*	100,2	*0,1*	100,6	*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***	**664,3**	***0,7***	**518,0**	***0,6***	**518,0**	***0,5***
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***	**11 350,1**	***12,3***	**10 975,1**	***11,7***	**11 105,5**	***11,7***
	Memo item:										
	Overdue interest on credit institutions' assets	11,3	*0,0*	16,5	*0,0*	52,5	*0,1*	53,5	*0,1*	54,6	*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	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Total	789 661,2	1 344 828,9	1 004 902,9	1 178 190,2	1 354 282,2	561	484	464	446	446	305 950,3	323 371,1	244 082,0	265 469,5	300 421,9
Profit-making credit institutions[1]	1 561 646,7	1 919 407,4	1 117 635,2	1 306 893,1	1 492 179,1	421	384	365	349	347	297 328,1	312 423,4	242 594,6	263 770,6	298 510,7
Loss-making credit institutions	-771 985,5	-574 578,5	-112 732,4	-128 702,9	-137 896,9	140	100	99	97	99	8 622,1	10 947,7	1 487,5	1 698,8	1 911,2
Credit institutions that failed to submit their statements[2]	…	…	…	…	…	0	0	0	10	9	…	…	…	…	…
Total number of credit institutions	**…**	**…**	**…**	**…**	**…**	**561**	**484**	**464**	**456**	**455**	**…**	**…**	**…**	**…**	**…**

[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[2]	1 653,2	1 668,7	1 933,3	781,0	1 276,1
2.6	Income from recovery (reduction) of other provisions[2]	1 240,7	1 258,0	1 603,2	564,3	1 213,5
	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[2]	3 554,0	2 935,7	3 569,0	1 293,5	2 386,0
4.6	Loss provision expenses[2]	1 401,9	1 726,5	1 945,0	564,3	1 288,8
	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[2]	-1 900,8	-1 267,0	-1 635,7	-512,5	-1 109,9
	including administrative expenses of a credit institution[2]	1 716,4	1 797,2	2 020,6	480,8	1 015,9
7	Creation of net additional loss provisions(-)/recovery (+) of loss provisions[2]	-667,3	-1 441,4	-1 214,6	110,2	-253,6

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

[2] The value of indicators has changed because of methodology refinement.

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 1.09.19

thousands of rubles

	Ruble assets	Foreign currency assets	Ruble liabilities	Foreign currency liabilities
1	2	3	4	5
CENTRAL FEDERAL DISTRICT	56 861 384 039	16 632 902 892	57 937 962 377	15 556 324 554
Belgorod Region	9 216 037	755 161	9 216 615	754 583
Bryansk Region	0	0	0	0
Vladimir Region	3 547 858	104 006	3 550 705	101 159
Voronezh Region	0	0	0	0
Ivanovo Region	11 799 618	406 724	11 861 096	345 246
Kaluga Region	53 759 391	787 768	53 778 962	768 197
Kostroma Region	982 676 474	327 352 865	1 126 443 418	183 585 921
Kursk Region	24 789 995	1 265 794	25 372 888	682 901
Lipetsk Region	18 284 168	187 134	18 288 894	182 408
Moscow Region	28 902 230	2 615 765	29 161 424	2 356 571
Orel Region	0	0	0	0
Ryazan Region	20 286 540	860 774	20 291 147	856 167
Smolensk Region	0	0	0	0
Tambov Region	2 641 768	28 840	2 646 795	23 813
Tver Region	1 913 191	145 536	1 954 552	104 175
Tula Region	1 182 491	20 826	1 182 763	20 554
Yaroslavl Region	4 091 082	251 855	4 128 970	213 967
Moscow	55 698 293 196	16 298 119 844	56 630 084 148	15 366 328 892
NORTH-WESTERN FEDERAL DISTRICT	14 046 930 668	3 410 918 809	13 260 006 665	4 197 842 812
Republic of Karelia	506 323	42 988	518 842	30 469
Republic of Komi	6 714 412	596 714	6 778 939	532 187
Arkhangelsk Region	0	0	0	0
Vologda Region	58 821 593	5 657 944	61 221 249	3 258 288
Kaliningrad Region	41 745 231	12 794 763	37 297 448	17 242 546
Leningrad Region	395 392	33 163	428 555	0
Murmansk Region	1 353 674	433 259	1 354 054	432 879
Novgorod Region	5 526 708	1 953 319	7 328 272	151 755
Pskov Region	3 705 920	21 102	3 711 222	15 800
Saint Petersburg	13 928 161 415	3 389 385 557	13 141 368 084	4 176 178 888
SOUTHERN FEDERAL DISTRICT	619 658 092	31 870 267	623 244 064	28 284 295
Republic of Adygeya (Adygeya)	1 830 903	6 213	1 837 098	18
Republic of Kalmykia	0	0	0	0
Republic of Crimea	263 833 543	6 172 872	265 093 249	4 913 166
Krasnodar Territory	201 631 942	8 993 732	203 670 027	6 955 647
Astrakhan Region	7 657 369	9 562 630	7 718 105	9 501 894
Volgograd Region	4 600 278	136 571	4 707 933	28 916
Rostov Region	135 888 505	6 434 348	135 990 757	6 332 096
Sevastopol	4 215 552	563 901	4 226 895	552 558
NORTH CAUCASIAN FEDERAL DISTRICT	18 275 774	361 151	18 404 102	232 823
Republic of Daghestan	1 871 535	30 632	1 891 364	10 803
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 577 474	50 965	4 602 954	25 485
Karachay-Cherkess Republic	1 686 810	7 986	1 686 715	8 081

Republic of North Ossetia-Alania	949 479	59 635	989 832	19 282
Chechen Republic	0	0	0	0
Stavropol Territory	9 190 476	211 933	9 233 237	169 172
VOLGA FEDERAL DISTRICT	1 312 841 510	143 866 560	1 360 529 184	96 178 886
Republic of Bashkortostan	11 434 852	1 166 614	12 004 376	597 090
Mari El Republic	2 865 438	59 983	2 870 126	55 295
Republic of Mordovia	24 694 056	174 365	24 735 080	133 341
Republic of Tatarstan (Tatarstan)	718 158 448	117 951 982	757 496 669	78 613 761
Udmurt Republic	50 358 900	963 332	50 339 390	982 842
Chuvash Republic - Chuvashia	9 565 564	670 996	9 819 520	417 040
Perm Territory	30 554 193	1 937 968	30 870 371	1 621 790
Kirov Region	39 587 495	4 110 625	42 429 521	1 268 599
Nizhny Novgorod Region	76 343 328	2 620 968	76 402 733	2 561 563
Orenburg Region	45 393 319	1 989 726	45 330 294	2 052 751
Penza Region	6 554 825	115 648	6 554 367	116 106
Samara Region	241 729 030	9 603 911	244 913 890	6 419 051
Saratov Region	48 887 373	2 437 696	50 005 351	1 319 718
Ulyanovsk Region	6 714 689	62 746	6 757 496	19 939
URALS FEDERAL DISTRICT	1 101 077 274	131 036 387	1 149 862 373	82 251 288
Kurgan Region	3 901 775	92 508	3 949 679	44 604
Sverdlovsk Region	526 744 906	89 851 989	562 914 933	53 681 962
Tyumen Region	412 145 517	26 955 016	421 936 333	17 164 200
Chelyabinsk Region	158 285 076	14 136 874	161 061 428	11 360 522
SIBERIAN FEDERAL DISTRICT	182 035 789	22 881 920	185 721 992	19 195 717
Altai Republic	1 289 415	37 074	1 294 290	32 199
Republic of Tuva	477 169	1 795	478 917	47
Republic of Khakassia	8 921 937	138 645	8 933 025	127 557
Altai Territory	11 328 660	155 613	11 329 647	154 626
Krasnoyarsk Territory	5 748 860	354 816	5 734 800	368 876
Irkutsk Region	7 110 292	496 973	7 363 273	243 992
Kemerovo Region	14 061 022	466 071	14 129 371	397 722
Novosibirsk Region	114 616 558	19 724 563	117 306 247	17 034 874
Omsk Region	10 042 061	1 283 392	10 711 285	614 168
Tomsk Region	8 439 815	222 978	8 441 137	221 656
FAR-EASTERN FEDERAL DISTRICT	561 496 315	77 729 377	593 912 881	45 312 811
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	30 895 638	623 980	31 114 814	404 804
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	5 648 919	503 069	5 655 368	496 620
Primorye Territory	129 409 055	29 658 120	145 779 912	13 287 263
Khabarovsk Territory	0	0	0	0
Amur Region	386 943 440	45 298 934	402 749 073	29 493 301
Magadan Region	0	0	0	0
Sakhalin Region	8 599 263	1 645 274	8 613 714	1 630 823
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	74 703 699 461	20 451 567 363	75 129 643 638	20 025 623 186

Table 33

Securities purchased by credit institutions registered in the region, as of 1.09.19

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	8 796 838 185	2 893 996 244	256 788 930	796 391 460	23 569 403	7 195 977
Belgorod Region	1 439 719	338 411	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	160 472	68 004	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	244 360	56 940	15 958	0	0	0
Kaluga Region	7 295 585	929 114	46 721	0	0	0
Kostroma Region	361 039 578	2 344 897	381 486	12 054 836	0	0
Kursk Region	1 459 716	505 558	0	0	0	0
Lipetsk Region	0	0	0	0	0	0
Moscow Region	1 065 533	1 060 109	493 626	0	681 591	0
Orel Region	0	0	0	0	0	0
Ryazan Region	626 078	557 222	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	8 423 507 144	2 888 135 989	255 851 139	784 026 867	22 887 812	7 195 977
NORTH-WESTERN FEDERAL DISTRICT	1 051 431 002	332 590 699	131 541 073	699 768 307	20 857 275	0
Republic of Karelia	0	0	0	0	0	0
Republic of Komi	985 718	808 405	264 020	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	4 540 763	2 162 259	204 442	0	0	0
Kaliningrad Region	9 344 293	757 994	74 867	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	807 794	366 498	238 363	0	0	0
Pskov Region	79 640	0	0	0	0	0
Saint Petersburg	1 035 672 794	328 495 543	130 759 381	699 768 307	20 857 275	0
SOUTHERN FEDERAL DISTRICT	66 824 608	23 167 412	10 388	970 052	1 946 480	331 344
Republic of Adygeya (Adygeya)	0	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	31 513 943	10 058 470	0	553 405	472 147	0
Krasnodar Territory	33 010 954	11 742 938	0	376 189	1 474 333	331 344
Astrakhan Region	2 065 314	1 251 211	5 641	0	0	0
Volgograd Region	80 571	10 290	0	0	0	0
Rostov Region	153 826	104 503	4 158	20 259	0	0
Sevastopol	0	0	0	20 199	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	455 775	203 051	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	455 775	203 051	0	0	0	0
VOLGA FEDERAL DISTRICT	237 345 562	30 438 935	27 263 215	4 358 319	1 081 985	34 923
Republic of Bashkortostan	5 708 429	1 552 450	450 022	0	0	0
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	333 575	196 275	20 812	0	96 143	0
Republic of Tatarstan (Tatarstan)	165 352 739	16 447 451	25 026 669	1 468 809	710 115	0
Udmurt Republic	12 219 054	1 642 747	0	0	13 085	0
Chuvash Republic - Chuvashia	117 133	22 877	22 265	0	8 972	0
Perm Territory	4 083 382	2 780 399	199 447	0	2 920	0
Kirov Region	8 289 558	313 629	578	0	-14 880	0
Nizhny Novgorod Region	6 666 598	377 493	76 228	0	0	0
Orenburg Region	10 961 084	1 768 996	18 777	35 246	32 151	0
Penza Region	516 953	438 247	4	0	0	0
Samara Region	13 755 646	1 122 289	1 431 083	2 751 264	-582	34 923
Saratov Region	9 341 411	3 776 082	17 330	103 000	234 061	0
Ulyanovsk Region	0	0	0	0	0	0
URALS FEDERAL DISTRICT	327 053 419	28 213 143	6 922 833	12 940 544	0	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	111 939 192	16 322 523	6 782 608	12 940 544	0	0
Tyumen Region	164 690 300	4 567 656	18 480	0	0	0
Chelyabinsk Region	50 423 927	7 322 964	121 745	0	0	0
SIBERIAN FEDERAL DISTRICT	19 985 358	5 538 014	61 930	0	59 730	0
Altai Republic	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	121 712	120 887	0	0	0	0
Altai Territory	324 044	146 964	8 559	0	0	0
Krasnoyarsk Territory	197 009	36 933	0	0	0	0
Irkutsk Region	0	0	13 921	0	18 757	0
Kemerovo Region	2 385 390	757 560	39 450	0	991	0
Novosibirsk Region	16 240 583	4 453 421	0	0	0	0
Omsk Region	716 620	22 249	0	0	39 982	0
Tomsk Region	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	75 607 745	14 511 322	3 144 718	3 433 757	2 509 912	0
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	179 731	76 153	347 541	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	419 904	273 706	0	0	0	0
Primorye Territory	23 683 096	3 327 774	1 267 784	0	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	51 325 014	10 833 689	1 529 393	3 433 757	2 509 912	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	10 575 541 654	3 328 658 820	425 733 087	1 517 862 439	50 024 785	7 562 244

* Including revaluation and value adjustment

Table 34

Ruble loans, deposits and other placements with credit institutions registered in the region, as of 1.09.19

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	40 465 469 406	19 029 522 340	4 533 242 200	12 839 037 156
Belgorod Region	5 349 461	4 605 613	861	276 535
Bryansk Region	0	0	0	0
Vladimir Region	2 620 821	1 412 198	169 770	1 038 853
Voronezh Region	0	0	0	0
Ivanovo Region	6 932 140	4 576 063	228 336	1 174 204
Kaluga Region	41 009 397	22 327 974	14 125 701	4 536 118
Kostroma Region	719 594 242	121 287 284	296 206 584	257 341 842
Kursk Region	21 773 883	12 749 844	5 730 000	1 981 242
Lipetsk Region	15 754 115	3 849 427	7 200 000	3 277 362
Moscow Region	15 360 688	6 723 633	2 818 431	576 053
Orel Region	0	0	0	0
Ryazan Region	11 282 245	7 584 269	1 113 278	1 814 476
Smolensk Region	0	0	0	0
Tambov Region	1 485 108	1 313 927	2 813	167 498
Tver Region	506 800	423 767	35 000	48 033
Tula Region	967 613	456 994	390 000	120 619
Yaroslavl Region	2 615 631	2 066 659	6 556	365 518
Moscow	39 620 217 262	18 840 144 688	4 205 214 870	12 566 318 803
NORTH-WESTERN FEDERAL DISTRICT	9 906 057 765	5 451 705 357	416 230 288	3 018 482 857
Republic of Karelia	115 852	4 967	41 400	69 485
Republic of Komi	2 035 010	1 581 663	41 822	236 525
Arkhangelsk Region	0	0	0	0
Vologda Region	36 064 737	6 218 091	14 165 507	11 144 521
Kaliningrad Region	8 231 392	6 465 813	37 699	1 727 708
Leningrad Region	114 904	102 690	0	12 214
Murmansk Region	595 585	398 913	80 000	116 669
Novgorod Region	2 205 224	790 005	650 113	762 391
Pskov Region	992 064	891 105	0	100 959
Saint Petersburg	9 855 702 997	5 435 252 110	401 213 747	3 004 312 385
SOUTHERN FEDERAL DISTRICT	415 949 699	247 928 708	34 736 511	128 690 291
Republic of Adygeya (Adygeya)	1 041 962	877 917	506	163 539
Republic of Kalmykia	0	0	0	0
Republic of Crimea	176 865 258	121 116 137	13 989 752	40 384 871
Krasnodar Territory	131 243 615	80 183 757	19 403 584	28 560 065
Astrakhan Region	1 365 460	434 990	124 541	771 129
Volgograd Region	3 287 423	1 582 360	295 310	1 398 753
Rostov Region	100 356 673	42 293 823	919 318	57 092 235
Sevastopol	1 789 308	1 439 724	3 500	319 699
NORTH CAUCASIAN FEDERAL DISTRICT	9 751 485	7 417 010	1 083 038	1 190 362
Republic of Daghestan	615 434	378 880	1 366	235 188
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 742 043	2 160 524	323 579	251 126
Karachay-Cherkess Republic	1 181 234	849 270	250 000	71 854
Republic of North Ossetia-Alania	677 209	470 959	0	206 250
Chechen Republic	0	0	0	0
Stavropol Territory	4 535 565	3 557 377	508 093	425 944
VOLGA FEDERAL DISTRICT	811 196 344	300 039 999	131 456 648	311 812 536
Republic of Bashkortostan	4 565 534	640 080	181 180	3 742 474

Mari El Republic	1 542 008	550 823	648 221	69 475
Republic of Mordovia	13 802 631	8 645 871	13 672	4 258 810
Republic of Tatarstan (Tatarstan)	408 602 404	164 341 723	109 943 488	88 975 478
Udmurt Republic	29 678 336	5 004 557	47 871	23 825 401
Chuvash Republic - Chuvashia	6 637 623	3 213 644	252 264	3 117 186
Perm Territory	20 216 445	10 152 496	174 486	8 989 264
Kirov Region	24 306 276	14 006 367	322 203	8 744 125
Nizhny Novgorod Region	50 048 088	29 726 085	9 715 400	5 796 995
Orenburg Region	28 048 408	12 385 485	1 204 319	13 400 650
Penza Region	4 194 041	2 740 816	189 987	990 553
Samara Region	191 144 465	24 861 754	8 753 156	146 906 609
Saratov Region	24 459 551	20 885 379	5 091	1 938 711
Ulyanovsk Region	3 950 534	2 884 919	5 310	1 056 805
URALS FEDERAL DISTRICT	586 166 141	160 776 133	165 045 592	198 216 230
Kurgan Region	2 767 772	2 600 300	4 186	102 472
Sverdlovsk Region	303 054 922	72 746 706	102 554 066	80 337 845
Tyumen Region	196 053 049	42 614 998	57 450 479	86 543 048
Chelyabinsk Region	84 290 398	42 814 129	5 036 861	31 232 865
SIBERIAN FEDERAL DISTRICT	97 335 956	48 281 251	3 924 320	39 964 594
Altai Republic	343 816	297 105	1 639	14 462
Republic of Tuva	45 471	26 983	3 278	15 210
Republic of Khakassia	6 436 113	3 164 944	608 981	2 429 921
Altai Territory	7 539 574	5 516 161	501 639	1 441 581
Krasnoyarsk Territory	2 132 690	589 377	93 278	1 442 513
Irkutsk Region	3 999 152	3 367 392	3 294	442 817
Kemerovo Region	7 397 393	3 421 133	270 681	3 429 399
Novosibirsk Region	56 343 634	25 198 710	2 364 827	24 743 936
Omsk Region	6 808 987	2 751 065	68 987	3 774 649
Tomsk Region	6 289 126	3 948 381	7 716	2 230 106
FAR-EASTERN FEDERAL DISTRICT	349 789 471	120 378 968	19 556 120	197 179 459
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	22 852 392	13 838 840	1 135 523	7 287 199
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	3 408 621	2 162 362	890 278	317 097
Primorye Territory	89 120 349	51 401 977	3 109 506	27 073 543
Khabarovsk Territory	0	0	0	0
Amur Region	231 992 880	51 131 096	14 272 257	162 081 143
Magadan Region	0	0	0	0
Sakhalin Region	2 415 229	1 844 693	148 556	420 477
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	52 641 716 267	25 366 049 766	5 305 274 717	16 734 573 485

Table 35

Foreign currency loans, deposits and other placements with credit institutions registered in the region, as of 1.09.19

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	10 727 084 071	6 786 155 206	2 745 899 366	77 664 866
Belgorod Region	40 508	40 455	51	2
Bryansk Region	0	0	0	0
Vladimir Region	33 378	0	33 378	0
Voronezh Region	0	0	0	0
Ivanovo Region	0	0	0	0
Kaluga Region	47	37	0	10
Kostroma Region	72 321 703	54 542 701	5 183 273	812 200
Kursk Region	776 102	212 728	0	0
Lipetsk Region	0	0	0	0
Moscow Region	932 524	123 008	265 959	543 557
Orel Region	0	0	0	0
Ryazan Region	7 340	0	7 338	2
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	138 227	125 608	0	0
Moscow	10 652 834 242	6 731 110 669	2 740 409 367	76 309 095
NORTH-WESTERN FEDERAL DISTRICT	2 689 782 807	1 890 823 398	431 753 573	15 636 088
Republic of Karelia	0	0	0	0
Republic of Komi	3 830	3 830	0	0
Arkhangelsk Region	0	0	0	0
Vologda Region	378 466	346 160	14 495	1 668
Kaliningrad Region	80 875	79 635	1 240	0
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	29 000	0	29 000	0
Pskov Region	0	0	0	0
Saint Petersburg	2 689 290 636	1 890 393 773	431 708 838	15 634 420
SOUTHERN FEDERAL DISTRICT	5 213 339	2 245 416	2 555 339	412 584
Republic of Adygeya (Adygeya)	0	0	0	0
Republic of Kalmykia	0	0	0	0
Republic of Crimea	490 114	184 419	5 727	299 968
Krasnodar Territory	1 129 381	90 092	1 036 861	2 428
Astrakhan Region	1 336 908	0	1 336 908	0
Volgograd Region	52 228	0	43 883	8 345
Rostov Region	2 179 729	1 948 980	130 040	100 709
Sevastopol	24 979	21 925	1 920	1 134
NORTH CAUCASIAN FEDERAL DISTRICT	17 043	0	17 043	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	1 310	0	1 310	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	47 936 274	6 919 031	32 041 915	158 306
Republic of Bashkortostan	944 996	943 563	1 433	0
Mari El Republic	1 170	0	1 170	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan (Tatarstan)	42 068 170	3 198 891	30 012 172	40 085
Udmurt Republic	7 251	0	6 627	624
Chuvash Republic - Chuvashia	20 503	16 622	0	3 881
Perm Territory	613 034	563 167	49 867	0
Kirov Region	27 708	24 792	1 032	1 884
Nizhny Novgorod Region	814 339	376 169	400 468	37 702
Orenburg Region	312 749	178 434	96 889	37 426
Penza Region	29 255	0	29 255	0
Samara Region	2 923 204	1 617 392	1 270 241	35 571
Saratov Region	172 825	0	172 761	64
Ulyanovsk Region	1 070	1	0	1 069
URALS FEDERAL DISTRICT	51 830 552	31 660 570	14 299 374	735 641
Kurgan Region	0	0	0	0
Sverdlovsk Region	36 688 484	28 610 563	2 213 676	729 278
Tyumen Region	12 336 965	2 710 264	9 620 338	6 363
Chelyabinsk Region	2 805 103	339 743	2 465 360	0
SIBERIAN FEDERAL DISTRICT	9 056 928	2 479 123	6 517 711	60 094
Altai Republic	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	649	649	0	0
Krasnoyarsk Territory	23 271	0	23 271	0
Irkutsk Region	6 649	0	6 649	0
Kemerovo Region	12 389	6 650	0	5 739
Novosibirsk Region	8 903 057	2 420 158	6 482 862	37
Omsk Region	105 981	51 663	0	54 318
Tomsk Region	4 591	3	4 588	0
FAR-EASTERN FEDERAL DISTRICT	20 175 930	6 823 128	10 476 781	1 627 991
Republic of Buryatia	0	0	0	0
Republic of Sakha (Yakutia)	39 965	39 965	0	0
Trans-Baikal Territory	0	0	0	0
Kamchatka Territory	131 656	48 098	83 511	47
Primorye Territory	2 321 051	1 273 275	671 301	47 319
Khabarovsk Territory	0	0	0	0
Amur Region	16 975 054	5 461 790	9 013 782	1 580 608
Magadan Region	0	0	0	0
Sakhalin Region	708 204	0	708 187	17
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total for Russia	13 551 096 944	8 727 105 872	3 243 561 102	96 295 570

Table 36

Overdue loans, deposits and other placements with credit institutions registered in the region, as of 1.09.19

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	2 055 848 676	316 294 541	79 069 780	35 366 262	600 037 105	24 863 904
Belgorod Region	127 390	0	0	0	1 119	2
Bryansk Region	0	0	0	0	0	0
Vladimir Region	57 507	0	0	0	51 616	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	103 335	0	0	0	38 224	0
Kaluga Region	491 260	37	12 952 092	0	704 854	10
Kostroma Region	9 504 056	138 215	20 286 576	0	21 568 264	409 516
Kursk Region	636 224	0	0	0	13 437	0
Lipetsk Region	1 800 926	0	0	0	181 571	0
Moscow Region	83 638	0	0	0	104 271	401
Orel Region	0	0	0	0	0	0
Ryazan Region	706 687	0	0	0	61 354	2
Smolensk Region	0	0	0	0	0	0
Tambov Region	48 252	0	0	0	20 649	0
Tver Region	63 238	0	0	0	16 986	0
Tula Region	43 948	0	0	0	1 137	0
Yaroslavl Region	106 198	0	0	0	33 113	0
Moscow	2 042 076 017	316 156 289	45 831 112	35 366 262	577 240 510	24 453 973
NORTH-WESTERN FEDERAL DISTRICT	215 248 577	32 982 060	671 801	5 427 372	120 836 552	5 635 041
Republic of Karelia	4 729	0	0	0	16 362	0
Republic of Komi	185 331	0	41 822	0	2 331	0
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	597 749	11 700	45 000	0	534 733	0
Kaliningrad Region	71 284	5 905	23 179	1 240	118 448	0
Leningrad Region	7 329	0	0	0	100	0
Murmansk Region	1 222	0	0	0	21 972	0
Novgorod Region	52 208	0	0	0	5 267	0
Pskov Region	106 071	0	0	0	6 196	0
Saint Petersburg	214 222 654	32 964 455	561 800	5 426 132	120 131 143	5 635 041
SOUTHERN FEDERAL DISTRICT	24 428 026	296 436	673 225	1 920	4 768 033	297 407
Republic of Adygeya (Adygeya)	86 154	0	0	0	30 901	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	6 525 243	184 419	2 572	0	2 195 588	281 137
Krasnodar Territory	14 071 949	90 092	669 840	0	870 522	2 428
Astrakhan Region	28 615	0	813	0	44 530	0
Volgograd Region	472 291	0	0	0	17 388	110
Rostov Region	2 585 926	0	0	0	1 597 844	12 598
Sevastopol	657 848	21 925	0	1 920	11 260	1 134
NORTH CAUCASIAN FEDERAL DISTRICT	654 094	0	507 000	15 733	204 654	0
Republic of Daghestan	25 819	0	0	0	51 139	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	142 536	0	0	0	27 999	0
Karachay-Cherkess Republic	33 533	0	0	0	46 963	0
Republic of North Ossetia-Alania	13 913	0	0	0	33 289	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	438 293	0	507 000	15 733	45 264	0
VOLGA FEDERAL DISTRICT	31 695 706	581 663	3 818 049	259	17 865 580	54 677
Republic of Bashkortostan	262 536	0	0	0	407 872	0
Mari El Republic	133 030	0	130 000	0	843	0
Republic of Mordovia	353 095	0	0	0	106 332	0
Republic of Tatarstan (Tatarstan)	16 199 810	4	58 015	259	5 386 932	20 810
Udmurt Republic	352 087	0	53	0	1 237 217	0
Chuvash Republic - Chuvashia	55 921	0	0	0	79 088	0
Perm Territory	899 799	513 300	0	0	313 811	0
Kirov Region	1 293 553	0	0	0	592 002	137
Nizhny Novgorod Region	3 091 953	0	305 000	0	614 534	33 389
Orenburg Region	1 139 080	68 357	24 981	0	203 984	0
Penza Region	251 354	0	0	0	73 302	0
Samara Region	3 371 087	1	3 300 000	0	8 365 102	257
Saratov Region	4 074 819	0	0	0	402 676	64
Ulyanovsk Region	217 582	1	0	0	81 885	20
URALS FEDERAL DISTRICT	11 598 034	394 568	3 978 522	1 458	12 472 632	6 900
Kurgan Region	213 986	0	0	0	9 903	0
Sverdlovsk Region	5 068 106	679	3 759 644	0	10 275 653	1 495
Tyumen Region	1 928 412	393 889	0	0	1 596 175	5 405
Chelyabinsk Region	4 387 530	0	218 878	1 458	590 901	0
SIBERIAN FEDERAL DISTRICT	2 040 046	22	68 681	3 345	1 397 199	37
Altai Republic	64 824	0	0	0	621	0
Republic of Tuva	10 363	0	0	341	6 866	0
Republic of Khakassia	123 659	0	0	0	74 343	0
Altai Territory	255 735	0	50 000	0	30 788	0
Krasnoyarsk Territory	20 867	0	0	0	61 695	0
Irkutsk Region	144 296	0	0	0	19 256	0
Kemerovo Region	48 234	0	12 081	0	91 695	0
Novosibirsk Region	1 226 309	19	1 030	1 682	869 654	37
Omsk Region	98 483	0	214	0	196 355	0
Tomsk Region	47 276	3	5 356	1 322	45 926	0
FAR-EASTERN FEDERAL DISTRICT	19 352 227	178 718	6 210 949	0	25 340 690	1 373 742
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	1 440 254	39 965	9 757	0	220 680	0
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	59 339	0	0	0	94 222	47
Primorye Territory	6 255 044	175	26 135	0	871 399	15 491
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	11 558 519	138 578	6 175 057	0	24 139 250	1 358 187
Magadan Region	0	0	0	0	0	0
Sakhalin Region	39 071	0	0	0	15 139	17
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	2 360 865 386	350 728 008	94 998 007	40 816 349	782 922 445	32 231 708

Table 37

Customer funds in rubles with credit institutions registered in the region, as of 1.09.19

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	35 342 135 651	5 805 509	22 254	5 692 862 320	10 791 354 878	18 455 920 394
Belgorod Region	6 652 865	0	0	1 448 334	362 400	4 827 265
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 010 433	0	223	556 662	185 115	1 250 049
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	9 218 356	0	0	1 135 088	136 027	7 857 313
Kaluga Region	43 915 808	0	0	2 278 448	20 492 955	21 131 684
Kostroma Region	679 713 996	0	0	104 847 801	191 475 840	382 122 743
Kursk Region	16 520 129	0	0	3 079 837	1 226 374	12 173 162
Lipetsk Region	12 160 449	0	0	797 176	52 541	11 299 533
Moscow Region	18 232 468	0	0	2 800 213	1 634 402	13 722 336
Orel Region	0	0	0	0	0	0
Ryazan Region	15 139 962	0	0	3 768 212	73 420	11 180 547
Smolensk Region	0	0	0	0	0	0
Tambov Region	1 903 196	0	0	431 386	18 500	1 443 160
Tver Region	992 459	0	0	710 377	14 000	263 777
Tula Region	684 085	0	0	160 215	1 961	521 750
Yaroslavl Region	2 937 580	0	0	1 147 462	162 279	1 584 547
Moscow	34 532 053 865	5 805 509	22 031	5 569 701 109	10 575 519 064	17 986 542 528
NORTH-WESTERN FEDERAL DISTRICT	8 912 187 164	83 559	143	1 371 685 765	4 358 569 693	3 115 283 708
Republic of Karelia	141 765	0	0	85 038	50 000	5 897
Republic of Komi	4 933 180	0	0	1 232 014	974 560	2 623 105
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	50 397 646	0	0	18 994 442	12 543 033	18 798 335
Kaliningrad Region	28 982 675	0	0	1 681 255	20 870 289	6 330 139
Leningrad Region	65 000	0	0	20 400	44 600	0
Murmansk Region	845 936	0	0	517 035	4 300	315 855
Novgorod Region	5 113 235	0	143	1 478 704	363 853	3 237 217
Pskov Region	2 126 666	0	0	446 459	660 000	1 017 261
Saint Petersburg	8 819 581 061	83 559	0	1 347 230 418	4 323 059 058	3 082 955 899
SOUTHERN FEDERAL DISTRICT	452 916 227	116 167	137	90 211 707	80 593 256	279 475 257
Republic of Adygeya (Adygeya)	1 270 441	0	0	183 325	48 199	1 038 705
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	180 556 768	12 238	0	54 397 721	35 408 332	90 102 490
Krasnodar Territory	159 337 504	11 262	137	16 564 629	38 618 075	103 615 499
Astrakhan Region	4 220 153	0	0	949 745	1 009 093	1 046 570
Volgograd Region	823 653	0	0	400 533	7 310	415 713
Rostov Region	103 069 652	92 667	0	16 373 705	5 156 957	81 322 547
Sevastopol	3 638 056	0	0	1 342 049	345 290	1 933 733
NORTH CAUCASIAN FEDERAL DISTRICT	10 007 922	0	0	3 823 301	1 049 943	5 014 438
Republic of Daghestan	729 129	0	0	516 713	0	206 702
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	2 337 954	0	0	487 724	10 413	1 832 999
Karachay-Cherkess Republic	1 059 518	0	0	511 368	100 000	447 517
Republic of North Ossetia-Alania	246 193	0	0	10 418	39 500	196 275
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 635 128	0	0	2 297 078	900 030	2 330 945
VOLGA FEDERAL DISTRICT	869 173 544	1 687 863	0	109 814 612	328 061 720	426 107 068
Republic of Bashkortostan	5 541 151	0	0	204 222	25 000	5 303 504
Mari El Republic	1 763 278	0	0	311 944	4 179	1 426 144
Republic of Mordovia	20 218 480	0	0	1 913 765	901 732	17 346 678
Republic of Tatarstan (Tatarstan)	552 450 811	1 631 874	0	72 086 709	294 440 189	181 655 221
Udmurt Republic	35 341 009	20 447	0	3 228 746	687 015	31 353 305
Chuvash Republic - Chuvashia	7 851 696	0	0	1 788 752	938 676	5 105 198
Perm Territory	21 992 095	0	0	2 935 552	2 824 764	16 149 931
Kirov Region	31 544 270	1 960	0	5 761 132	2 431 597	23 151 048
Nizhny Novgorod Region	53 659 796	10 312	0	7 524 026	3 718 795	42 254 054
Orenburg Region	30 323 597	23 270	0	2 860 129	3 931 528	23 492 566
Penza Region	4 975 556	0	0	1 339 847	542 365	3 086 309
Samara Region	58 709 392	0	0	5 750 845	8 434 501	44 372 933
Saratov Region	39 600 765	0	0	3 093 526	8 903 729	27 564 191
Ulyanovsk Region	5 201 648	0	0	1 015 417	277 650	3 845 986
URALS FEDERAL DISTRICT	830 727 619	93 706	0	75 305 582	288 310 168	464 477 471
Kurgan Region	2 223 491	0	0	649 543	101 680	1 460 758
Sverdlovsk Region	347 254 612	38 626	0	45 493 206	38 008 184	262 874 134
Tyumen Region	365 310 292	46 901	0	12 013 457	236 575 330	115 826 979
Chelyabinsk Region	115 939 224	8 179	0	17 149 376	13 624 974	84 315 600
SIBERIAN FEDERAL DISTRICT	118 027 865	70 704	0	21 216 421	13 877 219	80 972 078
Altai Republic	783 250	0	0	353 940	146 640	275 716
Republic of Tuva	139 332	0	0	66 345	42 000	30 987
Republic of Khakassia	6 758 052	0	0	1 047 989	902 088	4 758 975
Altai Territory	7 962 812	0	0	2 301 775	785 432	4 872 233
Krasnoyarsk Territory	4 831 065	0	0	1 148 210	39 046	3 539 302
Irkutsk Region	5 138 629	0	0	1 261 831	342 399	3 455 436
Kemerovo Region	9 696 302	0	0	1 078 857	969 805	7 626 757
Novosibirsk Region	68 392 003	70 704	0	11 989 018	9 604 936	45 115 825
Omsk Region	7 609 048	0	0	871 100	1 014 371	5 710 763
Tomsk Region	6 717 372	0	0	1 097 356	30 502	5 586 084
FAR-EASTERN FEDERAL DISTRICT	376 076 364	26 547	581 672	40 269 618	44 780 789	289 106 176
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	22 330 022	19 578	0	3 584 843	2 691 749	15 925 854
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	3 139 990	0	0	623 237	65 000	2 439 418
Primorye Territory	107 672 103	2 329	0	20 122 402	12 250 214	74 663 866
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	236 650 704	0	581 672	13 596 901	27 764 084	194 249 707
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 283 545	4 640	0	2 342 235	2 009 742	1 827 331
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	46 911 252 356	7 884 055	604 206	7 405 189 326	15 906 597 666	23 116 356 590

Table 38

Customer funds in foreign currency with credit institutions registered in the region, as of 1.09.19

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	12 666 268 075	10 836 300	23 176	2 169 505 457	5 426 831 291	4 692 604 916
Belgorod Region	754 519	0	0	3 362	0	751 157
Bryansk Region	0	0	0	0	0	0
Vladimir Region	100 854	0	0	60 620	0	40 234
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	344 697	0	0	31 801	0	312 891
Kaluga Region	767 594	0	0	14 834	0	752 760
Kostroma Region	81 227 159	0	0	21 389 887	19 582 046	28 170 917
Kursk Region	682 505	0	0	167 468	0	513 829
Lipetsk Region	181 305	0	0	10 309	0	170 996
Moscow Region	2 340 154	0	0	528 419	0	1 811 735
Orel Region	0	0	0	0	0	0
Ryazan Region	855 098	0	0	140 678	3 324	707 661
Smolensk Region	0	0	0	0	0	0
Tambov Region	23 769	0	0	4 564	0	19 190
Tver Region	104 138	0	0	75 653	0	28 472
Tula Region	20 375	0	0	4 700	0	15 675
Yaroslavl Region	208 044	0	0	39 272	0	166 121
Moscow	12 578 657 864	10 836 300	23 176	2 147 033 890	5 407 245 921	4 659 143 278
NORTH-WESTERN FEDERAL DISTRICT	3 772 620 146	27 660 327	0	608 856 324	1 515 048 922	1 544 611 889
Republic of Karelia	30 469	0	0	30 094	0	358
Republic of Komi	531 129	0	0	9 900	0	521 229
Arkhangelsk Region	0	0	0	0	0	0
Vologda Region	3 201 223	0	0	173 849	190 595	2 832 143
Kaliningrad Region	17 239 806	0	0	10 520 219	4 791 525	1 562 044
Leningrad Region	0	0	0	0	0	0
Murmansk Region	416 682	0	0	415 907	0	774
Novgorod Region	151 384	0	0	31 411	1 662	115 228
Pskov Region	15 800	0	0	12 059	0	3 741
Saint Petersburg	3 751 033 653	27 660 327	0	597 662 885	1 510 065 140	1 539 576 372
SOUTHERN FEDERAL DISTRICT	26 698 743	2 710	0	12 472 596	842 231	12 607 806
Republic of Adygeya (Adygeya)	11	0	0	11	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 712 702	2 710	0	45 214	0	4 065 037
Krasnodar Territory	6 813 794	0	0	743 677	766 561	5 179 796
Astrakhan Region	9 494 460	0	0	9 358 690	0	129 744
Volgograd Region	28 916	0	0	2 526	0	26 390
Rostov Region	5 096 519	0	0	2 245 263	20 107	2 787 276
Sevastopol	552 341	0	0	77 215	55 563	419 563
NORTH CAUCASIAN FEDERAL DISTRICT	231 208	0	0	78 386	0	150 095
Republic of Daghestan	9 488	0	0	5 734	0	3 754
Republic of Ingushetia	0	0	0	0	0	0

Kabardino-Balkar Republic	25 481	0	0	21 170	0	4 311
Karachay-Cherkess Republic	8 042	0	0	1 988	0	6 054
Republic of North Ossetia-Alania	19 173	0	0	0	0	19 173
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	169 024	0	0	49 494	0	116 803
VOLGA FEDERAL DISTRICT	94 225 292	6	0	9 448 486	49 080 883	34 679 631
Republic of Bashkortostan	595 502	0	0	4 130	0	582 943
Mari El Republic	13 594	0	0	473	0	7 882
Republic of Mordovia	133 217	0	0	10 359	0	120 850
Republic of Tatarstan (Tatarstan)	77 215 952	6	0	6 189 573	47 879 137	22 727 256
Udmurt Republic	981 636	0	0	146 992	412	833 906
Chuvash Republic - Chuvashia	411 446	0	0	39 070	152 926	219 425
Perm Territory	1 614 275	0	0	145 033	32 066	1 437 176
Kirov Region	1 268 992	0	0	331 273	2 664	935 051
Nizhny Novgorod Region	2 554 073	0	0	430 705	0	2 089 801
Orenburg Region	2 046 846	0	0	47 022	279 749	1 719 553
Penza Region	115 900	0	0	7 459	72 978	35 433
Samara Region	5 936 096	0	0	1 792 917	660 951	3 023 735
Saratov Region	1 317 845	0	0	295 859	0	934 323
Ulyanovsk Region	19 918	0	0	7 621	0	12 297
URALS FEDERAL DISTRICT	63 970 322	68 591	0	14 779 844	11 359 699	36 269 590
Kurgan Region	37 066	0	0	1 155	0	35 908
Sverdlovsk Region	35 818 131	0	0	3 517 102	9 074 180	22 799 989
Tyumen Region	17 037 011	68 591	0	8 203 743	241 475	7 772 573
Chelyabinsk Region	11 078 114	0	0	3 057 844	2 044 044	5 661 120
SIBERIAN FEDERAL DISTRICT	7 415 768	0	0	3 471 685	678 488	2 816 076
Altai Republic	32 184	0	0	31 451	0	733
Republic of Tuva	34	0	0	0	0	34
Republic of Khakassia	127 509	0	0	883	0	120 711
Altai Territory	154 071	0	0	28 218	0	125 853
Krasnoyarsk Territory	364 971	0	0	3 181	0	360 342
Irkutsk Region	243 442	0	0	115 605	0	125 254
Kemerovo Region	394 739	0	0	181 582	0	213 157
Novosibirsk Region	5 270 998	0	0	2 905 194	399 827	1 526 404
Omsk Region	606 839	0	0	114 980	278 661	213 198
Tomsk Region	220 981	0	0	90 591	0	130 390
FAR-EASTERN FEDERAL DISTRICT	42 721 814	0	0	7 718 130	10 615 054	22 738 429
Republic of Buryatia	0	0	0	0	0	0
Republic of Sakha (Yakutia)	377 877	0	0	18 806	0	321 227
Trans-Baikal Territory	0	0	0	0	0	0
Kamchatka Territory	493 110	0	0	3 067	0	490 043
Primorye Territory	12 655 274	0	0	3 567 821	1 558 200	7 270 394
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	27 638 443	0	0	3 167 570	8 689 745	14 428 627
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 557 110	0	0	960 866	367 109	228 138
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total for Russia	16 674 151 368	38 567 934	23 176	2 826 330 908	7 014 456 568	6 346 478 432

Table 39

Loans, deposits, and other funds received from other credit institutions (for credit institutions registered in the region), as of 1.09.19

thousands of rubles

	Total	in rubles	in foreign currency
1	2	3	4
CENTRAL FEDERAL DISTRICT	5 392 168 270	3 727 972 348	1 664 195 922
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	293 749 060	209 341 718	84 407 342
Kursk Region	0	0	0
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	5 095 012 210	3 515 223 630	1 579 788 580
NORTH-WESTERN FEDERAL DISTRICT	1 476 102 619	1 217 361 608	258 741 011
Republic of Karelia	0	0	0
Republic of Komi	0	0	0
Arkhangelsk Region	0	0	0
Vologda Region	806 148	806 148	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	1 475 296 471	1 216 555 460	258 741 011
SOUTHERN FEDERAL DISTRICT	14 960 720	13 650 903	1 309 817
Republic of Adygeya (Adygeya)	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 984 673	11 984 673	0
Krasnodar Territory	373 232	260 230	113 002
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	2 596 815	1 400 000	1 196 815
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	122 660 757	122 303 338	357 419
Republic of Bashkortostan	3 828 510	3 828 510	0
Mari El Republic	0	0	0
Republic of Mordovia	0	0	0
Republic of Tatarstan (Tatarstan)	1 479 499	1 122 080	357 419
Udmurt Republic	5 000 000	5 000 000	0
Chuvash Republic - Chuvashia	50 000	50 000	0
Perm Territory	532 411	532 411	0
Kirov Region	100 338	100 338	0
Nizhny Novgorod Region	0	0	0
Orenburg Region	0	0	0
Penza Region	0	0	0
Samara Region	111 450 000	111 450 000	0
Saratov Region	219 999	219 999	0
Ulyanovsk Region	0	0	0
URALS FEDERAL DISTRICT	129 513 252	112 455 666	17 057 586
Kurgan Region	0	0	0
Sverdlovsk Region	129 332 131	112 274 545	17 057 586
Tyumen Region	36 496	36 496	0
Chelyabinsk Region	144 625	144 625	0
SIBERIAN FEDERAL DISTRICT	2 120 391	2 052 183	68 208
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	2 107 420	2 039 212	68 208
Omsk Region	300	300	0
Tomsk Region	0	0	0
FAR-EASTERN FEDERAL DISTRICT	5 322 921	4 590 259	732 662
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	253 493	253 493	0
Khabarovsk Territory	0	0	0
Amur Region	5 069 428	4 336 766	732 662
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	7 142 848 930	5 200 386 305	1 942 462 625

Macroprudential indicators of the banking sector

Table 40

Individual financial stability indicators of the banking sector (%)

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Capital adequacy					
Capital adequacy (N1.0)	12,1	12,2	11,8	12,3	12,4
Tier I capital adequacy ratio (N1.2)	8,5	8,9	9,2	9,5	9,4
Credit risk-weighted assets[1] relative to total assets	*39,2*	*35,0*	*37,2*	*37,8*	*38,0*
Credit risk					
Problem and loss loans in total loans[2]	*10,0*	*10,1*	*10,3*	*10,2*	*10,1*
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	202,6	197,0	196,5
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*	*52,5*	*54,6*	*58,6*
United Kingdom	*5,5*	*5,2*	*10,2*	*9,6*	*8,8*
United States	*1,7*	*2,7*	*2,6*	*2,1*	*2,2*
Germany	*0,2*	*3,0*	*3,3*	*3,0*	*2,2*
Austria	*0,7*	*1,8*	*3,9*	*6,0*	*3,8*
France	*1,2*	*1,5*	*2,8*	*3,1*	*3,5*
Italy	*2,2*	*2,0*	*3,1*	*3,4*	*3,4*
Cyprus	*5,9*	*5,5*	*2,7*	*2,8*	*3,0*
Netherlands	*0,7*	*0,8*	*6,0*	*4,4*	*5,7*
Other	*9,0*	*13,7*	*12,9*	*10,9*	*8,9*
Liquidity					
Highly liquid assets relative to total assets	*11,0*	*10,6*	*11,9*	*11,8*	*10,7*
Liquid assets relative to total assets	*23,2*	*21,1*	*21,5*	*21,9*	*22,9*
Highly liquid assets relative to sight liabilities (N2)	118,5	128,7	137,2	139,4	126,7
Liquid assets relative to short-term liabilities (N3)	167,4	166,4	189,3	203,2	199,7
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	55,7	54,8	55,4
Customer funds relative to total loans[5]	*111,1*	*108,8*	*111,0*	*112,0*	*112,3*
Market risk (relative to total capital)[6]	*42,6*	*37,8*	*37,2*	*38,1*	*36,5*
including					
Interest rate risk	*31,9*	*24,5*	*23,8*	*23,7*	*24,2*
Stock market risk	*3,6*	*3,5*	*4,1*	*4,4*	*4,1*
Foreign exchange risk	*4,6*	*3,8*	*5,2*	*6,4*	*5,1*
Commodity risk	*2,5*	*6,1*	*4,1*	*3,5*	*3,1*
Bank investments in other legal entities' shares (stakes) relative to capital (N12)	13,3	12,7	13,0	11,5	11,4
Banks' financial result in the reporting period (billions of rubles)	789,7	1344,8	1004,9	1178,2	1354,3
as % of banking sector assets[7]	*1,0*	*1,5*	*1,1*	*1,3*	*1,5*
as % of banking sector capital[7]	*8,3*	*13,8*	*9,9*	*11,6*	*13,3*
Return[8] on assets	*1,0*	*1,5*	*1,9*	*1,9*	*2,0*
Return[8] on equity	*8,3*	*13,8*	*17,1*	*17,3*	*17,7*

[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
1.09.19	455	10 540,4	29	4,1	149	70,8	180	562,4	35	523,3	20	699,9	7	527,4	5	782,3	7	8 306,4	23	-936,2
Memo item: capital adequacy (N1.0) as of 1.09.2019, %	12,4		53,1		25,7		21,6		19,4		16,1		14,6		14,4		13,7		17,5	

[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		1.07.19		1.08.19		1.09.19	
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***	**9 929,9**	***100,0***	**10 282,4**	***100,0***	**10 540,4**	***100,0***
including:										
1. Tier 1 capital	6 622,7	*70,5*	7 499,7	*73,0*	7 774,2	*78,3*	7 898,9	*76,8*	8 005,2	*76,0*
including:										
1.1. Common equity Tier 1 capital	6 417,9	*68,3*	7 012,3	*68,3*	7 216,8	*72,7*	7 332,0	*71,3*	7 421,3	*70,4*
1.2. Additional Tier 1 capital	204,9	*2,2*	487,4	*4,8*	557,4	*5,6*	566,9	*5,5*	583,9	*5,5*
2. Tier 2 capital	2 774,6	*29,5*	2 769,6	*27,0*	2 155,8	*21,7*	2 383,4	*23,2*	2 535,3	*24,1*
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	11,8	0	12,3	0	12,4	1
Common equity Tier I adequacy ratio (N1.1)	8,2	3	8,3	3	8,6	1	8,8	1	8,7	2
Tier I capital adequacy ratio (N1.2)	8,5	5	8,9	3	9,2	2	9,5	2	9,4	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		1.07.19		1.08.19		1.09.19	
	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***	**13 090,5**	***131,8***	**13 299,2**	***129,3***	**13 531,6**	***128,4***
1.1. Authorised capital	2 669,9	*28,4*	2 696,3	*26,3*	2 661,7	*26,8*	2 787,6	*27,1*	2 838,0	*26,9*
1.2. Share premium	1 764,6	*18,8*	1 768,6	*17,2*	1 766,7	*17,8*	1 762,2	*17,1*	1 765,9	*16,8*
1.3. Profit and funds of credit institutions	5 506,8	*58,6*	6 307,4	*61,4*	6 270,3	*63,1*	6 357,5	*61,8*	6 495,3	*61,6*
1.4. Subordinated loans received	2 305,2	*24,5*	2 334,6	*22,7*	2 135,8	*21,5*	2 135,6	*20,8*	2 174,9	*20,6*
1.5. Revaluation surplus	177,7	*1,9*	164,1	*1,6*	155,3	*1,6*	155,0	*1,5*	153,5	*1,5*
1.6. Other factors	0,0	*0,0*	97,8	*1,0*	100,7	*1,0*	101,3	*1,0*	104,0	*1,0*
2. Capital reducing factors	**3 026,8**	***32,2***	**3 099,6**	***30,2***	**3 160,6**	***31,8***	**3 016,8**	***29,3***	**2 991,2**	***28,4***
2.1. Losses	1 488,8	*15,8*	1 970,6	*19,2*	2 013,7	*20,3*	2 005,2	*19,5*	1 983,3	*18,8*
2.2. Intangible assets	296,9	*3,2*	350,1	*3,4*	348,9	*3,5*	351,6	*3,4*	352,3	*3,3*
2.3. Treasury shares (stakes)	16,9	*0,2*	22,2	*0,2*	80,3	*0,8*	80,2	*0,8*	79,4	*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*	218,2	*2,2*	145,2	*1,4*	149,7	*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*	319,5	*3,2*	266,7	*2,6*	266,0	*2,5*
2.7. Other factors	250,0	*2,7*	180,9	*1,8*	180,1	*1,8*	168,1	*1,6*	160,5	*1,5*
Capital – total	**9 397,3**	***100,0***	**10 269,3**	***100,0***	**9 929,9**	***100,0***	**10 282,4**	***100,0***	**10 540,4**	***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	1.07.19	1.08.19	1.09.19
Asset group 1	0,0	0,0	0,0	0,0	0,0
Asset group 2	1 246,9	1 101,5	1 159,7	1 136,2	1 155,4
Asset group 3	35,7	62,7	501,7	552,5	570,5
Asset group 4	31 900,9	31 745,3	32 699,7	33 659,8	34 450,3
Asset group 5	198,3	42,6	20,3	6,2	6,4
Total credit risk-weighted assets of credit institutions	33 381,9	32 952,1	34 381,4	35 354,8	36 182,6

Memo item:

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Asset group 1 unadjusted for credit risk weighting ratios	10 337,8	11 012,3	10 814,8	11 537,1	12 026,4

[1] Assets recognised in balance-sheet accounts.

Table 45

Banking sector capital adequacy[1] dynamics and structure

		1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
1	Capital, billions of rubles	9 397,3	10 269,3	9 929,9	10 282,4	10 540,4
2	Risk-weighted assets, billions of rubles	77 884,2	84 510,1	84 198,9	83 393,8	85 165,8
	Of which:					
	- credit risk on assets recognised in balance-sheet accounts	33 381,9	32 952,1	34 381,4	35 354,8	36 182,6
	- 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	16 943,1	17 037,7	17 486,2
	- total exposures and claims on accrued interest on loans (Code 8807)	246,8	286,1	344,5	333,8	351,0
	- credit risks on contingent credit liabilities (KRV)	4 589,8	3 897,7	3 653,4	3 678,1	3 880,8
	- credit risk on forward transactions (KRS)	453,1	478,7	356,5	364,1	385,4
	- operational risk (OR) with risk ratio of 12.5	8 369,8	8 137,4	8 201,0	8 199,1	8 200,2
	- market risk (MR)	3 916,1	3 737,8	3 550,7	3 742,9	3 706,7
	- total exposure of clearing participants accounted for within Code 8847	137,8	150,4	136,4	132,7	132,0
	- higher risk transactions (PK and Code 8754.0, until 8 October 2018 PK and PKv)	17 234,5	8 465,5	7 704,2	7 358,0	7 212,0
	- 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	3 143,1	3 334,0	3 602,8
	- 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	4 586,6	2 665,0	2 813,5
	- risk of changes in the credit claim value following deterioration of a counterparty's credit quality (RSK)	315,1	505,6	394,1	400,6	419,5
	- other	589,3	794,0	803,9	793,1	793,0
3	Capital relative to risk-weighted assets (capital adequacy),[1] %	12,1	12,2	11,8	12,3	12,4

[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		1.07.19		1.08.19		1.09.19	
	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*	12	*2,8*	11	*2,7*	11	*2,7*
From 8% to 10%	9	*1,5*	6	*0,9*	4	*0,4*	6	*0,5*	5	*1,0*
From 10% to 12%	36	*21,5*	26	*25,8*	38	*24,1*	34	*21,2*	30	*20,8*
From 12% to 14%	64	*18,1*	45	*13,0*	39	*15,2*	46	*19,0*	44	*19,4*
14% and more	420	*52,1*	380	*52,5*	359	*53,7*	347	*53,0*	354	*52,6*
Total for the banking sector	561	*100,0*	484	*100,0*	464	*100,0*	456	*100,0*	455	*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		1.07.19		1.08.19		1.09.19	
		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*	26 567,5	*42,0*	26 225,5	*41,2*	26 526,2	*41,1*
	Substandard	21 183,9	*37,6*	24 685,4	*39,2*	26 109,7	*41,2*	26 745,5	*42,0*	27 271,4	*42,3*
	Doubtful	4 230,6	*7,5*	4 182,7	*6,6*	4 138,2	*6,5*	4 151,6	*6,5*	4 187,0	*6,5*
	Problem	1 725,7	*3,1*	1 846,8	*2,9*	1 969,2	*3,1*	1 918,1	*3,0*	1 770,9	*2,7*
	Loss	3 908,2	*6,9*	4 522,8	*7,2*	4 528,6	*7,2*	4 579,5	*7,2*	4 768,2	*7,4*
Created loan loss provisions		5 223,2	*9,3*	5 712,6	*9,1*	5 826,0	*9,2*	5 855,9	*9,2*	5 908,2	*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*	26 321,5	*56,6*	25 980,6	*55,8*	26 280,0	*55,7*
	Substandard	10 406,8	*23,7*	11 594,2	*24,4*	11 811,6	*25,4*	12 273,6	*26,3*	12 494,1	*26,5*
	Doubtful	3 714,2	*8,5*	3 072,8	*6,5*	2 780,2	*6,0*	2 786,0	*6,0*	2 816,5	*6,0*
	Problem	1 650,6	*3,8*	1 768,0	*3,7*	1 867,1	*4,0*	1 807,3	*3,9*	1 657,9	*3,5*
	Loss	3 003,0	*6,8*	3 718,8	*7,8*	3 718,3	*8,0*	3 748,3	*8,0*	3 932,4	*8,3*
Loan loss provisions	Estimated provisions	5 288,9	*12,0*	5 824,3	*12,2*	5 891,4	*12,7*	5 899,2	*12,7*	5 971,5	*12,7*
	Estimated provisions adjusted for collateral	4 459,4	*10,2*	5 039,4	*10,6*	5 171,4	*11,1*	5 175,5	*11,1*	5 256,6	*11,1*
	Created provisions	4 144,3	*9,4*	4 662,9	*9,8*	4 743,6	*10,2*	4 747,7	*10,2*	4 791,2	*10,2*
	Created provisions as percentage of estimated provisions		*78,4*		*80,1*		*80,5*		*80,5*		*80,2*
	Created provisions as percentage of estimated provisions adjusted for collateral		*92,9*		*92,5*		*91,7*		*91,7*		*91,1*

[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		1.07.19		1.08.19		1.09.19	
	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*	16 814,5	*100,0*	17 024,3	*100,0*	17 342,7	*100,0*
Including:										
1.1. Outstanding loans to legal entities (other than credit institutions)	529,1	*4,3*	658,3	*4,3*	743,7	*4,4*	747,2	*4,4*	756,1	*4,4*
1.2. Outstanding household loans	11 902,4	*95,7*	14 654,2	*95,7*	16 070,8	*95,6*	16 277,1	*95,6*	16 586,7	*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*		*26,6*		*26,8*		*26,9*
3. Created loss provisions for loans grouped into homogeneous loan portfolios relative to loans grouped into homogeneous loan portfolios		*8,7*		*6,9*		*6,4*		*6,5*		*6,4*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	122,4	*100,0*	137,9	*100,0*	132,2	*100,0*	126,9	*100,0*	132,5	*100,0*
Including:										
4.1. Outstanding claims of legal entities grouped into portfolios	63,2	*51,6*	76,8	*55,7*	80,2	*60,7*	82,3	*64,8*	83,7	*63,1*
4.2. Outstanding claims of households grouped into portfolios	59,2	*48,4*	61,1	*44,3*	52,0	*39,3*	44,7	*35,2*	48,9	*36,9*
5. Created loss provisions for homogeneous claims grouped into portfolios relative to homogeneous claims grouped into portfolios		*49,6*		*41,6*		*48,2*		*50,3*		*48,1*

[1] Calculated using bank reporting Form 0409115.

Table 49

Outstanding homogeneous corporate claims and loans and created loss provisions as of 1.09.2019[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	756 057,4	*100,0*	30 702,7	*100,0*	*4,1*
including by quality category					
1.1. Quality category I loan portfolio	396,7	*0,1*	0,0	*0,0*	*0,0*
1.2. Quality category II loan portfolio	724 331,9	*95,8*	7 688,0	*25,0*	*1,1*
1.3. Quality category III loan portfolio	6 572,2	*0,9*	599,3	*2,0*	*9,1*
1.4. Quality category IV loan portfolio	2 292,3	*0,3*	711,5	*2,3*	*31,0*
1.5. Quality category V loan portfolio	22 464,2	*3,0*	21 703,9	*70,7*	*96,6*
2. Outstanding loans to credit institutions grouped into homogeneous loan portfolios – total	1,5	*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	1,5	*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	756 058,9		30 702,8		*4,1*
4. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	83 678,9	*100,0*	32 722,8	*100,0*	*39,1*
including by quality category					
4.1. Quality category I claim portfolio	43 086,4	*51,5*	0,0	*0,0*	*0,0*
4.2. Quality category II claim portfolio	4 743,5	*5,7*	60,2	*0,2*	*1,3*
4.3. Quality category III claim portfolio	3 190,8	*3,8*	405,6	*1,2*	*12,7*
4.4. Quality category IV claim portfolio	637,5	*0,8*	282,5	*0,9*	*44,3*
4.5. Quality category V claim portfolio	32 020,7	*38,3*	31 974,5	*97,7*	*99,9*
5. Interest income claims – total	8 016,8	*100,0*	4 100,0	*100,0*	*51,1*
of which:					
5.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	4 111,1	*51,3*	4 049,9	*98,8*	*98,5*

[1] Calculated using bank reporting Form 0409115.

Table 50

Outstanding homogeneous household claims and loans and created loss provisions as of 1.09.2019[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	16 586 688,8	*100,0*	1 086 212,5	*100,0*	*6,5*
of which:					
1.1. by loan type:					
1.1.1. housing (other than mortgage) loans, total	1 593 237,8	*9,6*	49 176,0	*4,5*	*3,1*
1.1.2. mortgage loans, total	5 556 807,8	*33,5*	72 634,3	*6,7*	*1,3*
1.1.3. car loans, total	885 597,3	*5,3*	54 479,3	*5,0*	*6,2*
1.1.4. other consumer loans, total	8 530 281,0	*51,4*	909 368,2	*83,7*	*10,7*
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]	351 969,8	*2,1*	7 790,0	*0,7*	*2,2*
1.2.2. portfolio or loans which are not overdue	14 987 004,8	*90,4*	261 109,5	*24,0*	*1,7*
1.2.3. portfolio or loans overdue for one to 30 days	284 400,2	*1,7*	20 714,4	*1,9*	*7,3*
1.2.4. portfolio or loans overdue for 31 to 90 days	119 382,2	*0,7*	34 263,7	*3,2*	*28,7*
1.2.5. portfolio or loans overdue for 91 to 180 days	100 174,4	*0,6*	60 496,3	*5,6*	*60,4*
1.2.6. portfolio or loans overdue for 181 to 360 days	131 171,4	*0,8*	110 217,8	*10,1*	*84,0*
1.2.7. portfolio or loans overdue for more than 360 days	591 821,1	*3,6*	591 066,1	*54,4*	*99,9*
1.3. by quality category:					
1.3.1. Quality category I loan portfolio	245 836	*1,5*	0,0	*0,0*	*0,0*
1.3.2. Quality category II loan portfolio	14 052 912,1	*84,7*	199 933,9	*18,4*	*1,4*
1.3.3. Quality category III loan portfolio	1 363 969,4	*8,2*	73 255,0	*6,7*	*5,4*
1.3.4. Quality category IV loan portfolio	110 683,6	*0,7*	42 249,6	*3,9*	*38,2*
1.3.5. Quality category V loan portfolio	813 287,5	*4,9*	770 773,9	*71,0*	*94,8*
2. Outstanding homogeneous claims grouped into homogeneous claim portfolios – total	48 860,1	*100,0*	30 977,6	*100,0*	*63,4*
including by quality category					
2.1. Quality category I claim portfolio	12 078,7	*24,7*	0,0	*0,0*	*0,0*
2.2. Quality category II claim portfolio	3 939,0	*8,1*	89,1	*0,3*	*2,3*
2.3. Quality category III claim portfolio	1 684,5	*3,4*	139,9	*0,5*	*8,3*
2.4. Quality category IV claim portfolio	330,6	*0,7*	155,0	*0,5*	*46,9*
2.5. Quality category V claim portfolio	30 827,2	*63,1*	30 593,5	*98,8*	*99,2*
3. Interest income claims – total	387 656,6	*100,0*	255 511,1	*100,0*	*65,9*
of which:					
3.1. Interest income claims in homogeneous claims and loans with provisions of more than 20%	260 082,9	*67,1*	251 191,3	*98,3*	*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	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Substandard	*7,1*	*5,4*	*5,0*	*5,2*	*5,2*	*2,8*	*2,2*	*2,0*	*2,0*	*2,0*
Doubtful	*17,2*	*11,9*	*10,8*	*10,7*	*10,8*	*19,2*	*18,1*	*18,3*	*18,2*	*18,4*
Problem	*17,8*	*17,8*	*19,3*	*18,9*	*17,2*	*44,7*	*47,0*	*49,1*	*49,6*	*49,6*
Loss	*57,8*	*64,8*	*64,9*	*65,3*	*66,8*	*79,8*	*81,3*	*82,8*	*82,7*	*81,4*

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

Table 52

Dynamics and structure of overdue loans

Indicator	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Overdue loans, billions of rubles	**2993,5**	**3050,5**	**3694,8**	**3778,7**	**3796,5**
Of which:					
- for top-20 credit institutions by assets, billions of rubles	1924,2	2136,4	2632,6	2655,8	2668,9
Share of overdue loans in total loans, %	*5,2*	*4,7*	*5,7*	*5,8*	*5,7*
Overdue ruble loans					
- billions of rubles	2694,3	2723,2	3303,2	3365,4	3372,4
- as percentage of total loans, deposits and other placements in rubles	*6,0*	*5,4*	*6,4*	*6,4*	*6,4*
Overdue FX loans					
- billions of rubles	299,2	327,3	391,5	413,4	424,2
- as percentage of total FX loans	*2,2*	*2,3*	*2,9*	*3,1*	*3,1*
- in US dollar terms, billions of US dollars	5,2	4,7	6,2	6,5	6,4
Overdue loans to non-financial organisations, billions of rubles	1942,4	2093,3	2628,7	2702,6	2711,6
share of overdue loans in total loans to non-financial organisations, %	*6,4*	*6,3*	*7,9*	*8,1*	*8,0*
Overdue household loans, billions of rubles	848,9	760,4	802,6	812,5	815,2
share of overdue loans in total household loans, %	*7,0*	*5,1*	*4,9*	*4,9*	*4,8*

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	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
No overdue loans	55	49	25	21	25	*4,5*	*5,3*	*0,4*	*0,4*	*0,4*
from 0% to 5%	235	205	206	201	197	*70,6*	*71,5*	*75,6*	*75,3*	*75,0*
from 5% to 10%	100	91	93	95	94	*7,6*	*11,1*	*11,3*	*11,2*	*11,4*
from 10% to 15%	50	41	40	37	41	*10,0*	*3,6*	*2,3*	*1,9*	*1,9*
from 15% to 20%	30	18	18	15	15	*0,9*	*2,8*	*5,2*	*4,7*	*5,2*
from 20% to 60%	52	41	40	44	41	*5,3*	*5,4*	*4,7*	*5,9*	*5,5*
from 60% to 90%	4	6	8	10	9	*1,0*	*0,3*	*0,1*	*0,3*	*0,3*
more than 90%	4	3	11	8	9	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans	31	30	23	15	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	1.07.19	1.08.19	1.09.19
Total large credit exposures in the banking sector, billions of rubles	21 247,1	21 024,0	20 117,0	20 250,6	20 712,6
Share of large credit exposures in banking sector assets, %	*24,9*	*22,3*	*21,8*	*21,6*	*21,8*

Market risk

Table 55

Market risk structure in the banking sector

Risk	1.01.18		1.01.19		1.07.19		1.08.19		1.09.19	
	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*	*37,2*	*100,0*	*38,1*	*100,0*	*36,5*	*100,0*
Including:										
- interest rate risk	*31,9*	*75,0*	*24,5*	*64,6*	*23,8*	*63,9*	*23,7*	*62,2*	*24,2*	*66,3*
- stock market risk	*3,6*	*8,4*	*3,5*	*9,2*	*4,1*	*11,1*	*4,4*	*11,6*	*4,1*	*11,1*
- foreign exchange risk	*4,6*	*10,7*	*3,8*	*10,1*	*5,2*	*14,1*	*6,4*	*16,9*	*5,1*	*14,0*
- commodity risk	*2,5*	*5,9*	*6,1*	*16,0*	*4,1*	*11,0*	*3,5*	*9,3*	*3,1*	*8,6*
Memo item:										
Number of credit institutions,[1] units	401		323		313		303		305	
Share of bank assets[1] in total banking sector assets, %	*98,4*		*93,8*		*93,9*		*93,8*		*94,4*	

[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	1.07.19	1.08.19	1.09.19
FX assets as percentage of total assets	*22,3*	*22,4*	*21,5*	*21,0*	*21,5*
Of which:					
- for top-20 credit institutions by assets	*24,0*	*23,7*	*22,7*	*22,3*	*22,7*
FX liabilities as percentage of total liabilities	*21,8*	*22,1*	*21,0*	*20,6*	*21,0*
Of which:					
- for top-20 credit institutions by assets	*23,8*	*24,0*	*22,8*	*22,3*	*22,9*
Difference in the ratio of FX components of assets and liabilities, percentage points	*0,5*	*0,3*	*0,5*	*0,5*	*0,4*
Of which:					
- for top-20 credit institutions by assets	*0,2*	*-0,3*	*-0,1*	*0,0*	*-0,2*

Table 57

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

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
On-balance-sheet positions					
Assets, billions of rubles	18 999,8	21 112,3	19 898,2	19 700,2	20 451,6
Liabilities, billions of rubles	18 579,1	20 824,2	19 418,5	19 264,4	20 025,6
Excess of assets over liabilities, billions of rubles	420,6	288,1	479,7	435,8	425,9
Excess of assets over liabilities relative to total capital, %[1]	*4,5*	*2,8*	*4,8*	*4,2*	*4,0*
Off-balance-sheet positions[2]					
Assets, billions of rubles	18 298,9	23 146,3	23 989,6	24 743,5	24 048,8
Liabilities, billions of rubles	17 232,1	21 511,2	22 284,1	22 779,3	22 207,6
Excess of assets over liabilities, billions of rubles	1 066,8	1 635,1	1 705,4	1 964,3	1 841,2
Excess of assets over liabilities relative to total capital, %[1]	*11,4*	*15,9*	*17,2*	*19,1*	*17,5*

[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					Capital, billions of rubles	Net bank OCP as percentage of capital
		Total on-balance-sheet position	Total off-balance-sheet positions	Total open currency positions (OCP)				
				long	short	net position		
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*
1.09.19	99	75,5	-91,6	4,0	-20,1	-16,1	1 473,3	*-1,1*
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*
1.09.19	335	-471,8	845,1	479,5	-106,2	373,3	8 965,4	*4,2*

Table 60

Open currency positions in the banking sector by individual currency as of 1.09.2019

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	119	-17,5	*-1,0*	-3,2	-14,3
long	314	307,3	*3,5*	-1 912,3	2 219,7
EUR					
short	141	-41,7	*-1,2*	993,4	-1 035,1
long	289	80,9	*1,2*	369,0	-288,1
GBP					
short	39	-11,5	*-0,8*	-4,3	-7,2
long	193	2,4	*0,0*	5,0	-2,6

Bank liquidity

Table 61

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

	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Liquid assets with maturity of more than one year as percentage of total liquid assets	*42,0*	*43,0*	*45,0*	*44,7*	*45,6*
Liabilities with maturity of more than one year as percentage of total liabilities	*20,3*	*18,6*	*19,5*	*19,4*	*19,7*
Use of short-term liabilities as a source of long-term liquid assets,[1] %	*32,5*	*35,2*	*37,3*	*37,0*	*38,0*

[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	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Less than 0	203	148	128	127	121	*13,9*	*9,8*	*8,1*	*8,5*	*8,3*
From 0 to 20	223	198	191	180	194	*14,1*	*11,5*	*15,2*	*10,9*	*10,9*
More than 20	135	138	145	139	131	*72,0*	*78,7*	*76,8*	*80,6*	*80,7*
No data	0	0	0	10	9	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	464	456	455	*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	1.07.19	1.08.19	1.09.19
Liquid assets with maturity of less than 30 days as percentage of total liquid assets	*36,2*	*33,6*	*31,6*	*30,1*	*30,6*
Liabilities with maturity of less than 30 days as percentage of total liabilities	*46,3*	*46,3*	*45,8*	*44,1*	*44,4*
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*	*24,1*	*24,7*	*24,0*

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	1.07.19	1.08.19	1.09.19	1.01.18	1.01.19	1.07.19	1.08.19	1.09.19
Less than 0	409	314	311	309	307	*25,4*	*11,2*	*13,2*	*14,1*	*17,1*
From 0 to 20	82	96	80	62	65	*19,3*	*19,6*	*17,5*	*14,9*	*10,9*
More than 20	70	74	73	75	74	*55,3*	*69,2*	*69,3*	*71,0*	*72,0*
No data	0	0	0	10	9	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
TOTAL	561	484	464	456	455	*100,0*	*100,0*	*100,0*	*100,0*	*100,0*