

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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

Table 1

Macroeconomic Indicators

Indicator		1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
1.	Banking sector assets, total (billion rubles) as % of GDP	49 509,6 72,6	57 423,1 78,5	77 653,0 98,0	82 999,7 99,5	80 063,3 92,9	85 191,8 92,6
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	6 112,9 9,0 12,3	7 064,3 9,7 12,3	7 928,4 10,0 10,2	9 008,6 10,8 10,9	9 387,1 10,9 11,7	9 397,3 10,2 11,0
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other claims on individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	27 708,5 40,6 56,0 7 737,1 11,4 15,6 19,4	32 456,3 44,4 56,5 9 957,1 13,6 17,3 22,3	40 865,5 51,6 52,6 11 329,5 14,3 14,6 23,6	43 985,2 52,7 53,0 10 684,3 12,8 12,9 20,0	40 938,6 47,5 51,1 10 803,9 12,5 13,5 20,0	42 366,2 46,0 49,7 12 173,7 13,2 14,3 22,4
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 172,8 10,4	1 308,1 10,9
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	7 034,9 10,3 14,2	7 822,3 10,7 13,6	9 724,0 12,3 12,5	11 777,4 14,1 14,2	11 450,1 13,3 14,3	12 310,9 13,4 14,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	14 251,0 20,9 28,8 35,7	16 957,5 23,2 29,5 38,0	18 552,7 23,4 23,9 38,7	23 219,1 27,8 28,0 43,4	24 200,3 28,1 30,2 44,7	25 987,4 28,2 30,5 47,7
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	14 565,1 21,4 29,4	16 900,5 23,1 29,4	23 418,7 29,6 30,2	27 064,2 32,5 32,6	24 321,6 28,2 30,4	24 843,2 27,0 29,2
Reference data							
Indicator (billion rubles)		1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
Gross Domestic Product		68 163,9	73 133,9	79 199,7	83 387,2	86 148,6	92 037,2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		9 595,7	10 065,7	10 379,6	10 496,3	11 282,5	12 025,6
Income of the population		39 903,7	44 650,4	47 920,6	53 525,9	54 117,7	54 466,6

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

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

² Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

Table 2

Banking Sector Indicators; Growth Rates (Percent Over the Period)

Date	Assets, total		Own funds (capital) ¹		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ³	
							Total		Unsecured consumer loans ²					
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
1.08.17	0,6	1,6	1,7	8,4	0,3	-5,1	1,3	6,7	1,3	4,4	-0,1	6,0	0,5	-2,4
1.09.17	1,0	3,0	0,0	7,8	-0,3	-4,6	1,6	7,6	1,6	5,5	-0,3	6,1	-0,8	-1,8
1.10.17	0,2	3,2	-4,6	2,6	0,1	-3,2	1,3	8,7	0,9	6,5	-0,1	6,2	-1,4	-2,3
1.11.17	0,6	4,5	0,5	2,5	-0,1	-3,6	1,2	9,9	1,3	8,3	0,0	5,9	0,1	-0,9
1.12.17	1,5	4,5	-2,4	-1,0	0,5	-4,0	1,7	11,2	1,2	9,6	1,0	5,6	2,1	-0,6
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
1.03.18	-1,2	4,6	0,7	-0,9	-0,4	2,4	0,9	14,6	0,5	13,2	1,2	7,0	-2,4	0,3
1.04.18	0,7	5,5	4,6	2,9	1,5	4,8	1,6	15,7	1,5	13,9	1,1	8,7	1,1	3,9
1.05.18	3,4	9,0	0,8	2,3	2,7	6,2	1,8	16,6	1,5	14,7	2,6	10,2	1,3	6,6
1.06.18	-0,4	8,4	0,8	2,8	-0,5	5,7	2,0	18,1	2,3	15,6	-0,2	10,0	0,7	5,8
1.07.18	0,6	7,2	-4,1	-1,1	0,4	4,6	1,8	18,9	2,0	17,0	1,1	8,4	0,4	5,6
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
Reference data:														
Increase from the beginning of the current year	4,2		4,1		8,3		14,1		14,5		5,3		4,4	
Increase over the same period of the previous year	2,5		4,2		-0,4		6,6		6,5		2,5		-1,0	

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

² Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

³ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Assets, total	44,1	39,2	5,0	14,9	23,1	18,9	16,0	35,2	6,9	-3,5	6,4
Own funds (capital)	57,8	42,7	21,2	2,4	10,8	16,6	15,6	12,2	13,6	4,2	0,1
Loans and other claims on non-financial organisations	51,5	34,3	0,3	12,1	26,0	12,7	12,7	31,3	12,7	-9,5	0,2
Loans and other claims on individuals	57,8	35,2	-11,0	14,3	35,9	39,4	28,7	13,8	-5,7	1,1	12,7
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4	25,2	4,2	7,4
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ¹	51,3	26,6	10,3	15,0	22,7	14,0	16,0	38,6	15,6	-10,1	2,1
Reference Data:											
Gross Domestic Product	23,5	24,2	-6,0	19,3	30,2	13,1	7,3	8,3	5,3	3,3	6,8

¹ Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account).

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Credit institutions registered by the Bank of Russia and other authorities	975	923	897	894	890
Operating credit institutions (credit institutions that have the right to conduct banking operations)	623	561	524	518	512
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	0	0	0	0
Credit institutions with their banking licenses being revoked (cancelled)	351	362	373	376	378
Credit institutions licensed to conduct operations in foreign currency	404	358	338	337	335
Credit institutions holding general licences	205	189	176	171	168

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	358	57,5	319	56,9	296	56,5	295	56,9	291	56,8
of which the City of Moscow and Moscow Region	321	51,5	284	50,6	266	50,8	265	51,2	261	51,0
North-Western	49	7,9	43	7,7	43	8,2	42	8,1	42	8,2
Southern ¹	38	6,1	35	6,2	31	5,9	30	5,8	30	5,9
North-Caucasian	17	2,7	17	3,0	13	2,5	13	2,5	12	2,3
Volga	77	12,4	71	12,7	68	13,0	67	12,9	67	13,1
Ural	29	4,7	26	4,6	25	4,8	24	4,6	24	4,7
Siberian	37	5,9	32	5,7	31	5,9	31	6,0	30	5,9
Far Eastern	18	2,9	18	3,2	17	3,2	16	3,1	16	3,1
Russian Federation	623	100,0	561	100,0	524	100,0	518	100,0	512	100,0

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.09.18	1.01.17	1.01.18	1.09.18	1.01.17	1.01.18	1.09.18	1.01.17	1.01.18	1.09.18	1.01.17	1.01.18	1.09.18	1.01.17	1.01.18	1.09.18
Central	358	319	291	36	25	23	182	146	127	46,2	42,4	40,5	22,9	23,7	24,1	16,6	16,4	16,1
of which the City of Moscow and Moscow Region ¹	321	284	261	34	23	22	80	66	56	22,5	21,5	19,8	20,6	21,2	21,7	7,3	7,4	7,1
North-Western	49	43	42	4	4	4	161	140	121	303,8	297,9	263,0	3,1	3,2	3,5	14,7	15,7	15,3
Southern	38	35	30	2	2	2	120	93	85	300,0	251,4	265,6	2,3	2,6	2,5	10,9	10,5	10,8
North-Caucasian	17	17	12	4	1	1	49	41	37	233,3	227,8	284,6	1,2	1,2	1,0	4,5	4,6	4,7
Volga	77	71	67	23	12	3	182	134	120	182,0	161,5	171,4	5,8	5,7	5,4	16,6	15,1	15,2
Ural	29	26	24	43	44	44	93	78	70	129,2	111,4	102,9	4,2	4,8	5,2	8,5	8,8	8,9
Siberian	37	32	30	8	8	8	124	106	92	275,6	265,0	242,1	2,6	2,8	2,9	11,3	11,9	11,6
Far Eastern	18	18	16	4	1	1	63	55	53	286,4	289,5	311,8	1,3	1,3	1,3	5,7	6,2	6,7
Russian Federation	623	561	512	124	97	86	974	793	705	130,4	120,5	117,9	43,4	45,4	45,9	88,7	89,1	89,1

¹ as one region

Table 7

Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 232 891	55,3	47 513 821	55,8	51 801 434	59,8	51 451 025	59,4	52 914 414	59,6
From 6 to 20	18 257 646	22,8	20 007 403	23,5	17 416 627	20,1	18 172 603	21,0	18 665 807	21,0
From 21 to 50	8 444 718	10,6	9 167 982	10,8	9 097 404	10,5	8 801 016	10,2	8 937 928	10,1
From 51 to 200	7 520 065	9,4	7 195 769	8,4	7 182 516	8,3	7 178 551	8,3	7 206 125	8,1
From 201 to 500	1 528 737	1,9	1 282 184	1,5	1 083 844	1,3	1 023 580	1,2	1 021 101	1,2
From 501	79 197	0,1	24 680	0,0	3 765	0,0	379	0,0	12	0,0
Total	80 063 255	100,0	85 191 839	100,0	86 585 589	100,0	86 627 153	100,0	88 745 388	100,0

Table 8

**Concentration of Assets of Operating Credit Institutions by Federal Districts
(Assets of 5 Largest Credit Institutions of a District Relative to Total Assets of
Credit Institutions Operating in a District)**

	(%)				
Federal district	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Central	60,2	60,6	65,1	64,6	64,7
of which the City of Moscow and Moscow Region	61,1	61,5	66,1	65,5	65,7
North-Western	76,2	80,0	79,0	80,4	79,6
Southern ¹	71,4	75,7	81,4	81,9	82,1
North-Caucasian	65,7	64,1	69,9	69,8	73,9
Volga	56,6	55,1	61,6	62,8	63,1
Ural	74,0	74,2	73,7	73,8	73,8
Siberian	64,3	67,9	68,0	68,7	70,5
Far Eastern	83,5	86,2	87,8	88,6	89,0
Russian Federation	55,2	55,8	59,8	59,4	59,6

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change
over the Period 1.01.18 - 1.09.18)**

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.09.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4							1
2	From 6 to 20	15	1	13						1
3	From 21 to 50	30		2	27	1				
4	From 51 to 200	150			3	137	2		8	
5	From 201 to 500	300				12	253		27	5
6	From 501	61					45	1	7	
Became operating after 1.01.18										
Total over the period									42	7
Total as of 1.01.18¹		561								
Total as of 1.09.18¹		512	5	15	30	150	300	1		

- credit institutions that moved up to the higher group by assets

- credit institutions remaining in the same group

- credit institutions that moved down to a lower group

¹ Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

Selected Indicators of Credit Institution with Foreign Participation Relative to Indicators of Operating Credit Institutions (Percent)

	1.01.17	1.01.18	1.07.18	1.08.18 ¹	1.09.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	12,7	12,3	9,1	9,5	9,6
Own funds (capital)	16,1	11,9	13,6	13,6	13,5
Correspondent accounts with non-resident banks	18,5	10,4	12,1	11,3	13,6
Loans and other claims on non-financial organisations	9,9	8,8	6,3	6,3	6,3
Loans and other claims on individuals	14,5	14,2	12,7	12,7	12,7
Loans, deposits and other claims credit institutions	18,8	20,7	16,2	17,0	17,9
Individual deposits	12,8	12,0	8,7	8,9	9,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	12,1	11,3	9,5	9,7	10,1
Profit (loss) of the current year	15,1	29,3	14,3	13,6	12,9
Reference data:					
Number of credit institutions	92	84	79	79	79
of which 100% foreign-owned credit institutions					
Assets, total	6,3	6,5	6,8	7,1	7,2
Own funds (capital)	9,4	10,2	10,5	10,5	10,5
Correspondent accounts with non-resident banks	14,4	7,7	11,0	10,3	11,7
Loans and other claims on non-financial organisations	4,6	4,6	4,6	4,7	4,7
Loans and other claims on individuals	8,4	9,2	9,3	9,3	9,3
Loans, deposits and other claims on credit institutions	9,3	9,5	13,2	13,4	14,6
Individual deposits	5,0	5,7	5,9	6,1	6,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	6,7	7,2	7,7	7,9	8,2
Profit (loss) of the current year	14,9	21,2	12,1	11,6	11,4
Reference data:					
Number of credit institutions	67	65	64	64	64

¹ According to the list of credit institutions with foreign participation as of 1.07.2018.

² Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures¹

	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets, total	4621,5	5,8	10374,6	12,2	9878,4	11,4	9896,8	11,4	9980,3	11,2
Own funds (capital)	-105,2	-1,1	-480,5	-5,1	-515,4	-5,4	-527,9	-5,5	-494,1	-5,1
Loans and other claims on non-financial organisations	1369,6	4,5	2586,5	8,6	2377,9	7,6	2337,9	7,4	2389,8	7,3
of which overdue claims	640,4	33,8	984,1	50,7	1099,7	52,1	1096,0	51,1	1127,6	51,5
Loans and other claims on individuals	294,0	2,7	556,6	4,6	613,8	4,6	618,4	4,6	629,9	4,5
of which overdue claims	88,9	10,4	179,8	21,2	180,2	22,1	180,1	22,0	180,4	21,9
Individual deposits	922,0	3,8	2084,1	8,0	2099,5	7,8	2026,7	7,5	2008,6	7,3
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ²	1242,3	5,1	2141,0	8,6	1873,2	7,3	1861,9	7,4	1876,7	7,2
Reference data:										
Number of credit institutions ¹	26	4,2	29	5,2	30	5,7	28	5,4	28	5,5

¹ Credit institutions going through insolvency measures with the State Corporation Deposit Insurance Agency's participation according to Federal Law № 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

² Excluding deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account.

Activities of Credit Institutions Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1.	Cash, precious metals and stones	1 591,5	1 903,8	1 861,4	1 811,2	1 885,0
1.1.	of which: cash	1 404,3	1 735,1	1 720,2	1 680,1	1 750,6
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 046,1	4 735,2	5 543,5	4 879,9	4 702,9
3.	Correspondent account, total	1 734,4	1 280,7	1 186,1	1 394,5	1 405,9
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	533,6	432,6	263,1	267,2	295,1
3.2.	Correspondent accounts with non-resident banks	1 200,8	848,1	922,9	1 127,3	1 110,8
4.	Securities portfolio, total	11 450,1	12 310,9	12 855,7	13 017,3	13 046,3
	of which					
4.1.	Debt securities	9 365,6	9 947,5	10 691,8	10 845,3	10 879,4
4.2.	Equity	357,4	479,7	517,0	530,2	496,2
4.3.	Promissory notes	178,0	136,7	128,8	126,3	127,8
4.4.	Equity in associates and subsidiaries	1 549,0	1 747,0	1 518,0	1 515,5	1 542,9
5.	Other equity	877,5	1 180,3	1 232,7	1 241,0	1 247,1
6.	Financial derivatives assets at fair value	704,4	505,0	474,9	443,3	677,5
7.	Loans, total	55 622,0	58 122,3	58 344,5	58 480,0	60 470,4
	of which:					
7.1.	Loans, deposits and other claims	55 478,8	58 006,1	58 212,6	58 338,4	60 326,2
	of which overdue claims	2 891,5	2 993,5	3 120,8	3 165,0	3 217,8
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	30 134,7	30 192,5	31 398,4	31 590,7	32 684,2
	of which overdue claims	1 892,0	1 942,4	2 111,7	2 146,6	2 190,1
7.1.2.	Loans and other claims on individuals	10 803,9	12 173,7	13 296,3	13 560,7	13 893,1
	of which overdue claims	857,9	848,9	814,3	819,7	822,5
7.1.3.	Loans, deposits and other claims on credit institutions	9 091,5	9 804,6	7 117,3	6 852,1	7 329,8
	of which overdue claims	95,2	146,0	111,5	115,3	122,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 486,8	1 512,9	1 571,3	1 568,8	1 566,1
8.1	of which real estate, temporarily not used	197,9	207,5	263,2	260,8	258,9
9.	Allocation of profit	384,8	327,7	200,1	208,6	233,8
9.1.	of which income tax	343,4	306,0	194,9	203,0	228,2
10.	Other assets, total	3 165,7	3 313,0	3 315,6	3 582,5	3 510,4
	of which:					
10.1.	Settlement accounts	1 381,8	1 237,6	1 163,6	1 295,8	1 226,0
10.2.	Accounts receivable	325,9	489,1	527,0	635,5	619,3
10.3.	Deferred expenses	41,8	44,7	37,6	36,9	36,1
Banking sector assets, total		80 063,3	85 191,8	86 585,6	86 627,2	88 745,4

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1.	Funds and profit of credit institutions of which:	8 611,4	8 962,9	8 697,8	8 737,6	8 821,8
1.1.	Funds of credit institutions	4 425,8	4 866,3	4 863,3	4 863,9	4 829,5
1.2.	Profit (loss), including financial result of the previous year	4 077,6	4 041,3	3 828,2	3 879,7	4 002,4
1.2.1.	Profit (loss) of the current year	929,7	789,7	634,0	775,7	900,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2 725,9	2 016,5	2 710,2	2 955,7	2 765,5
3.	Transferable deposits of credit institutions of which:	828,6	774,8	660,9	666,6	702,2
3.1.	Correspondent accounts of correspondent credit institutions	503,4	396,2	222,8	234,8	256,6
3.2.	Correspondent accounts of non-resident credit institutions	227,7	253,1	332,1	346,7	350,4
4.	Loans, deposits and other funds received from other credit institutions	8 559,1	9 265,3	7 094,6	6 944,8	7 480,4
5.	Clients' funds ² of which:	50 003,4	53 703,0	56 351,4	56 122,6	57 599,6
5.1.	Budgetary funds in settlement accounts	8,2	10,4	52,7	60,2	55,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,6	0,6	0,8	0,8
5.3.	Funds of legal entities in settlement and other accounts	8 763,7	9 103,6	9 507,5	9 282,7	9 249,8
5.4.	Clients' float	451,1	536,9	567,7	577,7	592,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	19 083,4	18 981,0	20 168,1
5.6.	Individual deposits	24 200,3	25 987,4	26 991,7	27 065,1	27 369,4
5.7.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	18,6	20,8	21,9
6.	Bonds	1 092,9	1 211,4	1 210,5	1 255,0	1 291,1
7.	Promissory notes and bank acceptances	440,6	428,1	391,1	428,4	433,6
8.	Financial derivatives liabilities at fair value	483,1	337,1	322,3	295,2	492,3
9.	Other liabilities ¹ , total of which:	7 318,3	8 492,8	9 146,7	9 221,3	9 159,0
9.1.	Provisions	5 594,0	6 916,5	7 348,2	7 499,8	7 625,1
9.2.	Settlement accounts	821,2	666,4	561,2	682,3	515,6
9.3.	Accounts payable	164,8	208,6	525,2	296,2	260,7
9.4.	Deferred income	13,9	15,5	17,2	16,4	16,6
9.5.	Interest payable	616,7	630,2	650,3	681,7	695,7
9.5.1.	Overdue interest	0,0	0,1	0,7	0,7	0,8
Banking sector liabilities, total¹		80 063,3	85 191,8	86 585,6	86 627,2	88 745,4

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

² Including certificates of deposit and savings certificates.

Table 14

Structure of Assets, by Type of Investment (As Percent of Total Assets)

Assets		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1.	Cash, precious metals and stones	2,0	2,2	2,1	2,1	2,1
1.1.	of which: money	1,8	2,0	2,0	1,9	2,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,8	5,6	6,4	5,6	5,3
3.	Correspondent accounts, total	2,2	1,5	1,4	1,6	1,6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,7	0,5	0,3	0,3	0,3
3.2.	Correspondent accounts with non-resident banks	1,5	1,0	1,1	1,3	1,3
4.	Securities portfolio, total	14,3	14,5	14,8	15,0	14,7
	of which					
4.1.	Debt securities	11,7	11,7	12,3	12,5	12,3
4.2.	Equity	0,4	0,6	0,6	0,6	0,6
4.3.	Promissory notes	0,2	0,2	0,1	0,1	0,1
4.4.	Equity in associates and subsidiaries	1,9	2,1	1,8	1,7	1,7
5.	Other equity	1,1	1,4	1,4	1,4	1,4
6.	Financial derivatives assets at fair value	0,9	0,6	0,5	0,5	0,8
7.	Loans, total	69,5	68,2	67,4	67,5	68,1
	of which:					
7.1.	Loans, deposits and other claims	69,3	68,1	67,2	67,3	68,0
	of which overdue claims	3,6	3,5	3,6	3,7	3,6
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	37,6	35,4	36,3	36,5	36,8
	of which overdue claims	2,4	2,3	2,4	2,5	2,5
7.1.2.	Loans and other claims on individuals	13,5	14,3	15,4	15,7	15,7
	of which overdue claims	1,1	1,0	0,9	0,9	0,9
7.1.3.	Loans, deposits and other claims on credit institutions	11,4	11,5	8,2	7,9	8,3
	of which overdue claims	0,1	0,2	0,1	0,1	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,9	1,8	1,8	1,8	1,8
8.1	of which real estate, temporarily not used	0,2	0,2	0,3	0,3	0,3
9.	Allocation of profit	0,5	0,4	0,2	0,2	0,3
9.1.	of which income tax	0,4	0,4	0,2	0,2	0,3
10.	Other assets, total	4,0	3,9	3,8	4,1	4,0
	of which:					
10.1.	Settlement accounts	1,7	1,5	1,3	1,5	1,4
10.2.	Accounts receivable	0,4	0,6	0,6	0,7	0,7
10.3.	Deferred expenses	0,1	0,1	0,0	0,0	0,0
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of Liabilities¹, by Source of Funds (As Percent of Total Liabilities)

Liabilities ¹		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1.	Funds and profit of credit institutions Of which:	10,8	10,5	10,0	10,1	9,9
1.1.	Funds of credit institutions	5,5	5,7	5,6	5,6	5,4
1.2.	Profit (loss), including financial result of the previous year Of which:	5,1	4,7	4,4	4,5	4,5
1.2.1.	Profit (loss) of the current year	1,2	0,9	0,7	0,9	1,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,4	2,4	3,1	3,4	3,1
3.	Transferable deposits of credit institutions Of which:	1,0	0,9	0,8	0,8	0,8
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,3	0,3	0,3
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,4	0,4	0,4
4.	Loans, deposits and other funds received from other credit institutions	10,7	10,9	8,2	8,0	8,4
5.	Clients' funds ² Of which:	62,5	63,0	65,1	64,8	64,9
5.1.	Budgetary funds in settlement accounts	0,0	0,0	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	10,9	10,7	11,0	10,7	10,4
5.4.	Clients' float	0,6	0,6	0,7	0,7	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	20,5	21,0	22,0	21,9	22,7
5.6.	Individual deposits	30,2	30,5	31,2	31,2	30,8
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,4	1,4	1,4	1,5
7.	Promissory notes and bank acceptances	0,6	0,5	0,5	0,5	0,5
8.	Financial derivatives liabilities at fair value	0,6	0,4	0,4	0,3	0,6
9.	Other liabilities ¹ , total Of which:	9,1	10,0	10,6	10,6	10,3
9.1.	Provisions	7,0	8,1	8,5	8,7	8,6
9.2.	Settlement accounts	1,0	0,8	0,6	0,8	0,6
9.3.	Accounts payable	0,2	0,2	0,6	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,8	0,7	0,8	0,8	0,8
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

Key Characteristics of Credit Operations of the Banking Sector (Billion Rubles)

	Rubles					Foreign Currency					Total				
	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1. Loans, deposits and other claims, total	39 691,9	44 682,1	45 083,8	45 511,9	46 217,5	15 786,9	13 324,1	13 128,8	12 826,5	14 108,7	55 478,8	58 006,1	58 212,6	58 338,4	60 326,2
of which															
- overdue claims	2 600,0	2 694,3	2 781,2	2 823,1	2 848,7	291,5	299,2	339,6	341,9	369,1	2 891,5	2 993,5	3 120,8	3 165,0	3 217,8
1.1 Loans and other claims on resident non-financial organisations	19 734,5	20 413,0	21 699,7	21 976,4	22 293,1	6 129,7	5 548,9	5 487,4	5 457,2	5 944,4	25 864,1	25 961,9	27 187,1	27 433,6	28 237,6
of which															
- overdue claims	1 616,7	1 647,2	1 710,6	1 746,7	1 774,9	117,7	75,1	108,2	103,8	106,7	1 734,5	1 722,3	1 818,8	1 850,5	1 881,6
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	428,5	434,9	449,4	446,3	449,5	4,9	3,7	3,3	3,2	3,4	433,4	438,6	452,8	449,5	452,9
of which															
- overdue claims	73,5	66,3	64,0	62,7	62,4	0,4	0,4	0,3	0,3	0,3	73,9	66,7	64,3	63,1	62,8
1.2 Loans and other claims on non-resident legal entities (except banks)	707,0	805,4	740,6	717,0	721,1	3 563,6	3 425,2	3 470,7	3 440,1	3 725,6	4 270,5	4 230,6	4 211,3	4 157,1	4 446,7
of which															
- overdue claims	51,0	90,8	139,5	139,8	137,6	106,6	129,2	153,4	156,3	170,9	157,6	220,0	292,9	296,1	308,5
1.3 Loans, deposits and other claims on resident financial sector	6 517,0	9 448,1	7 556,1	7 543,1	7 656,9	3 384,6	2 249,2	2 100,5	1 830,4	2 265,1	9 901,6	11 697,3	9 656,6	9 373,5	9 922,1
of which															
- overdue claims	103,9	141,3	148,4	148,1	147,3	7,5	4,6	5,0	5,0	6,1	111,5	145,9	153,4	153,1	153,3
of which:															
1.3.1 Resident credit institutions	4 921,7	6 285,8	4 488,9	4 416,7	4 487,0	2 202,6	1 784,1	1 160,2	990,4	1 374,4	7 124,3	8 069,9	5 649,0	5 407,2	5 861,3
of which															
- overdue claims	64,8	90,0	70,1	69,7	69,6	0,5	0,1	0,1	0,2	0,8	65,3	90,2	70,2	69,9	70,3
1.3.2 Other resident non-banking financial institutions	1 595,3	3 162,3	3 067,3	3 126,3	3 170,0	1 182,0	465,1	940,3	840,0	890,8	2 777,3	3 627,4	4 007,6	3 966,3	4 060,8
of which															
- overdue claims	39,2	51,3	78,3	78,3	77,7	7,0	4,5	4,9	4,9	5,3	46,2	55,7	83,2	83,2	83,0
1.4 Loans, deposits and other claims on non-resident banks	198,1	196,7	184,3	136,8	127,5	1 769,0	1 538,0	1 283,9	1 308,1	1 341,0	1 967,2	1 734,7	1 468,3	1 444,9	1 468,5
of which															
- overdue claims	17,7	0,6	0,7	0,3	0,3	12,2	55,3	40,5	45,1	51,4	30,0	55,9	41,3	45,4	51,8
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 034,1	907,8	622,3	601,3	594,3	0,1	0,1	0,1	0,1	0,1	1 034,2	907,9	622,4	601,4	594,4
of which															
- overdue claims	0,0	0,4	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,1	0,1	0,5	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	10 629,8	12 047,5	13 177,5	13 445,6	13 769,3	155,0	104,4	94,6	90,1	98,0	10 784,7	12 151,9	13 272,0	13 535,7	13 867,3
of which															
- overdue claims	810,2	813,5	781,4	787,5	788,0	46,1	33,4	30,4	29,7	31,8	856,3	846,8	811,8	817,2	819,8
1.7 Loans and other claims on non-resident individuals	13,8	17,9	20,4	21,1	22,1	5,3	3,8	4,0	3,9	3,8	19,2	21,8	24,3	25,0	25,9
of which															
- overdue claims	0,4	0,5	0,5	0,5	0,5	1,3	1,5	1,9	2,0	2,1	1,6	2,0	2,5	2,5	2,7
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 572,5	5 123,1	5 319,0	5 349,6	5 435,3
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	200,8	214,7	220,7	220,7	212,7	12,2	10,0	11,5	10,8	11,7	213,0	224,7	232,3	231,5	224,3
Credit institutions' portfolio of residents promissory notes	129,0	98,6	92,2	89,6	89,0	46,7	36,2	34,8	34,9	36,9	175,7	134,8	127,0	124,5	125,9
Credit institutions' portfolio of non-residents promissory notes	2,3	1,8	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	1,8	1,8	1,8	1,8

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

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

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1. Loans, deposits and other claims, total	100,0	100,0	100,0	100,0	100,0
	69,3	68,1	67,2	67,3	68,0
Of which:					
- overdue claims	5,2	5,2	5,4	5,4	5,3
	3,6	3,5	3,6	3,7	3,6
1.1 Loans and other claims on resident non-financial organizations	46,6	44,8	46,7	47,0	46,8
	32,3	30,5	31,4	31,7	31,8
Of which:					
- overdue claims	3,1	3,0	3,1	3,2	3,1
	2,2	2,0	2,1	2,1	2,1
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,8	0,8	0,8	0,8	0,8
	0,5	0,5	0,5	0,5	0,5
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other claims on non-resident legal entities (except banks)	7,7	7,3	7,2	7,1	7,4
	5,3	5,0	4,9	4,8	5,0
Of which:					
- overdue claims	0,3	0,4	0,5	0,5	0,5
	0,2	0,3	0,3	0,3	0,3
1.3 Loans, deposits and other claims on resident financial sector	17,8	20,2	16,6	16,1	16,4
	12,4	13,7	11,2	10,8	11,2
Of which:					
- overdue claims	0,2	0,3	0,3	0,3	0,3
	0,1	0,2	0,2	0,2	0,2
of which:					
1.3.1 Resident credit institutions	12,8	13,9	9,7	9,3	9,7
	8,9	9,5	6,5	6,2	6,6
Of which					
- overdue claims	0,1	0,2	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.3.2 Other resident non-banking financial institutions	5,0	6,3	6,9	6,8	6,7
	3,5	4,3	4,6	4,6	4,6
Of which					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.4 Loans, deposits and other claims on non-resident banks	3,5	3,0	2,5	2,5	2,4
	2,5	2,0	1,7	1,7	1,7
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,0	0,1	0,0	0,1	0,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1,9	1,6	1,1	1,0	1,0
	1,3	1,1	0,7	0,7	0,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other claims on resident individuals	19,4	20,9	22,8	23,2	23,0
	13,5	14,3	15,3	15,6	15,6
Of which:					
- overdue claims	1,5	1,5	1,4	1,4	1,4
	1,1	1,0	0,9	0,9	0,9
1.7 Loans and other claims on non-resident individuals	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision for loans, deposits and other claims	8,2	8,8	9,1	9,2	9,0
	5,7	6,0	6,1	6,2	6,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,4	0,4	0,4	0,4	0,4
	0,3	0,3	0,3	0,3	0,3
Credit institutions' portfolio of residents promissory notes	0,3	0,2	0,2	0,2	0,2
	0,2	0,2	0,1	0,1	0,1
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The Structure of Credit Institutions' Security Portfolio¹

	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Securities, total	11 272,0	100,0	12 174,2	100,0	12 726,8	100,0	12 891,0	100,0	12 918,5	100,0
- in rubles	7 778,2	69,0	9 095,1	74,7	9 537,3	74,9	9 932,7	77,1	9 729,8	75,3
- in foreign currency	3 493,9	31,0	3 079,1	25,3	3 189,5	25,1	2 958,3	22,9	3 188,7	24,7
Of which:										
Securities at fair value through profit or loss	1 789,6	15,9	2 040,2	16,8	2 469,8	19,4	2 457,8	19,1	2 208,8	17,1
- in rubles	1 096,7	9,7	1 232,3	10,1	1 633,6	12,8	1 800,7	14,0	1 529,4	11,8
- in foreign currency	692,9	6,1	807,8	6,6	836,2	6,6	657,0	5,1	679,4	5,3
Securities available for sale	5 104,0	45,3	6 040,7	49,6	6 167,1	48,5	6 339,6	49,2	6 220,6	48,2
- in rubles	3 342,6	29,7	4 581,6	37,6	4 729,8	37,2	4 953,8	38,4	4 789,8	37,1
- in foreign currency	1 761,3	15,6	1 459,1	12,0	1 437,3	11,3	1 385,8	10,7	1 430,8	11,1
Securities held-to-maturity	2 814,9	25,0	2 315,4	19,0	2 526,7	19,9	2 533,1	19,7	2 900,3	22,5
- in rubles	1 781,6	15,8	1 515,3	12,4	1 623,9	12,8	1 630,8	12,7	1 836,0	14,2
- in foreign currency	1 033,3	9,2	800,1	6,6	902,8	7,1	902,3	7,0	1 064,3	8,2
Shares in associates and subsidiaries	1 549,0	13,7	1 747,0	14,4	1 518,0	11,9	1 515,5	11,8	1 542,9	11,9
- in rubles	1 548,2	13,7	1 746,3	14,3	1 517,3	11,9	1 514,8	11,8	1 542,2	11,9
- in foreign currency	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	83,8		30,7		-109,6		-108,9		-242,0	
Provisions for losses on securities available for sale	48,5		300,1		337,4		350,9		357,8	
Provisions for losses on securities held-to-maturity	14,6		7,1		3,5		3,4		3,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	163,2		219,2		305,2		306,9		318,0	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Debt securities held, total	9 365,6	100,0	9 947,5	100,0	10 691,8	100,0	10 845,3	100,0	10 879,4	100,0
- in rubles	5 959,5	63,6	6 955,6	69,9	7 597,2	71,1	7 981,6	73,6	7 792,7	71,6
- in foreign currency	3 406,2	36,4	2 991,9	30,1	3 094,6	28,9	2 863,7	26,4	3 086,7	28,4
of which: revaluation	63,9	0,7	30,8	0,3	-95,4	-0,9	-98,1	-0,9	-212,9	-2,0
Debt securities at book value held (without revaluation)	9 301,8	100,0	9 916,7	100,0	10 787,2	100,0	10 943,4	100,0	11 092,4	100,0
of which:										
debt securities of the Russian Federation	3 360,7	36,1	3 554,3	35,8	3 355,7	31,1	3 207,8	29,3	3 003,0	27,1
- in rubles	2 709,4	29,1	2 824,0	28,5	2 711,4	25,1	2 738,7	25,0	2 543,4	22,9
- in foreign currency	651,3	7,0	730,3	7,4	644,2	6,0	469,1	4,3	459,7	4,1
debt securities of the Bank of Russia	0,0	0,0	340,3	3,4	1 097,6	10,2	1 408,1	12,9	1 382,8	12,5
- in rubles	0,0	0,0	340,3	3,4	1 097,6	10,2	1 408,1	12,9	1 382,8	12,5
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	275,7	3,0	391,6	3,9	400,4	3,7	407,0	3,7	407,1	3,7
- in rubles	275,7	3,0	391,6	3,9	400,4	3,7	407,0	3,7	407,1	3,7
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	421,7	4,5	427,2	4,3	420,5	3,9	392,0	3,6	387,5	3,5
- in rubles	402,1	4,3	415,2	4,2	410,3	3,8	380,9	3,5	374,7	3,4
- in foreign currency	19,7	0,2	12,0	0,1	10,3	0,1	11,1	0,1	12,8	0,1
other debt securities of residents	1 412,8	15,2	2 013,0	20,3	2 009,9	18,6	2 053,7	18,8	2 066,9	18,6
- in rubles	1 406,6	15,1	2 003,4	20,2	1 985,9	18,4	2 039,8	18,6	2 052,5	18,5
- in foreign currency	6,2	0,1	9,6	0,1	24,1	0,2	13,9	0,1	14,4	0,1
debt securities of other countries	129,9	1,4	69,2	0,7	61,5	0,6	58,9	0,5	64,3	0,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	129,9	1,4	69,2	0,7	61,5	0,6	58,9	0,5	64,3	0,6
debt securities of non-resident banks	75,5	0,8	43,2	0,4	81,0	0,8	83,9	0,8	87,9	0,8
- in rubles	4,7	0,1	23,0	0,2	28,7	0,3	30,7	0,3	30,6	0,3
- in foreign currency	70,8	0,8	20,2	0,2	52,3	0,5	53,2	0,5	57,4	0,5
other debt securities of non-residents	1 852,3	19,9	1 769,3	17,8	1 777,6	16,5	1 775,2	16,2	1 862,0	16,8
- in rubles	153,4	1,6	134,5	1,4	138,5	1,3	143,7	1,3	145,6	1,3
- in foreign currency	1 699,0	18,3	1 634,8	16,5	1 639,0	15,2	1 631,4	14,9	1 716,3	15,5
debt securities delivered without derecognition in the balance sheet	1 758,5	18,9	1 277,7	12,9	1 537,8	14,3	1 511,7	13,8	1 784,8	16,1
- in rubles	934,8	10,0	773,3	7,8	887,0	8,2	898,2	8,2	1 036,5	9,3
- in foreign currency	823,7	8,9	504,4	5,1	650,8	6,0	613,5	5,6	748,4	6,7
overdue debt securities	14,6	0,2	31,0	0,3	45,3	0,4	45,1	0,4	46,0	0,4
- in rubles	9,0	0,1	19,5	0,2	32,8	0,3	32,6	0,3	32,5	0,3
- in foreign currency	5,7	0,1	11,5	0,1	12,5	0,1	12,5	0,1	13,5	0,1
Reference data:										
Provisions for losses on debt securities	45,9		276,3		310,4		322,4		321,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Shares held, total	357,4	100,0	479,7	100,0	517,0	100,0	530,2	100,0	496,2	100,0
- in rubles	270,5	75,7	393,2	82,0	422,8	81,8	436,3	82,3	394,9	79,6
- in foreign currency	87,0	24,3	86,5	18,0	94,2	18,2	93,9	17,7	101,3	20,4
of which: revaluation	20,0	5,6	-0,2	0,0	-14,2	-2,7	-10,8	-2,0	-29,1	-5,9
Shares held at book value (without revaluation)	337,5	100,0	479,8	100,0	531,2	100,0	541,0	100,0	525,3	100,0
of which shares of:										
resident credit institutions	2,4	0,7	10,3	2,1	65,7	12,4	66,0	12,2	66,0	12,6
- in rubles	2,4	0,7	10,3	2,1	65,7	12,4	66,0	12,2	66,0	12,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	160,1	47,4	223,1	46,5	214,8	40,4	215,0	39,7	184,4	35,1
- in rubles	160,1	47,4	223,1	46,5	214,8	40,4	215,0	39,7	184,4	35,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
non-resident credit institutions	1,9	0,6	14,5	3,0	26,5	5,0	27,0	5,0	28,8	5,5
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	1,9	0,6	14,5	3,0	26,5	5,0	27,0	5,0	28,8	5,5
other non-residents	44,9	13,3	48,3	10,1	47,1	8,9	46,8	8,7	51,0	9,7
- in rubles	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
- in foreign currency	44,9	13,3	48,2	10,1	47,0	8,8	46,8	8,6	51,0	9,7
shares delivered without derecognition in the balance sheet	18,5	5,5	1,9	0,4	5,4	1,0	12,8	2,4	9,7	1,8
- in rubles	18,5	5,5	1,8	0,4	4,7	0,9	11,6	2,2	8,7	1,7
- in foreign currency	0,0	0,0	0,0	0,0	0,8	0,1	1,2	0,2	0,9	0,2
Shares valued at cost ¹	109,7	32,5	181,8	37,9	171,6	32,3	173,4	32,0	185,4	35,3
- in rubles	69,5	20,6	158,1	32,9	151,8	28,6	154,4	28,5	164,9	31,4
- in foreign currency	40,2	11,9	23,8	5,0	19,9	3,7	18,9	3,5	20,6	3,9
Reference data:										
Provisions for losses on shares	26,9		61,4		75,2		76,6		86,0	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Portfolio of promissory notes discounted by a credit institution, in rubles	131,3	100,5	94,0	91,4	90,8
of which promissory notes, not paid when due	12,9	13,2	13,5	13,2	13,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	46,7	36,2	34,8	34,9	36,9
of which promissory notes, not paid when due	0,01	0,00	0,00	0,00	0,00
Total	178,0	136,7	128,8	126,3	127,8

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	В % к итогу	млрд. руб.	В % к итогу
Discounted promissory notes, total	178,0	100,0	136,7	100,0	128,8	100,0	126,3	100,0	127,8	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	87,8	49,3	78,9	57,7	73,3	56,9	73,2	58,0	75,5	59,1
- other promissory notes of residents	87,7	49,3	56,0	41,0	53,7	41,7	51,2	40,6	50,4	39,4
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,3	1,3	1,8	1,3	1,8	1,4	1,8	1,5	1,8	1,4
Reference data:										
Provisions for losses on promissory notes	19,7		27,8		27,5		26,8		27,0	

¹ including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Land temporarily out of use in operating activities	9,5	7,5	4,8	4,8	4,9
Land temporarily out of use in operating activities, leased out	9,5	6,3	3,8	3,8	3,8
Land temporarily out of use in operating activities, at current (fair) value	38,3	58,7	105,1	104,8	104,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	27,7	15,1	15,0	14,9	14,8
Real estate (except land) temporarily out of use in operating activities*	5,1	4,3	2,7	2,5	2,7
Real estate (except land) temporarily out of use in operating activities, leased out*	4,6	4,2	6,0	5,8	5,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	35,6	61,0	63,2	60,7	61,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	37,5	36,9	48,6	48,7	47,7
Investments in construction of objects of real estate, temporarily out of use in operating activities	30,1	13,5	13,9	14,8	13,8
Non-current inventories					
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	75,4	26,8	21,2	21,4	22,0

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1.	Funds raised from organisations, total	25 635,1	27 547,2	29 162,5	28 847,0	30 017,6
	- in rubles	15 467,4	18 174,5	19 227,3	19 149,4	19 769,7
	- in foreign currency	10 167,6	9 372,7	9 935,2	9 697,7	10 247,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 763,7	9 103,6	9 507,5	9 282,7	9 249,8
	- in rubles	6 686,4	6 925,2	7 128,1	6 929,0	6 816,8
	- in foreign currency	2 077,2	2 178,4	2 379,4	2 353,7	2 433,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	267,6	360,7	402,1	415,5	435,7
	- in rubles	255,9	347,1	385,8	398,8	418,3
	- in foreign currency	11,7	13,7	16,3	16,7	17,4
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,6	0,6	0,8	0,8
1.3.	Float	436,1	518,8	552,3	561,8	577,0
1.4.	Deposits and other funds of legal entities (except credit institutions)	16 385,2	17 900,4	19 083,4	18 981,0	20 168,1
	- in rubles	8 529,4	10 952,8	11 763,3	11 870,1	12 633,4
	- in foreign currency	7 855,7	6 947,6	7 320,1	7 110,8	7 534,7
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	827,2	2 160,8	3 087,2	3 217,7	3 476,9
1.4.2.	Certificates of deposit	0,6	0,5	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	41,3	14,2	13,5	14,4
1.5.	Clients' funds in factoring and forfeiting transactions	27,7	23,4	18,6	20,8	21,9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	22,4	0,3	0,0	0,0	0,0
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 406,9	3 438,7	3 729,2	3 380,9	3 732,3
	- in rubles	2 503,9	3 040,4	3 227,8	2 992,8	3 262,4
	- in foreign currency	903,0	398,3	501,3	388,1	470,0
	with maturity from 31 days to 1 year	4 650,2	6 670,0	7 604,6	7 930,8	8 410,9
	- in rubles	3 584,3	5 629,1	6 431,1	6 781,7	7 263,6
	- in foreign currency	1 065,9	1 040,9	1 173,5	1 149,1	1 147,3
	with maturity in excess of 1 year	8 328,1	7 791,8	7 749,6	7 669,3	8 024,8
	- in rubles	2 441,3	2 283,3	2 104,3	2 095,7	2 107,5
	- in foreign currency	5 886,8	5 508,4	5 645,3	5 573,7	5 917,4
	Reference data					
	Funds raised from non-resident organisations, total	3 927,7	3 094,7	2 831,3	2 790,2	2 934,0
	- in rubles	279,7	294,7	301,9	298,1	312,4
	- in foreign currency	3 648,0	2 800,0	2 529,4	2 492,2	2 621,6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	449,6	608,7	501,1	517,0	525,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	319,0	204,8	145,8	168,7	174,0
	Other funds raised from non-resident legal entities	3 130,8	2 253,0	2 152,6	2 077,3	2 211,9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,2	0,2	1,0

¹ Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written off from clients' accounts but not passed through a credit institution's correspondent account (excluding funds, raised from credit institutions).

² Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 25

Main Features of Issued Debt Obligations of the Banking Sector (bln. rub.)

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Issued debt obligations - total	2 019,5	2 027,8	1 964,8	1 993,0	1 996,5
including:					
bonds:	1 092,9	1 211,4	1 210,5	1 255,0	1 291,1
of which					
with maturities less than one year	1,0	37,0	28,8	27,7	28,7
with maturities in excess of one year	1 066,7	1 149,5	1 136,9	1 203,5	1 235,6
deposit certificates ¹	0,6	0,5	0,1	0,1	0,1
of which					
with maturities less than one year	0,2	0,4	0,0	0,0	0,0
with maturities in excess of one year	0,3	0,1	0,0	0,0	0,0
savings certificates ²	485,5	387,8	363,0	309,5	271,7
of which					
with maturities less than one year	223,4	216,1	187,1	143,9	114,1
with maturities in excess of one year	238,2	149,7	154,4	141,6	134,3
promissory notes and banker's acceptances	440,6	428,1	391,1	428,4	433,6
of which					
with maturities less than one year	192,0	165,1	156,0	192,2	191,9
with maturities in excess of one year	222,6	234,9	204,0	206,8	211,2

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1	Individual deposits	24 200,3	25 987,4	26 991,7	27 065,1	27 369,4
	- of which savings certificates	485,5	387,8	363,0	309,5	271,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	4 424,4	5 461,7	6 124,8	6 130,2	6 225,9
	- in rubles	3 563,6	4 353,3	4 849,1	4 857,8	4 812,0
	- in foreign currency	860,8	1 108,5	1 275,7	1 272,4	1 414,0
1.2.	Individual deposits with maturity from 31 days to 1 year	8 511,4	9 825,6	10 038,0	10 090,2	10 123,8
	- in rubles	7 553,3	8 952,5	9 047,3	9 075,6	9 058,7
	- in foreign currency	958,2	873,1	990,8	1 014,5	1 065,1
1.3.	Individual deposits with maturity in excess of 1 year	11 264,5	10 700,1	10 828,9	10 844,8	11 019,6
	- in rubles	7 359,8	7 336,8	7 609,6	7 593,4	7 568,3
	- in foreign currency	3 904,7	3 363,2	3 219,2	3 251,3	3 451,3
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	370,6	450,3	424,5	428,0	447,3

Table 27

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

(billion rubles)

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Loans, deposits and other funds received from other credit institutions, total	8 559,1	9 265,3	7 094,6	6 944,8	7 480,4
- in rubles	5 376,5	6 576,5	5 038,9	5 035,2	5 162,9
- in foreign currency	3 182,6	2 688,7	2 055,7	1 909,6	2 317,5
of which:					
- loans, deposits and other funds received from resident credit institutions	7 263,3	8 286,9	5 985,1	5 712,0	6 242,0
- in rubles	5 105,2	6 379,2	4 801,2	4 691,2	4 845,1
- in foreign currency	2 158,1	1 907,7	1 183,9	1 020,9	1 396,9
of which					
overdue debt	0,4	1,8	0,3	0,3	1,0
- in rubles	0,4	0,3	0,3	0,3	0,3
- in foreign currency	0,0	1,4	0,0	0,0	0,7
- loans, deposits and other funds received from non-resident banks	1 295,8	978,3	1 109,5	1 232,8	1 238,5
- in rubles	271,3	197,3	237,7	344,0	317,8
- in foreign currency	1 024,5	781,0	871,8	888,7	920,7
of which					
overdue debt	0,1	0,0	0,2	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,1	0,0	0,2	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.09.18

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	37	55 029	100,0	59 437 855	67,0
No budgetary funds	464	0	0,0	29 307 533	33,0
Data not available	11	0	0,0	0	0,0
Total	512	55 029	100,0	88 745 388	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	4 402,2	5,5	3 625,4	4,3	3 329,3	3,8	3 295,6	3,8	3 466,1	3,9
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	3 899,3	4,9	3 066,5	3,6	2 799,6	3,2	2 763,2	3,2	2 912,5	3,3
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	3 449,8	4,3	2 457,8	2,9	2 298,6	2,7	2 246,2	2,6	2 386,9	2,7
1.2	Individual deposits (excluding saving certificates)	370,6	0,5	450,3	0,5	424,5	0,5	428,0	0,5	447,3	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	244,8	0,3	299,8	0,4	250,5	0,3	256,2	0,3	265,9	0,3
1.3	Funds in other accounts	132,3	0,2	108,7	0,1	105,3	0,1	104,4	0,1	106,2	0,1
2.	Funds in correspondent and other accounts of credit institutions	230,1	0,3	256,7	0,3	340,4	0,4	350,2	0,4	353,9	0,4
3.	Loans, deposits and other funds raised from credit institutions	1 295,8	1,6	978,3	1,1	1 109,5	1,3	1 232,8	1,4	1 238,5	1,4
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Raised funds, total</i>	5 928,1	7,4	4 860,4	5,7	4 779,3	5,5	4 878,5	5,6	5 058,4	5,7
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	262,7	0,3	236,2	0,3	243,2	0,3	243,3	0,3		
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<i>Placed funds</i>											
1.	Loans, total	6 259,0	7,8	5 989,2	7,0	5 706,7	6,6	5 629,7	6,5	5 943,9	6,7
	of which overdue claims	189,2	0,2	277,9	0,3	336,7	0,4	344,0	0,4	363,0	0,4
	of which:										
1.1.	Loans, deposits and other claims	1 967,2	2,5	1 734,7	2,0	1 468,3	1,7	1 444,9	1,7	1 468,5	1,7
1.2	Loans and other claims on legal entities	4 270,5	5,3	4 230,6	5,0	4 211,3	4,9	4 157,1	4,8	4 446,7	5,0
1.3	Loans and other claims on individuals	19,2	0,0	21,8	0,0	24,3	0,0	25,0	0,0	25,9	0,0
2.	Correspondent accounts with banks	1 200,8	1,5	848,1	1,0	922,9	1,1	1 127,3	1,3	1 110,8	1,3
3.	Securities acquired by credit institutions, total	2 106,9	2,6	1 946,3	2,3	1 995,4	2,3	1 993,7	2,3	2 095,9	2,4
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 057,7	2,6	1 881,7	2,2	1 920,0	2,2	1 918,0	2,2	2 014,2	2,3
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	46,8	0,1	62,8	0,1	73,6	0,1	73,8	0,1	79,9	0,1
3.3	Discounted promissory notes	2,3	0,0	1,8	0,0	1,8	0,0	1,8	0,0	1,8	0,0
4.	Shares in associates and subsidiaries	586,4	0,7	604,6	0,7	630,0	0,7	635,3	0,7	635,8	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<i>Placed funds, total</i>	10 162,1	12,7	9 410,8	11,0	9 262,3	10,7	9 394,4	10,8	9 794,9	11,0
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	9,1	0,0	11,3	0,0	15,4	0,0	13,7	0,0	14,6	0,0

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Total	929 662,4	789 661,2	633 957,7	775 662,4	900 506,5	623	561	524	507	501	343 434,3	305 950,3	194 921,0	203 024,5	228 207,3
Profit-making CIs ¹	1 291 867,7	1 561 646,7	1 002 100,2	1 128 964,3	1 274 868,2	445	421	379	356	347	332 167,4	297 328,1	190 904,5	193 967,1	215 275,5
Loss-making CIs	-362 205,4	-771 985,5	-368 142,5	-353 302,0	-374 361,7	178	140	145	151	154	11 266,8	8 622,1	4 016,5	9 057,4	12 931,9
CIs that have not provided their reporting						0	0	0	11	11					
Total						623	561	524	518	512					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.17		1.01.18		1.04.18		1.07.18	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institutions, total	182 516,2	100,0	104 967,2	100,0	23 852,1	100,0	68 694,4	100,0
1.1. Interest income on claims on legal entities (except income on securities)	4 022,5	2,2	3 577,0	3,4	874,4	3,7	1 755,4	2,6
1.2. Interest income on loans to individuals	1 759,2	1,0	1 536,6	1,5	461,4	1,9	943,0	1,4
1.3. Income on operations with securities	1 337,3	0,7	1 207,2	1,2	296,9	1,2	606,1	0,9
1.4. Income on operations with foreign currency	161 782,9	88,6	87 885,8	83,7	19 399,5	81,3	59 606,0	86,8
1.5. Commissions	1 132,9	0,6	1 181,4	1,1	314,3	1,3	678,8	1,0
1.6. Recovery of loss provision	10 816,5	5,9	7 894,5	7,5	2 176,3	9,1	4 248,2	6,2
1.7. Other income	1 665,0	0,9	1 684,8	1,6	329,3	1,4	857,0	1,2
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 208,9	0,7	858,1	0,8	227,7	1,0	640,6	0,9
2. Expenses of credit institutions, total	181 587,2	100,0	104 182,1	100,0	23 499,1	100,0	68 071,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 522,0	1,4	2 271,2	2,2	475,3	2,0	957,0	1,4
2.2. Interest expenses on funds raised from individuals	1 636,0	0,9	1 173,5	1,1	327,1	1,4	657,2	1,0
2.3. Expenses on operations with securities	341,2	0,2	360,1	0,3	92,8	0,4	251,9	0,4
2.4. Expenses on operations with foreign currency	161 758,0	89,1	87 793,8	84,3	19 359,7	82,4	59 543,8	87,5
2.5. Commissions	280,2	0,2	295,8	0,3	88,6	0,4	193,5	0,3
2.6. Expenses on loss provision	11 481,0	6,3	9 327,8	9,0	2 400,5	10,2	4 869,1	7,2
2.7. Management expenses (including personnel costs)	1 455,5	0,8	1 446,6	1,4	371,6	1,6	786,9	1,2
2.8. Other expenses	2 113,3	1,2	1 513,3	1,5	383,4	1,6	811,6	1,2
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 299,0	0,7	831,0	0,8	255,8	1,1	542,8	0,8

¹ According to Profit and Loss Statement of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

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

Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.18

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	62 150 964 169	19 655 075 630	62 491 845 932	19 314 193 867
Belgorod Region	9 749 610	810 301	9 749 389	810 522
Bryansk Region	0	0	0	0
Vladimir Region	3 157 319	71 655	3 161 296	67 678
Voronezh Region	0	0	0	0
Ivanovo Region	15 937 835	724 759	16 066 626	595 968
Kaluga Region	51 853 411	1 061 919	51 871 034	1 044 296
Kostroma Region	752 005 365	287 195 631	871 390 602	167 810 394
Kursk Region	24 552 381	762 812	24 556 739	758 454
Lipetsk Region	20 698 022	246 640	20 702 417	242 245
Moscow Region	32 395 584	1 593 977	32 504 162	1 485 399
Orel Region	0	0	0	0
Ryazan Region	19 745 051	1 069 780	19 738 704	1 076 127
Smolensk Region	0	0	0	0
Tambov Region	2 874 219	27 090	2 878 279	23 030
Tver Region	2 135 542	314 734	2 141 266	309 010
Tula Region	1 843 765	37 498	1 844 013	37 250
Yaroslavl Region	8 579 866	359 827	8 627 708	311 985
City of Moscow	61 205 436 199	19 360 799 007	61 426 613 697	19 139 621 509
North-Western Federal District	1 905 838 563	397 614 085	1 995 120 950	308 331 698
Republic of Karelia	589 470	69 319	591 658	67 131
Komi Republic	6 995 284	606 732	7 045 977	556 039
Akhangel'sk Region	0	0	0	0
Vologda Region	51 528 411	5 866 080	53 765 399	3 629 092
Kaliningrad Region	42 842 910	3 794 983	30 985 687	15 652 206
Leningrad Region	371 621	31 628	403 249	0
Murmansk Region	1 735 478	533 740	1 736 721	532 497
Novgorod Region	6 625 449	1 291 413	7 749 083	167 779
Pskov Region	3 584 008	14 358	3 590 415	7 951
St Petersburg	1 791 565 932	385 405 832	1 889 252 761	287 719 003
Southern Federal District	583 578 342	30 460 336	585 711 953	28 326 725
Republic of Adygeya	2 724 641	238 062	2 772 134	190 569
Republic of Kalmykia	0	0	0	0
Republic of Crimea	226 853 976	6 704 417	227 859 143	5 699 250
Krasnodar Territory	200 515 501	7 860 488	200 931 715	7 444 274
Astrakhan Region	8 035 023	9 926 676	8 100 785	9 860 914
Volgograd Region	6 105 366	269 497	6 242 662	132 201
Rostov Region	134 115 564	4 754 945	134 673 054	4 197 455
City of Sevastopol	5 228 271	706 251	5 132 460	802 062
North-Caucasian Federal District	21 159 256	472 833	21 351 366	280 723
Republik of Daghestan	1 851 888	27 720	1 874 999	4 609
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 671 923	71 681	4 695 954	47 650

Karachai-Cherkess Republic	3 733 950	128 575	3 855 820	6 705
Republic of North Ossetia - Alania	953 839	40 906	973 414	21 331
Chechen Republic	0	0	0	0
Stavropol Territory	9 947 656	203 951	9 951 179	200 428
Volga Federal District	1 656 841 107	217 051 910	1 748 235 888	125 657 129
Republic of Bashkortostan	93 472 703	2 607 315	94 050 736	2 029 282
Republic of Marii El	3 247 806	82 777	3 254 428	76 155
Republic of Mordovia	25 295 949	223 775	25 346 734	172 990
Republic of Tatarstan	735 943 893	89 381 870	723 766 524	101 559 239
Udmurt Republic	49 744 941	901 147	49 655 396	990 692
Chuvash Republic	10 904 969	633 804	11 110 763	428 010
Perm Territory	29 017 971	1 901 203	29 111 050	1 808 124
Kirov Region	38 600 311	2 881 614	40 610 738	871 187
Nizhny Novgorod Region	86 950 881	7 383 366	89 120 680	5 213 567
Orenburg Region	43 959 716	2 312 072	43 991 787	2 280 001
Penza Region	5 875 938	83 016	5 875 482	83 472
Samara Region	479 446 400	106 692 947	577 526 751	8 612 596
Saratov Region	48 283 423	1 875 646	48 678 689	1 480 380
Ulyanovsk Region	6 096 206	91 358	6 136 130	51 434
Ural Federal District	1 082 401 375	138 572 547	1 121 664 887	99 309 035
Kurgan Region	3 660 752	79 706	3 700 518	39 940
Sverdlovsk Region	552 188 534	106 302 105	590 241 934	68 248 705
Tyumen Region	374 973 134	19 584 956	375 604 089	18 954 001
Chelyabinsk Region	151 578 955	12 605 780	152 118 346	12 066 389
Siberian Federal District	240 026 260	41 571 176	236 188 822	45 408 614
Republic of Altai	1 406 495	83 393	1 414 538	75 350
Republic of Buryatiya	0	0	0	0
Republic of Tuva	448 219	3 470	451 115	574
Republic of Khakassia	8 753 348	75 020	8 769 906	58 462
Altai Territory	11 394 493	154 958	11 394 644	154 807
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 802 964	378 498	5 779 285	402 177
Irkutsk Region	21 529 325	1 861 124	21 337 260	2 053 189
Kemerovo Region	19 457 486	502 665	19 532 819	427 332
Novosibirsk Region	152 688 309	36 901 244	148 700 655	40 888 898
Omsk Region	10 357 204	1 422 421	10 617 036	1 162 589
Tomsk Region	8 188 417	188 383	8 191 564	185 236
Far Eastern Federal District	549 966 423	73 794 452	580 266 006	43 494 869
Republic of Sakha (Yakutia)	29 986 689	589 320	30 034 094	541 915
Kamchatka Territory	8 671 937	1 227 659	8 964 609	934 987
Primorskiy Territory	124 777 186	26 105 890	138 000 258	12 882 818
Khabarovsk Territory	0	0	0	0
Amur Region	379 363 080	44 637 697	396 050 773	27 950 004
Magadan Region	0	0	0	0
Sakhalin Region	7 167 531	1 233 886	7 216 272	1 185 145
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	68 190 775 495	20 554 612 969	68 780 385 804	19 965 002 660

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

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.09.18

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	9 487 144 401	2 841 481 000	402 881 011	1 514 182 467	73 813 335	36 932 891
Belgorod Region	1 469 517	346 858	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	62 812	68 047	0	0	0	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	579 833	394 658	15 958	0	0	0
Kaluga Region	6 106 771	607 716	123 741	0	0	0
Kostroma Region	365 140 007	731 799	394 581	32 930 306	0	0
Kursk Region	2 827 344	0	0	0	0	0
Lipetsk Region	0	0	1	0	0	0
Moscow Region	1 823 309	1 837 156	493 887	0	463 189	0
Orel Region	0	0	0	0	0	0
Ryazan Region	918 722	311 084	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	17 662	0	0	0
Yaroslavl Region	98 779	100 000	0	0	0	0
City of Moscow	9 108 117 307	2 837 083 682	401 835 181	1 480 942 404	73 350 146	36 932 891
North-Western Federal District	531 069 923	44 148 136	23 295 742	13 179 452	4 034 008	0
Republic of Karelia	0	0	0	0	0	0
Komi Republic	941 275	741 295	169 089	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	6 538 425	2 186 726	75 948	0	0	0
Kaliningrad Region	9 844 324	165 102	8 526	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	817 523	383 268	376 157	0	0	0
Pskov Region	36 947	0	0	0	0	0
St Petersburg	512 891 429	40 671 745	22 666 022	13 179 452	4 034 008	0
Southern Federal District	59 978 533	15 329 335	487 902	706 019	6 805 234	0
Republic of Adygeya	207 352	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	28 913 625	2 710 822	354	289 750	680 991	0
Krasnodar Territory	28 547 060	11 227 498	26 363	376 189	6 124 243	0
Astrakhan Region	2 077 508	1 250 660	3 791	0	0	0
Volgograd Region	109 825	36 194	452 267	0	0	0
Rostov Region	123 163	104 161	4 538	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
North-Caucasian Federal District	848 445	154 174	0	0	0	0
Republik of Dagestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Karachai-Cherkess Republic	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	848 445	154 174	0	0	0	0
Volga Federal District	237 329 148	49 157 968	53 786 426	4 899 885	3 436 052	0
Republic of Bashkortostan	12 586 285	1 565 635	298 935	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	389 186	188 738	14 336	0	156 587	0
Republic of Tatarstan	140 275 421	29 323 473	49 343 391	979 473	1 833 664	0
Udmurt Republic	9 303 446	931 602	0	0	215 412	0
Chuvash Republic	249 395	9 691	29 824	0	11 002	0
Perm Territory	4 071 392	3 338 940	694 098	240 000	3 280	0
Kirov Region	14 310 980	821 271	8 598	0	14 880	0
Nizhny Novgograd Region	16 991 262	2 204 307	207 752	0	45 773	0
Orenburg Region	12 115 194	1 844 093	38 352	35 246	55 301	0
Penza Region	285 846	288 182	4	0	0	0
Samara Region	19 142 328	4 587 642	3 136 392	3 542 100	592 608	0
Saratov Region	7 608 413	4 054 394	14 744	103 000	507 545	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	412 861 698	36 277 825	7 059 072	5 387 042	39 438	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	191 985 692	26 254 915	6 539 640	5 387 042	39 438	0
Tyumen Region	168 091 886	2 217 972	490 119	0	0	0
Chelyabinsk Region	52 784 120	7 804 938	29 313	0	0	0
Siberian Federal District	37 512 453	7 285 922	97 920	0	177 363	0
Republic of Altai	99 184	0	0	0	0	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	117 570	121 156	0	0	0	0
Altai Territory	299 308	151 725	3 317	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 758	37 612	0	0	0	0
Irkutsk Region	183 142	3 482	52 287	0	18 246	0
Kemerovo Region	2 710 689	743 080	34 588	0	909	0
Novosibirsk Region	32 562 854	6 201 990	6 068	0	0	0
Omsk Region	1 499 464	26 877	125	0	158 208	0
Tomsk Region	2 484	0	1 535	0	0	0
Far Eastern Federal District	112 687 545	9 203 037	8 633 274	4 512 391	2 512 654	0
Republic of Sakha (Yakutia)	162 702	75 915	322 032	0	209 062	0
Kamchatka Territory	87 308	70 661	8 798	0	0	0
Primorskiy Territory	23 027 091	3 095 453	130 367	1 083 853	0	0
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	89 410 444	5 961 008	8 172 077	3 428 538	2 303 592	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	10 879 432 146	3 003 037 397	496 241 347	1 542 867 256	90 818 084	36 932 891

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.09.18

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	42 670 817 919	21 378 261 170	4 113 315 282	12 842 556 474
Belgorod Region	4 750 248	4 082 227	780	264 412
Bryansk Region	0	0	0	0
Vladimir Region	1 918 919	829 824	3 203	1 085 892
Voronezh Region	0	0	0	0
Ivanovo Region	9 041 549	6 011 604	319 693	1 950 825
Kaluga Region	41 511 297	24 145 178	13 314 172	3 882 052
Kostroma Region	482 155 583	37 739 167	231 854 659	167 603 290
Kursk Region	17 388 552	12 954 583	2 000 000	1 828 846
Lipetsk Region	17 475 738	6 737 246	6 300 000	2 981 655
Moscow Region	17 836 299	7 480 694	4 431 134	1 352 995
Orel Region	0	0	0	0
Ryazan Region	10 978 790	7 466 384	1 404 004	1 796 459
Smolensk Region	0	0	0	0
Tambov Region	1 563 706	1 378 624	2 813	180 684
Tver Region	746 200	594 641	80 000	71 559
Tula Region	1 531 419	1 112 120	280 000	108 299
Yaroslavl Region	4 758 872	4 070 568	6 406	491 131
City of Moscow	42 059 160 747	21 263 658 310	3 853 318 418	12 658 958 375
North-Western Federal District	1 077 705 802	711 021 852	150 445 265	134 575 329
Republic of Karelia	172 946	7 548	58 000	107 398
Komi Republic	2 244 381	1 770 654	41 822	293 905
Akhangel'sk Region	0	0	0	0
Vologda Region	24 336 839	5 645 017	2 644 442	11 021 294
Kaliningrad Region	7 526 138	5 786 505	15 455	1 724 178
Leningrad Region	144 617	134 699	0	9 918
Murmansk Region	673 927	368 492	100 000	205 435
Novgorod Region	1 824 522	743 642	350 113	730 556
Pskov Region	1 013 333	919 180	0	94 153
St Petersburg	1 039 769 099	695 646 115	147 235 433	120 388 492
Southern Federal District	374 477 897	216 054 558	43 204 604	110 526 347
Republic of Adygeya	1 381 744	1 164 440	498	216 806
Republic of Kalmykia	0	0	0	0
Republic of Crimea	137 176 546	88 407 771	21 700 298	25 414 769
Krasnodar Territory	130 963 424	80 379 546	20 561 971	27 258 532
Astrakhan Region	1 214 645	355 795	107 586	745 734
Volgograd Region	3 355 371	2 140 250	146 190	1 068 931
Rostov Region	98 369 772	41 677 779	688 061	55 734 157
City of Sevastopol	2 016 395	1 928 977	0	87 418
North-Caucasian Federal District	11 391 627	8 138 978	1 379 580	1 814 855
Republik of Daghestan	770 910	532 670	1 320	236 920
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	2 721 714	2 142 445	317 917	254 538
Karachai-Cherkess Republic	2 505 893	1 249 657	552 250	703 986
Republic of North Ossetia - Alania	573 636	392 113	0	181 523
Chechen Republic	0	0	0	0
Stavropol Territory	4 819 474	3 822 093	508 093	437 888
Volga Federal District	1 093 926 571	377 664 456	155 772 723	275 834 099
Republic of Bashkortostan	36 991 666	22 915 883	5 631 219	6 726 293
Republic of Marii El	1 749 921	723 508	375 883	49 344
Republic of Mordovia	13 150 974	8 828 619	13 412	3 636 760
Republic of Tatarstan	433 192 828	186 738 032	129 253 316	76 024 526
Udmurt Republic	32 453 150	4 881 607	2 841 500	23 747 336
Chuvash Republic	6 880 748	3 422 197	201 321	3 244 606
Perm Territory	18 332 206	9 914 377	202 883	7 847 561
Kirov Region	20 931 531	12 622 877	1 126 701	6 442 612
Nizhny Novgorod Region	49 963 033	33 533 642	4 259 056	6 069 777
Orenburg Region	26 286 116	11 559 665	701 934	12 861 407
Penza Region	4 174 366	2 733 221	99 667	889 538
Samara Region	419 221 141	56 265 243	8 396 318	125 226 366
Saratov Region	26 819 343	20 609 607	2 664 324	2 210 592
Ulyanovsk Region	3 779 548	2 915 978	5 189	857 381
Ural Federal District	515 292 483	150 879 526	100 985 452	192 989 766
Kurgan Region	2 343 020	2 198 396	4 186	103 948
Sverdlovsk Region	278 920 742	74 654 666	68 079 156	84 254 147
Tyumen Region	159 490 905	38 201 731	27 977 792	80 249 697
Chelyabinsk Region	74 537 816	35 824 733	4 924 318	28 381 974
Siberian Federal District	137 188 825	53 179 850	37 664 165	41 524 703
Republic of Altai	590 346	427 032	1 602	51 721
Republic of Buryatiya	0	0	0	0
Republic of Tuva	129 583	92 165	3 203	34 215
Republic of Khakassia	5 769 027	2 940 148	408 777	2 262 278
Altai Territory	7 645 900	5 407 673	694 099	1 449 460
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 313 569	823 238	154 200	1 225 574
Irkutsk Region	13 755 529	7 724 680	151 448	5 608 421
Kemerovo Region	7 554 093	4 019 374	548 577	2 949 278
Novosibirsk Region	86 750 823	25 066 592	35 569 282	22 466 576
Omsk Region	6 959 569	3 168 980	131 375	3 377 291
Tomsk Region	5 720 386	3 509 968	1 602	2 099 889
Far Eastern Federal District	336 650 440	119 001 099	11 690 700	191 533 396
Republic of Sakha (Yakutia)	20 733 006	11 984 502	1 500 000	6 899 937
Kamchatka Territory	5 864 525	3 925 318	1 091 709	564 454
Primorskiy Territory	85 621 835	52 400 695	2 494 625	24 282 795
Khabarovsk Territory	0	0	0	0
Amur Region	222 284 588	49 381 957	6 212 959	159 355 294
Magadan Region	0	0	0	0
Sakhalin Region	2 146 486	1 308 627	391 407	430 916
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	46 217 451 564	23 014 201 489	4 614 457 771	13 791 354 969

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.09.18

thousand rubles

1	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
2	3	4	5	
Central Federal District	13 738 123 860	9 480 612 781	2 656 163 479	94 246 353
Belgorod Region	25 368	23 666	1 702	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	0	0	0	0
Ivanovo Region	9 630	8 964	666	0
Kaluga Region	149 780	0	149 780	0
Kostroma Region	51 510 490	17 509 067	16 135 175	960 728
Kursk Region	406 172	201 926	204 246	0
Lipetsk Region	34	0	0	34
Moscow Region	693 496	125 497	7 993	560 006
Orel Region	0	0	0	0
Ryazan Region	12 336	0	12 336	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	6 808	0	6 808	0
Yaroslavl Region	147 342	127 881	0	0
City of Moscow	13 685 162 404	9 462 615 780	2 639 644 773	92 725 585
North-Western Federal District	186 721 887	127 236 931	23 771 248	5 044 458
Republic of Karelia	0	0	0	0
Komi Republic	14 931	14 931	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	848 616	351 463	451 609	1 942
Kaliningrad Region	244 098	85 665	0	158 433
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	21 815	0	21 815	0
Pskov Region	0	0	0	0
St Petersburg	185 592 427	126 784 872	23 297 824	4 884 083
Southern Federal District	4 677 254	2 608 216	1 587 218	481 820
Republic of Adygeya	25 249	0	0	25 249
Republic of Kalmykia	0	0	0	0
Republic of Crimea	602 123	258 561	13 872	329 690
Krasnodar Territory	57 601	48 338	6 773	2 490
Astrakhan Region	1 366 755	0	1 366 755	0
Volgograd Region	73 493	0	64 678	8 815
Rostov Region	2 499 709	2 253 261	133 174	113 274
City of Sevastopol	52 324	48 056	1 966	2 302
North-Caucasian Federal District	57 798	0	53 704	4 094
Republik of Daghestan	0	0	0	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	36 651	0	36 651	0
Karachai-Cherkess Republic	5 414	0	1 320	4 094
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	113 038 859	21 154 432	12 131 324	465 310
Republic of Bashkortostan	792 179	787 771	2 577	1 831
Republic of Marii El	1 198	0	1 198	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	15 082 718	3 766 089	10 555 755	260 607
Udmurt Republic	81 503	0	81 138	365
Chuvash Republic	67 243	30 955	0	36 288
Perm Territory	583 464	525 594	57 870	0
Kirov Region	3 388	0	1 079	2 309
Nizhny Novgogrod Region	1 276 949	123 734	1 110 596	42 619
Orenburg Region	438 865	331 438	66 792	40 635
Penza Region	0	0	0	0
Samara Region	94 470 299	15 588 851	14 025	79 897
Saratov Region	240 360	0	240 294	66
Ulyanovsk Region	693	0	0	693
Ural Federal District	47 658 213	27 857 757	16 883 546	100 411
Kurgan Region	0	0	0	0
Sverdlovsk Region	31 025 493	24 684 519	3 432 257	92 218
Tyumen Region	13 703 140	2 814 228	10 880 719	8 193
Chelyabinsk Region	2 929 580	359 010	2 570 570	0
Siberian Federal District	6 619 710	2 692 851	3 863 161	63 695
Republic of Altai	0	0	0	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 260	1 260	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	546 347	479 133	67 214	0
Kemerovo Region	11 120	8 874	0	2 246
Novosibirsk Region	5 941 396	2 149 118	3 792 275	0
Omsk Region	115 915	54 466	0	61 449
Tomsk Region	3 331	0	3 331	0
Far Eastern Federal District	11 832 596	7 865 231	892 652	1 372 835
Republic of Sakha (Yakutia)	178 899	40 917	137 982	0
Kamchatka Territory	500 165	265 282	234 883	0
Primorskiy Territory	1 020 344	854 282	109 467	56 200
Khabarovsk Territory	0	0	0	0
Amur Region	10 128 661	6 704 750	405 793	1 316 635
Magadan Region	0	0	0	0
Sakhalin Region	4 527	0	4 527	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	14 108 730 177	9 670 028 199	2 715 346 332	101 778 976

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.09.18

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 715 117 410	270 368 096	44 156 873	52 131 411	712 195 146	32 414 728
Belgorod Region	144 513	0	0	0	1 299	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	48 707	0	0	0	44 516	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	99 834	40	0	0	77 608	0
Kaluga Region	532 695	0	12 952 092	0	580 015	0
Kostroma Region	3 683 879	9 673	20 373 797	0	16 895 182	49 767
Kursk Region	201 308	0	0	0	12 969	0
Lipetsk Region	2 060 167	0	0	0	153 842	0
Moscow Region	118 564	0	0	0	624 018	224
Orel Region	0	0	0	0	0	0
Ryazan Region	725 240	0	0	0	84 649	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	46 752	0	0	0	8 442	0
Tver Region	54 428	0	0	0	17 072	0
Tula Region	37 950	0	0	0	1 625	0
Yaroslavl Region	505 899	0	0	0	39 319	0
City of Moscow	1 706 857 474	270 358 383	10 830 984	52 131 411	693 654 590	32 364 737
North-Western Federal District	92 529 633	4 409 082	126 511	54 488	5 932 359	441 266
Republic of Karelia	4 604	0	0	0	31 181	0
Komi Republic	203 729	0	41 822	0	2 686	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	954 840	11 075	45 000	0	629 059	1 669
Kaliningrad Region	107 787	4 780	9 689	0	106 432	25
Leningrad Region	20 090	0	0	0	180	0
Murmansk Region	29 892	0	0	0	49 022	0
Novgorod Region	48 318	0	0	0	5 957	0
Pskov Region	159 402	0	0	0	8 375	0
St Petersburg	91 000 971	4 393 227	30 000	54 488	5 099 467	439 572
Southern Federal District	20 678 249	295 043	657 891	1 966	5 243 450	245 848
Republic of Adygeya	45 686	0	0	0	43 979	661
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 757 249	258 561	0	0	1 443 131	229 167
Krasnodar Territory	12 021 981	0	657 891	0	2 197 785	2 490
Astrakhan Region	21 978	0	0	0	42 116	0
Volgograd Region	553 170	0	0	0	38 907	340
Rostov Region	2 740 616	0	0	0	1 476 305	11 013
City of Sevastopol	537 569	36 482	0	1 966	1 227	2 177
North-Caucasian Federal District	331 127	0	507 000	15 733	209 795	4 094

Republik of Daghestan	37 242	0	0	0	53 645	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	176 637	0	0	0	27 731	0
Karachai-Cherkess Republic	52 800	0	0	0	47 682	4 094
Republic of North Ossetia - Alania	13 913	0	0	0	29 853	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	50 535	0	507 000	15 733	50 884	0
Volga Federal District	52 980 822	1 991 233	14 103 819	0	18 615 126	126 214
Republic of Bashkortostan	576 083	0	5 524 788	0	632 822	0
Republic of Marii El	121 376	0	130 000	0	946	0
Republic of Mordovia	323 011	0	0	0	47 598	0
Republic of Tatarstan	18 775 512	0	5 045 031	0	5 198 516	49 672
Udmurt Republic	314 791	0	0	0	1 602 792	0
Chuvash Republic	78 531	0	0	0	58 950	0
Perm Territory	862 868	525 594	0	0	449 229	0
Kirov Region	1 160 219	0	0	0	605 630	51
Nizhny Novgogrod Region	2 510 402	0	104 000	0	399 252	36 208
Orenburg Region	814 370	69 962	0	0	232 855	0
Penza Region	50 589	0	0	0	69 128	0
Samara Region	22 772 622	1 395 677	3 300 000	0	8 832 230	40 217
Saratov Region	4 468 121	0	0	0	390 163	66
Ulyanovsk Region	152 327	0	0	0	95 015	0
Ural Federal District	13 055 431	409 189	3 901 436	1 458	12 925 432	9 914
Kurgan Region	161 065	0	0	0	11 342	0
Sverdlovsk Region	5 849 259	5 867	3 734 522	0	10 603 998	4 391
Tyumen Region	2 035 173	403 322	0	0	1 695 879	5 523
Chelyabinsk Region	5 009 934	0	166 914	1 458	614 213	0
Siberian Federal District	2 901 291	0	244 868	341	1 862 704	0
Republic of Altai	31 149	0	0	0	949	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	11 498	0	0	341	8 927	0
Republic of Khakassia	58 599	0	0	0	74 174	0
Altai Territory	260 703	0	234 868	0	38 313	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	23 862	0	0	0	68 184	0
Irkutsk Region	233 954	0	0	0	423 909	0
Kemerovo Region	215 251	0	10 000	0	87 794	0
Novosibirsk Region	1 809 996	0	0	0	968 055	0
Omsk Region	220 585	0	0	0	137 873	0
Tomsk Region	35 694	0	0	0	54 526	0
Far Eastern Federal District	14 912 639	141 774	6 201 135	0	31 603 090	634 932
Republic of Sakha (Yakutia)	591 397	40 917	0	0	202 729	0
Kamchatka Territory	127 920	0	0	0	68 421	0
Primorskiy Territory	5 335 554	0	26 135	0	947 204	18 183
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	8 818 369	100 857	6 175 000	0	30 357 092	616 749
Magadan Region	0	0	0	0	0	0
Sakhalin Region	39 399	0	0	0	27 644	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 912 506 602	277 614 417	69 899 533	52 205 397	788 587 102	33 876 996

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.09.18

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
Central Federal District	37 250 798 161	5 654 861	80 266	6 093 827 241	11 345 319 652	19 497 026 026
Belgorod Region	7 302 227	0	0	1 722 880	529 830	5 029 307
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 707 037	0	286	429 426	79 480	1 190 138
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	12 683 722	0	0	1 858 582	609 012	10 118 006
Kaluga Region	42 768 057	0	0	1 777 930	19 741 041	21 235 364
Kostroma Region	427 938 518	0	0	24 150 362	79 070 804	323 951 732
Kursk Region	16 627 978	0	0	3 198 412	678 410	12 714 282
Lipetsk Region	14 275 984	0	0	1 144 716	334 161	12 782 265
Moscow Region	20 165 598	0	0	2 951 319	2 629 288	14 478 598
Orel Region	0	0	0	0	0	0
Ryazan Region	14 333 776	0	0	3 384 651	128 967	10 706 942
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 134 165	0	0	521 432	17 300	1 564 845
Tver Region	1 102 094	0	0	795 561	14 000	285 428
Tula Region	1 246 942	0	0	289 561	2 896	953 435
Yaroslavl Region	3 293 475	0	0	1 375 382	548 590	1 291 499
City of Moscow	36 685 218 588	5 654 861	79 980	6 050 227 027	11 240 935 873	19 080 724 185
North-Western Federal District	1 335 791 537	47 468	308	349 587 382	602 613 995	369 579 464
Republic of Karelia	210 140	0	0	142 109	50 000	14 412
Komi Republic	5 376 858	0	0	1 335 725	1 147 618	2 794 419
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	45 549 987	0	0	15 722 071	11 833 977	17 869 001
Kaliningrad Region	23 457 482	0	0	3 718 720	13 297 573	6 335 234
Leningrad Region	22 790	0	0	21 972	818	0
Murmansk Region	1 194 452	0	0	803 460	2 900	383 470
Novgorod Region	5 613 508	0	308	2 160 171	161 432	3 230 229
Pskov Region	2 135 145	0	0	590 382	460 000	1 083 664
St Petersburg	1 252 231 175	47 468	0	325 092 772	575 659 677	337 869 035
Southern Federal District	434 047 263	101 142	146	88 983 165	72 951 403	269 478 423
Republic of Adygeya	1 928 557	0	0	582 869	127 474	1 217 891
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	154 562 953	7 600	0	47 787 686	25 898 077	80 108 169
Krasnodar Territory	161 988 700	13 556	146	18 347 059	40 144 056	102 979 070
Astrakhan Region	4 859 782	0	0	1 830 244	908 706	1 014 690
Volgograd Region	1 852 257	0	0	606 984	278 559	960 189
Rostov Region	104 513 105	79 986	0	18 336 395	5 275 969	80 682 267
City of Sevastopol	4 341 909	0	0	1 491 928	318 562	2 516 147
North-Caucasian Federal District	11 518 952	0	0	4 427 368	2 028 157	4 923 522
Republic of Dagestan	695 799	0	0	407 609	0	245 576
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 505 967	0	0	643 562	413	1 838 791
Karachai-Cherkess Republic	1 753 196	0	0	548 904	768 828	435 136
Republic of North Ossetia - Alania	272 460	0	0	59 374	44 500	168 586

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 291 530	0	0	2 767 919	1 214 416	2 235 433
Volga Federal District	881 061 359	3 304 776	0	121 897 504	284 324 551	469 297 396
Republic of Bashkortostan	41 555 533	8 072	0	1 948 413	9 943 766	29 634 620
Republic of Marii El	1 960 198	0	0	338 749	4 438	1 597 705
Republic of Mordovia	20 235 266	0	0	1 724 864	861 223	17 609 823
Republic of Tatarstan	519 368 661	3 242 112	0	77 957 647	235 525 306	201 181 024
Udmurt Republic	34 168 088	20 384	0	2 928 464	567 021	30 612 161
Chuvash Republic	8 872 838	0	0	1 922 856	967 698	5 968 701
Perm Territory	21 614 217	7 505	0	3 167 513	2 236 700	16 169 956
Kirov Region	30 840 267	2 197	0	5 686 488	1 991 414	22 999 089
Nizhny Novgograd Region	64 780 076	12 944	0	10 929 691	6 497 836	47 155 500
Orenburg Region	30 132 583	11 562	0	3 083 818	3 368 672	23 654 988
Penza Region	4 364 769	0	0	1 123 897	500 911	2 730 092
Samara Region	58 939 730	0	0	6 549 929	12 336 404	39 883 860
Saratov Region	39 570 056	0	0	3 491 445	9 229 462	26 820 181
Ulyanovsk Region	4 659 077	0	0	1 043 730	293 700	3 279 696
Ural Federal District	815 256 653	112 878	0	80 558 289	286 902 842	443 860 814
Kurgan Region	2 059 046	0	0	636 780	87 872	1 317 161
Sverdlovsk Region	379 113 109	18 776	0	52 681 549	65 870 313	259 806 911
Tyumen Region	324 340 238	80 562	0	10 624 771	208 562 858	103 063 146
Chelyabinsk Region	109 744 260	13 540	0	16 615 189	12 381 799	79 673 596
Siberian Federal District	154 394 079	73 431	0	37 348 147	16 243 417	98 296 719
Republic of Altai	876 464	0	0	452 989	35 325	371 425
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	156 068	0	0	39 935	42 000	74 133
Republic of Khakassia	6 654 315	0	0	1 285 519	571 820	4 752 736
Altai Territory	7 739 742	0	0	2 189 511	702 213	4 843 284
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 897 382	0	0	1 233 504	37 376	3 506 256
Irkutsk Region	13 753 173	0	0	2 669 325	1 446 273	9 562 936
Kemerovo Region	14 340 378	0	0	1 230 480	3 860 278	9 179 580
Novosibirsk Region	91 577 344	73 431	0	26 163 325	8 629 841	54 616 522
Omsk Region	7 808 008	0	0	973 932	902 745	5 928 187
Tomsk Region	6 591 205	0	0	1 109 627	15 546	5 461 660
Far Eastern Federal District	351 442 550	31 222	729 057	40 157 662	23 023 568	286 514 527
Republic of Sakha (Yakutia)	22 512 197	20 554	0	4 381 489	2 159 129	15 814 641
Kamchatka Territory	5 802 963	0	0	1 261 846	79 776	4 433 960
Primorskiy Territory	101 342 763	2 952	0	20 547 658	12 851 745	67 412 853
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	216 954 115	0	729 057	12 043 549	7 235 085	196 734 114
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 830 512	7 716	0	1 923 120	697 833	2 118 959
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	41 234 310 554	9 325 778	809 777	6 816 786 758	12 633 407 585	21 438 976 891

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.09.18**

thousand rubles

1	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
2	3	4	5	6	7	
Central Federal District	15 846 805 038	45 629 927	25 195	2 323 803 626	7 353 813 375	5 711 103 784
Belgorod Region	810 432	0	0	13 737	0	796 695
Bryansk Region	0	0	0	0	0	0
Vladimir Region	67 602	0	0	13 264	0	54 338
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	594 967	0	0	58 314	0	536 641
Kaluga Region	1 036 942	0	0	23 119	0	1 013 823
Kostroma Region	32 256 249	0	0	14 268 940	2 445 108	14 227 280
Kursk Region	758 328	0	0	198 634	0	558 232
Lipetsk Region	242 230	0	0	12 396	0	229 834
Moscow Region	1 483 678	0	0	275 472	0	1 208 206
Orel Region	0	0	0	0	0	0
Ryazan Region	1 063 276	0	0	99 701	0	963 524
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 992	0	0	2 967	0	20 010
Tver Region	308 683	0	0	36 702	240 046	31 921
Tula Region	37 277	0	0	3 010	0	34 267
Yaroslavl Region	291 009	0	0	140 081	0	150 874
City of Moscow	15 807 831 373	45 629 927	25 195	2 308 657 289	7 351 128 221	5 691 278 139
North-Western Federal District	226 902 179	0	0	46 195 074	88 541 764	89 761 712
Republic of Karelia	67 121	0	0	66 724	0	380
Komi Republic	555 093	0	0	24 796	0	530 297
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	3 594 170	0	0	1 279 027	1 284 891	1 019 508
Kaliningrad Region	15 626 913	0	0	6 097 550	7 666 753	1 723 284
Leningrad Region	0	0	0	0	0	0
Murmansk Region	532 467	0	0	530 520	0	1 946
Novgorod Region	167 768	0	0	29 801	1 702	136 265
Pskov Region	7 951	0	0	7 477	0	474
St Petersburg	206 350 696	0	0	38 159 179	79 588 418	86 349 558
Southern Federal District	27 817 120	3 081	0	12 014 677	1 054 811	13 904 260
Republic of Adygeya	190 157	0	0	107	68 082	121 968
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 527 022	3 081	0	101 183	0	4 806 426
Krasnodar Territory	7 181 707	0	0	894 519	919 161	5 212 294
Astrakhan Region	9 859 357	0	0	9 782 550	0	71 767
Volgograd Region	132 199	0	0	76 304	0	55 881
Rostov Region	4 127 181	0	0	1 079 602	17 021	2 967 386
City of Sevastopol	799 497	0	0	80 412	50 547	668 538
North-Caucasian Federal District	278 847	0	0	87 402	0	189 945
Republic of Dagestan	3 155	0	0	245	0	2 910
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	47 643	0	0	39 891	0	7 752
Karachai-Cherkess Republic	6 702	0	0	2 008	0	4 694
Republic of North Ossetia - Alania	21 151	0	0	0	0	21 151
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	200 196	0	0	45 258	0	153 438
Volga Federal District	112 223 082	271	0	13 422 233	58 097 477	39 983 698
Republic of Bashkortostan	1 258 252	0	0	49 786	136 164	1 071 795
Republic of Marii El	12 643	0	0	3	0	7 065
Republic of Mordovia	172 823	0	0	5 959	0	165 045
Republic of Tatarstan	89 646 194	271	0	7 228 280	55 821 445	26 115 667
Udmurt Republic	989 070	0	0	143 146	419	845 503
Chuvash Republic	426 077	0	0	25 778	136 164	264 121
Perm Territory	1 806 553	0	0	138 830	35 204	1 632 519
Kirov Region	871 747	0	0	272 591	0	597 367
Nizhny Novgograd Region	5 175 646	0	0	610 363	1 058 039	3 488 932
Orenburg Region	2 277 209	0	0	71 116	295 517	1 910 154
Penza Region	75 723	0	0	5 221	70 475	0
Samara Region	7 981 992	0	0	4 732 071	507 226	2 612 487
Saratov Region	1 477 725	0	0	96 093	36 824	1 266 390
Ulyanovsk Region	51 428	0	0	42 996	0	6 653
Ural Federal District	74 120 028	69 562	0	14 565 704	16 343 528	39 387 456
Kurgan Region	39 916	0	0	351	0	39 556
Sverdlovsk Region	43 622 199	0	0	3 952 450	15 267 492	23 856 803
Tyumen Region	18 788 491	69 562	0	6 395 016	256 951	9 137 722
Chelyabinsk Region	11 669 422	0	0	4 217 887	819 085	6 353 375
Siberian Federal District	35 185 665	0	0	16 663 282	4 086 102	13 754 473
Republic of Altai	75 286	0	0	64 483	0	10 803
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	574	0	0	0	0	574
Republic of Khakassia	56 334	0	0	890	0	50 133
Altai Territory	154 440	0	0	37 859	0	116 581
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	397 633	0	0	14 410	0	383 081
Irkutsk Region	1 917 706	0	0	301 604	0	1 342 087
Kemerovo Region	421 654	0	0	176 136	0	245 512
Novosibirsk Region	30 821 234	0	0	15 622 313	3 564 452	11 234 047
Omsk Region	1 155 895	0	0	369 990	516 979	268 926
Tomsk Region	184 909	0	0	75 597	4 671	102 729
Far Eastern Federal District	41 910 908	0	0	6 279 528	12 740 485	22 323 937
Republic of Sakha (Yakutia)	457 962	0	0	13 618	0	406 330
Kamchatka Territory	929 279	0	0	116 002	0	813 277
Primorskiy Territory	12 619 759	0	0	4 261 794	779 202	7 431 684
Khabarovsk Territory	0	0	0	0	0	0
Amur Region	26 720 670	0	0	1 060 728	11 961 283	13 316 794
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 183 238	0	0	827 386	0	355 852
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	16 365 242 867	45 702 841	25 195	2 433 031 526	7 534 677 542	5 930 409 265

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.09.18**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 810 484 325	4 604 025 922	2 206 458 403
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	300 240	300 240	0
Kostroma Region	365 125 116	248 466 971	116 658 145
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 540 000	1 540 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
City of Moscow	6 442 641 969	4 352 841 711	2 089 800 258
North-Western Federal District	321 227 588	246 337 777	74 889 811
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	7 017	0	7 017
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	321 220 571	246 337 777	74 882 794
Southern Federal District	15 488 604	15 270 742	217 862
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	13 800 742	13 800 742	0
Krasnodar Territory	287 862	70 000	217 862
Astrakhan Region	0	0	0
Volgograd Region	0	0	0
Rostov Region	1 400 000	1 400 000	0
City of Sevastopol	0	0	0
North-Caucasian Federal District	15 000	15 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	137 578 696	126 386 794	11 191 902
Republic of Bashkortostan	34 197 200	33 436 440	760 760
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	17 603 921	7 182 739	10 421 182
Udmurt Republic	5 520 000	5 520 000	0
Chuvash Republic	0	0	0
Perm Territory	70 155	70 155	0
Kirov Region	0	0	0
Nizhny Novgograd Region	3 052 460	3 052 460	0
Orenburg Region	0	0	0
Penza Region	9 960	0	9 960
Samara Region	76 900 000	76 900 000	0
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	141 610 647	117 734 289	23 876 358
Kurgan Region	0	0	0
Sverdlovsk Region	141 372 949	117 496 591	23 876 358
Tyumen Region	47 881	47 881	0
Chelyabinsk Region	189 817	189 817	0
Siberian Federal District	10 698 599	10 656 628	41 971
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	21 538	21 538	0
Altai Territory	0	0	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	10 677 061	10 635 090	41 971
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	43 326 721	42 460 572	866 149
Republic of Sakha (Yakutia)	140 000	140 000	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 643 963	1 643 963	0
Khabarovsk Territory	0	0	0
Amur Region	41 542 758	40 676 609	866 149
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 480 430 180	5 162 887 724	2 317 542 456

Macprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	12,1	12,2	12,2	12,2
Tier I capital ratio N1.2 (Basel III)	9,2	8,5	9,0	8,9	9,4
Risk-weighted assets ¹ (Basel III) to total assets ratio	44,1	39,2	28,5	29,0	28,9
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	9,4	10,0	10,9	10,9	10,8
Loan loss provisions made as percent of total loans ²	8,5	9,3	9,7	9,8	9,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,6	3,2	3,1	3,1	2,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,4	0,4	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	219,6	226,1	219,3	206,0	210,5
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,0	4,1	4,0	4,0	4,0
mining	5,6	6,2	6,1	5,9	5,9
manufacturing	15,4	15,3	14,8	14,8	15,1
production and distribution of energy, gas and water	3,1	3,2	2,9	2,9	2,9
constructing	4,5	3,9	3,9	3,8	3,9
wholesale and retail trade, car and household appliance repair	10,9	9,5	9,4	9,5	9,5
transport and communication	4,2	4,2	4,9	5,0	5,0
other economic activities	23,1	22,6	22,2	22,0	21,9
individuals	29,1	30,9	31,8	32,0	31,9
of which					
mortgage loans	12,1	13,2	13,8	13,9	13,8
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	68,8	73,0	62,2	61,7	62,6
United Kingdom	7,5	5,5	7,2	6,6	6,9
USA	3,2	1,7	2,4	2,4	1,7
Germany	0,3	0,2	1,9	2,4	2,6
Austria	1,1	0,7	1,1	1,3	1,0
France	1,4	1,2	0,4	1,1	0,4
Italy	2,0	2,2	2,7	2,4	2,7
Cyprus	5,3	5,9	6,6	6,8	7,0
Netherlands	0,5	0,7	0,3	0,1	0,2
Other	9,9	9,0	15,2	15,2	14,8
Liquidity					
Ratio of high liquid assets to total assets	10,5	11,0	11,5	11,1	10,9
Ratio of liquid assets to total assets	21,8	23,2	23,3	22,4	22,0
Ratio of high liquid assets to demand liabilities (N2)	106,6	118,5	119,5	113,2	120,8
Ratio of liquid assets to short-term liabilities (N3)	144,9	167,4	182,2	184,3	186,1
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	52,3	55,4	55,5	54,0	55,4
Ratio of clients' funds to total loans ⁴	107,5	111,1	110,0	108,7	108,4
Market risk to total own funds (capital) ⁵					
of which					
Interest rate risk	36,8	31,9	28,2	27,2	25,5
Equity position risk	3,0	3,6	3,5	3,6	3,3
Foreign exchange risk	3,2	4,6	5,0	4,8	5,5
Commodity risk	0,9	2,5	2,8	2,8	3,1
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	12,0	13,3	12,0	11,9	11,3
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	929,7	789,7	634,0	775,7	900,5
as percent of the banking sector own funds (capital) ⁶	1,2	1,0	0,7	0,9	1,1
as percent of the banking sector own funds (capital) ⁶	10,3	8,3	6,6	8,1	9,4
Return on assets ⁷	1,2	1,0	0,8	0,8	0,8
Return on equity ⁷	10,3	8,3	6,8	6,8	7,3

¹ Only balance sheet items are included.

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

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

⁵ Except loans, deposits and other funds, placed in interbank market.

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.02.17	619	9 396,5	46	3,9	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	27	-228,9
1.03.17	616	9 409,7	47	2,4	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	27	-232,6
1.04.17	607	9 479,0	49	4,7	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	25	-211,5
1.05.17	600	9 610,9	48	4,8	235	115,9	212	630,0	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	27	-141,0
1.06.17	591	9 649,2	46	4,3	230	113,7	210	619,5	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	27	-133,5
1.07.17	589	9 613,9	44	0,7	228	111,8	212	622,5	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	27	-138,8
1.08.17	582	9 779,5	42	3,8	226	110,7	212	630,2	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	26	-113,1
1.09.17	576	9 781,8	42	-0,6	221	108,2	211	631,7	39	644,0	14	492,5	10	649,6	6	928,8	6	6 277,6	27	49,9
1.10.17	574	9 332,0	43	3,5	218	107,5	211	628,9	39	648,2	15	540,0	8	506,4	6	933,7	6	6 385,9	28	-422,1
1.11.17	572	9 374,9	43	3,6	218	109,0	208	623,1	40	665,5	15	541,5	8	511,0	6	969,6	6	6 418,5	28	-466,9
1.12.17	567	9 147,1	42	3,2	215	107,6	205	605,9	41	658,2	16	567,9	8	515,8	6	983,0	6	6 486,3	28	-780,8
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
1.03.18	551	9 328,3	44	1,5	198	96,3	205	596,8	39	606,0	19	671,9	7	482,8	4	585,2	6	6 904,1	29	-616,2
1.04.18	542	9 755,2	40	0,4	195	95,0	203	600,1	37	598,0	20	701,6	7	497,2	4	597,4	6	7 054,7	30	-389,2
1.05.18	534	9 833,4	37	3,6	193	94,5	198	565,9	39	615,3	21	744,7	6	431,8	4	596,2	6	7 205,3	30	-423,9
1.06.18	530	9 915,7	40	4,2	189	92,6	195	562,2	40	631,2	20	719,2	6	430,6	4	599,9	6	7 293,1	30	-417,3
1.07.18	524	9 512,5	38	4,0	187	91,3	193	556,5	40	630,1	20	723,5	6	428,5	4	602,6	6	6 991,3	30	-515,4
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
Reference data: own funds (capital) adequacy ratio as of 1.09.18, %	12,2		24,8		25,3		21,1		18,6		16,3		13,9		16,0		13,5		17,6	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

Basel III capital ¹ structure	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds (Basel III capital):	9 387,1	100,0	9 397,3	100,0	9 512,5	100,0	9 587,3	100,0	9 783,8	100,0
of which:										
1. Tier 1 capital	6 586,7	70,2	6 622,7	70,5	7 039,6	74,0	6 988,5	72,9	7 579,7	77,5
of which:										
1.1. Common Equity Tier 1	6 408,2	68,3	6 417,9	68,3	6 616,6	69,6	6 561,0	68,4	7 112,1	72,7
1.2. Additional Tier 1	178,5	1,9	204,9	2,2	423,0	4,5	427,4	4,5	467,5	4,8
2. Tier 2 Capital	2 800,4	29,8	2 774,6	29,5	2 472,8	26,0	2 598,8	27,1	2 204,2	22,5
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	13,1	6	12,1	2	12,2	2	12,2	2	12,2	4
Common equity Tier 1 ratio (N1.1)	8,9	4	8,2	3	8,5	9	8,4	13	8,9	19
Tier 1 capital ratio (N1.2)	9,2	7	8,5	5	9,0	5	8,9	6	9,4	6

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

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

Table 43

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

Indicators	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	11 506,5	122,6	12 424,1	132,2	12 440,2	130,7	12 513,1	130,5	12 698,5	129,7
1.1. Authorized capital	2 458,3	26,2	2 669,9	28,4	2 618,8	27,5	2 610,1	27,2	2 641,0	27,0
1.2. Issue income	1 479,7	15,8	1 764,6	18,8	1 741,5	18,3	1 743,1	18,2	1 771,6	18,1
1.3. Credit institutions' profit and funds	4 721,7	50,3	5 506,8	58,6	5 634,6	59,2	5 709,5	59,5	5 757,4	58,8
1.4. Subordinated loans	2 632,9	28,0	2 305,2	24,5	2 207,5	23,2	2 197,9	22,9	2 291,0	23,4
1.5. Increase in value of property due to revaluation	213,9	2,3	177,7	1,9	171,8	1,8	170,2	1,8	168,8	1,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	65,9	0,7	82,2	0,9	68,8	0,7
2. Factors of own funds (capital) decrease	2 119,4	22,6	3 026,8	32,2	2 924,8	30,7	2 922,8	30,5	2 911,5	29,7
2.1. Losses	679,3	7,2	1 488,8	15,8	1 703,2	17,9	1 706,3	17,8	1 750,6	17,9
2.2. Intangible assets	269,0	2,9	296,9	3,2	311,8	3,3	314,6	3,3	315,6	3,2
2.3. Treasury stocks (shares)	7,0	0,1	16,9	0,2	30,1	0,3	26,3	0,3	27,3	0,3
2.4. Sources of own funds (capital), created using improper assets	9,4	0,1	9,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0
2.5. Subordinated loans granted to credit institutions	248,2	2,6	277,1	2,9	238,7	2,5	239,2	2,5	250,4	2,6
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	694,6	7,4	687,9	7,3	387,9	4,1	391,9	4,1	325,7	3,3
2.7. Other factors	212,0	2,3	250,0	2,7	253,1	2,7	244,6	2,6	242,0	2,5
Own funds (capital), total	9 387,1	100,0	9 397,3	100,0	9 515,3	100,0	9 590,3	100,0	9 786,9	100,0

¹ Structure of own funds is calculated by credit institutions' reporting by form 0409123.

Table 44

**The Value of Credit Risk on Balance Sheet Assets (Billion Rubles) Used in
Calculation Capital Adequacy Ratio N1.0 (Basel III), bln rubles**

The value of credit risk on balance sheet assets ¹	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 364,4	1 246,9	833,9	869,7	907,0
3 rd group of assets	43,4	35,7	72,0	35,6	40,3
4 th group of assets	33 559,6	31 900,9	23 755,5	24 161,3	24 719,1
5 th group of assets	332,4	198,3	19,5	19,7	21,4
The value of credit risk on balance sheet assets	35 299,7	33 381,9	24 680,9	25 086,3	25 687,8

Reference data:

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1 st group of assets without risk weighting	8 586,9	10 337,8	11 313,0	10 669,0	10 724,8

¹ Assets recognized in balance sheet are taken into account

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

		1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
1	Banking sector own funds (capital), billion rubles	9 387,1	9 397,3	9 512,5	9 587,3	9 783,8
2	Risk-weighted assets, billion rubles	71 810,2	77 884,2	77 905,2	78 272,1	80 317,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 299,7	33 381,9	24 680,9	25 086,3	25 687,8
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	2 297,0	3 056,6	2 809,1	2 683,7	2 748,9
	- the amount of credit risk including buffers calculated according to IRB ³ approach in order to be included in capital adequacy ratios ⁴	-	-	14 429,7	14 749,8	14 854,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	232,1	246,8	260,8	269,4	275,1
	- the value of credit risk on contingent credit liabilities, billion rubles	4 152,6	4 589,8	3 503,0	3 574,7	3 639,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	594,7	453,1	419,6	395,4	493,7
	- the value of operational risk (calculated with risk coefficient 12,5)	7 486,4	8 369,8	8 253,8	8 253,0	8 249,2
	- market risk, billion rubles	4 012,4	3 916,1	3 629,5	3 544,4	3 528,2
	- credit claims of clearing participants (codes 8847 ²)	75,4	137,8	129,3	128,7	132,2
	- higher-risk transactions, billion rubles	15 127,5	17 234,5	13 280,7	12 715,9	13 529,0
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-587,9	-1 029,8	-995,6	-860,5	-899,5
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	576,2	1 483,5	1 751,9	1 875,2	2 018,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	1 667,5	5 139,8	4 817,6	4 897,5	4 965,3
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	487,3	315,1	301,9	291,9	406,2
	- other	389,5	589,3	633,1	666,6	689,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	13,1	12,1	12,2	12,2	12,2

¹ Calculated by form 0409135.

² Detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio N1.0 (N1) is given in Annex 1 to Bank of Russia Instruction No. 180-I dated June 28, 2017 "On Banks' Required Ratios".

³ IRB -internal rating-based approach to credit risk calculation is established in accordance of Bank of Russia Regulation No. 483-P, dated 6 August 2015 "On the order of credit risk calculation based on internal ratings"

⁴ The amount of credit risk included buffers calculated on the base of IRB according to be included in capital adequacy ratios (code 8870) is excluded from the component "others" and is presented in the table as a single line. The mentioned changes have influenced on the amount of the "other".

⁵ With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»).

**Distribution of Credit Institutions (CIs) Grouped by Own Funds (Capital) Adequacy Ratio
(N1.0)**

Own funds (capital) adequacy ratio	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% ¹	24	4,4	20	6,8	20	4,2	18	4,3	20	4,4
From 8% to 10%	13	1,1	9	1,5	4	1,3	7	0,6	8	1,1
From 10% to 12%	44	19,1	36	21,5	36	17,7	40	19,7	34	19,2
From 12% to 14%	70	50,3	64	18,1	56	17,3	49	20,5	51	13,9
14% and more	458	25,1	420	52,1	395	56,2	391	51,4	387	57,9
Banking sector, total	623	100,0	561	100,0	524	100,0	518	100,0	512	100,0

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

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

Credit Risk

Table 47

Structure of Loans of the Banking Sector

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

		1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	24 022,7	44,0	25 282,9	44,9	23 353,3	41,4	23 431,5	41,3	24 747,6	42,3
	Substandard	20 805,9	38,1	21 183,9	37,6	23 339,6	41,3	23 530,4	41,5	23 779,1	40,7
	Doubtful	4 641,0	8,5	4 230,6	7,5	3 615,8	6,4	3 614,4	6,4	3 657,8	6,3
	Problem	1 623,3	3,0	1 725,7	3,1	1 779,8	3,2	1 803,2	3,2	1 834,7	3,1
	Loss	3 536,3	6,5	3 908,2	6,9	4 388,1	7,8	4 381,3	7,7	4 470,7	7,6
Loan loss provision (LLP) made		4 619,7	8,5	5 223,2	9,3	5 477,2	9,7	5 538,5	9,8	5 636,1	9,6
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	23 867,6	54,7	25 125,2	57,2	23 198,9	54,2	23 273,9	54,3	24 589,6	55,6
	Substandard	11 529,8	26,4	10 406,8	23,7	11 422,6	26,7	11 397,0	26,6	11 324,9	25,6
	Doubtful	4 186,7	9,6	3 714,2	8,5	2 996,3	7,0	2 950,1	6,9	2 982,2	6,7
	Problem	1 538,5	3,5	1 650,6	3,8	1 699,3	4,0	1 728,1	4,0	1 758,8	4,0
	Loss	2 526,1	5,8	3 003,0	6,8	3 519,4	8,2	3 504,8	8,2	3 589,8	8,1
Loan loss provision (LLP)	Estimated LLP	4 765,6	10,9	5 288,9	12,0	5 592,5	13,1	5 588,0	13,0	5 712,7	12,9
	Estimated LLP adjusted for collateral	3 705,5	8,5	4 459,4	10,2	4 761,6	11,1	4 832,1	11,3	4 933,8	11,2
	LLP made	3 489,4	8,0	4 144,3	9,4	4 403,3	10,3	4 454,1	10,4	4 541,4	10,3
	LLP made as percent of estimated LLP		73,2		78,4		78,7		79,7		79,5
	LLP made as percent of estimated LLP adjusted for collateral		94,2		92,9		92,5		92,2		92,0

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 980,4	100,0	12 431,5	100,0	13 640,2	100,0	13 906,9	100,0	14 244,6	100,0
1.1. Loans to legal entities (except credit institutions)	486,3	4,4	529,1	4,3	582,8	4,3	578,7	4,2	586,6	4,1
1.2. Loans to individuals	10 494,1	95,6	11 902,4	95,7	13 057,4	95,7	13 328,2	95,8	13 658,0	95,9
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		20,1		22,1		24,2		24,5		24,4
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		10,3		8,7		7,9		7,8		7,7
4. Claims grouped into portfolios of homogeneous claims - total of which:	105,5	100,0	122,4	100,0	128,2	100,0	130,2	100,0	130,3	100,0
4.1. Portfolios of homogeneous claims on legal entities	53,4	50,6	63,2	51,6	77,0	60,0	78,2	60,1	80,6	61,9
4.2. Portfolios of homogeneous claims on individuals	52,1	49,4	59,2	48,4	51,2	40,0	52,0	39,9	49,7	38,1
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		47,4		49,6		49,6		49,6		49,9

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.09.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	586 586,1	100,0	39 062,5	100,0	6,7
of which by quality categories					
1.1. Quality Category I	246,6	0,0	0,0	0,0	0,0
1.2. Quality Category II	547 228,2	93,3	5 573,6	14,3	1,0
1.3. Quality Category III	3 064,6	0,5	269,2	0,7	8,8
1.4. Quality Category IV	3 216,1	0,5	948,8	2,4	29,5
1.5. Quality Category V	32 830,6	5,6	32 270,9	82,6	98,3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	0,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	586 586,1		39 062,5		6,7
4. Homogeneous claims grouped into portfolios - total	80 599,4	100,0	32 781,4	100,0	40,7
of which by quality categories					
4.1. Quality Category I	40 429,0	50,2	0,0	0,0	0,0
4.2. Quality Category II	2 703,2	3,4	30,3	0,1	1,1
4.3. Quality Category III	4987,0	6,2	592,3	1,8	11,9
4.4. Quality Category IV	464,1	0,6	209,4	0,6	45,1
4.5. Quality Category V	32016,1	39,7	31949,4	97,5	99,8
5. Claims for interest payments - total	5 262,1	100,0	2 137,8	100,0	40,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 986,1	37,7	1 928,7	90,2	97,1

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

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.09.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	13 657 989,5	100,0	1 055 638,1	100,0	7,7
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 424 052,6	10,4	46 650,2	4,4	3,3
1.1.2. residential real estate (mortgage) loans, total	4 577 807,4	33,5	72 256,0	6,8	1,6
1.1.3. car loans, total	742 586,7	5,4	55 524,7	5,3	7,5
1.1.4. other consumer loans, total	6 896 229,1	50,5	879 539,7	83,3	12,8
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	284 432,3	2,1	5 998,3	0,6	2,1
1.2.2. a portfolio of loans without overdue payments	12 150 869,2	89,0	220 289,5	20,9	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	250 055,1	1,8	15 221,4	1,4	6,1
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	95 360,5	0,7	26 996,4	2,6	28,3
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	75 517,3	0,6	44 903,9	4,3	59,5
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	117 670,4	0,9	97 808,5	9,3	83,1
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	666 771,1	4,9	642 752,6	60,9	96,4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	157 774,1	1,2	0,0	0,0	0,0
1.3.2. Quality category II	11 906 921,8	87,2	187 340,1	17,7	1,6
1.3.3. Quality category III	672 521,2	4,9	46 369,2	4,4	6,9
1.3.4. Quality category IV	72 681,5	0,5	30 641,7	2,9	42,2
1.3.5. Quality category V	848 090,8	6,2	791 287,1	75,0	93,3
2. Claims grouped into portfolios of homogeneous claims - total	49 657,5	5,9	32 207,0	4,1	64,9
of which by quality categories					
2.1. Quality category I	8 329,7	1,0	0,0	0,0	0,0
2.2. Quality category II	7 354,9	0,9	192,7	0,0	2,6
2.3. Quality category III	1418,3	0,2	170,0	0,0	12,0
2.4. Quality category IV	658,8	0,1	324,0	0,0	49,2
2.5. Quality category V	31895,9	3,8	31520,3	4,0	98,8
3. Claims for interest payments - total	180 598,2	100,0	68 973,4	100,0	38,2
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	71 563,6	39,6	65 202,9	94,5	91,1

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

² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Loan Loss Provisions by Credit Risk Categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Substandard	6,1	7,1	5,8	6,2	6,2	1,9	2,8	2,3	2,4	2,5
Doubtful	20,2	17,2	12,1	12,0	11,5	16,9	19,2	17,8	18,0	17,6
Problem	18,7	17,8	17,9	18,0	18,1	42,3	44,7	46,4	46,4	46,7
Loss	54,8	57,8	64,0	63,8	63,9	75,7	79,8	80,1	81,0	80,9

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

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

Indicator	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Overdue claims on loans, deposits and other claims, billion rubles	2891,5	2993,5	3120,8	3165,0	3217,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	1789,6	1924,2	2199,3	2243,1	2278,5
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,2	5,2	5,4	5,4	5,3
Overdue claims in rubles					
- billion rubles	2600,0	2694,3	2781,2	2823,1	2848,7
- as percent of total loans, deposits and other claims in rubles	6,6	6,0	6,2	6,2	6,2
Overdue claims in foreign currency					
- billion rubles	291,5	299,2	339,6	341,9	369,1
- as percent of total loans, deposits and other claims in foreign currency	1,8	2,2	2,6	2,7	2,6
- dollar equivalent, billion \$	4,8	5,2	5,4	5,4	5,4
Overdue claims on loans and other claims on non-financial institutions	1892,0	1942,4	2111,7	2146,6	2190,1
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,3	6,4	6,7	6,8	6,7
Overdue claims on loans and other funds provided to individuals	857,9	848,9	814,3	819,7	822,5
Share of overdue claims in total volume of loans and other claims on individuals, percent	7,9	7,0	6,1	6,0	5,9

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

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
No overdue claims	55	55	47	44	46	3,9	4,5	4,4	4,6	4,8
Less than 5%	272	235	217	209	212	68,0	70,6	70,9	70,6	70,8
From 5 to 10%	131	100	93	103	88	18,8	7,6	11,0	11,1	6,5
From 10 to 15%	46	50	52	42	54	2,0	10,0	1,8	1,3	6,8
From 15 to 20%	24	30	23	21	23	1,4	0,9	1,8	2,1	1,1
From 20 to 60%	48	52	53	60	49	4,6	5,3	9,5	9,7	9,6
From 60 to 90%	6	4	3	2	3	1,1	1,0	0,3	0,3	0,3
90% and more	6	4	5	4	4	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	35	31	31	22	22	0,2	0,2	0,2	0,2	0,2

Table 54**Credit Risks of the Banking Sector**

Indicators	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Large credit risks of the banking sector total, bln rubles	20 615,9	21 247,1	20 856,8	19 747,8	20 595,2
Share of large credit risks in the banking sector assets, %	25,7	24,9	24,1	22,8	23,2

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Volume of large loans, billion rubles	12 884,1	12 477,9	12 953,0	12 894,4	13 324,1
of which:					
Volume of secured loans , billion rubles	3 857,5	2 529,9	2 983,9	3 003,1	3 131,2
Volume of I quality category collateral, billion rubles	2 293,5	1 027,7	1 508,9	1 526,6	1 579,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	1 205,9	184,3	682,0	712,0	748,3
Volume of II quality category collateral, billion rubles	1 436,2	1 180,2	1 039,8	1 001,5	997,7
of which:					
collateral of securities, issued by legal entities, billion rubles	231,8	355,8	294,2	286,3	290,7
collateral of proprietary rights (claims), billion rubles	541,4	584,1	544,7	524,5	496,3

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.17		1.01.18		1.07.18		1.08.18		1.09.18	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	43,7	100,0	42,6	100,0	39,4	100,0	38,4	100,0	37,4	100,0
Of which										
- interest rate risk (IRR)	36,8	84,0	31,9	75,0	28,2	71,6	27,2	70,8	25,5	68,2
- equity position risk (EPR)	3,0	6,7	3,6	8,4	3,5	8,8	3,6	9,5	3,3	8,8
- foreign exchange risk (FER)	3,2	7,2	4,6	10,7	5,0	12,6	4,8	12,4	5,5	14,8
- commodity risk (CR)	0,9	2,0	2,5	5,9	2,8	7,0	2,8	7,3	3,1	8,2
Reference data:										
Number of credit institutions ¹	452		401		364		361		359	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,1		98,4		94,7		94,7		94,6	

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

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

Table 57

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

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Share of assets in foreign currency in total assets, %	27,8	22,3	22,2	21,8	23,2
of which:					
- 20 largest-asset credit institutions	29,9	24,0	23,7	23,3	24,8
Share of liabilities in foreign currency in total liabilities, %	26,5	21,8	21,8	21,5	22,5
of which:					
- 20 largest-asset credit institutions	28,9	23,8	23,7	23,5	24,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,2	0,5	0,3	0,3	0,7
of which:					
- 20 largest-asset credit institutions	1,0	0,2	0,0	-0,3	0,3

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

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Balance sheet positions					
Claims, bln rubles	22 234,2	18 999,8	19 189,7	18 914,8	20 554,6
Liabilities, bln rubles	21 241,0	18 579,1	18 917,5	18 627,1	19 965,0
Net balance sheet position, bln rubles	993,1	420,6	272,2	287,7	589,6
Net balance sheet position to own funds (capital), % ¹	10,6	4,5	2,9	3,0	6,0
Off-balance sheet positions ²					
Claims, bln rubles	14 493,2	18 298,9	19 401,7	18 895,6	21 333,1
Liabilities, bln rubles	14 491,9	17 232,1	17 883,6	17 401,5	20 035,7
Net balance sheet position, bln rubles	1,3	1 066,8	1 518,2	1 494,1	1 297,3
Net balance sheet position to own funds (capital), % ¹	0,0	11,4	16,0	15,6	13,3

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

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

Compliance With Open Foreign Exchange Position (OFP) Requirements

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

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

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	-1,6
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	-2,5
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	-7,3
1.01.17	165	-163,8	85,9	14,6	-92,5	-77,9	1 378,2	-5,7
1.02.17	140	139,6	-211,4	19,5	-91,3	-71,8	1 126,8	-6,4
1.03.17	144	195,6	-253,3	2,6	-60,3	-57,7	346,9	-16,6
1.04.17	132	154,7	-222,5	9,4	-77,2	-67,8	1 146,0	-5,9
1.05.17	132	18,2	-70,8	3,4	-56,0	-52,7	1 262,6	-4,2
1.06.17	135	89,3	-127,4	13,5	-51,6	-38,1	1 449,9	-2,6
1.07.17	121	503,2	-553,1	14,7	-64,6	-49,9	1 715,2	-2,9
1.08.17	148	245,6	-298,3	69,4	-122,0	-52,7	2 856,0	-1,8
1.09.17	123	114,0	-176,5	10,7	-73,2	-62,5	1 844,2	-3,4
1.10.17	132	-118,1	32,6	47,1	-132,6	-85,5	2 069,5	-4,1
1.11.17	165	-78,4	-20,5	58,4	-157,4	-99,0	2 340,5	-4,2
1.12.17	126	-17,1	-27,3	4,0	-48,4	-44,4	859,3	-5,2
1.01.18	156	11,3	-50,9	3,9	-43,4	-39,5	944,0	-4,2
1.02.18	133	-41,0	2,6	3,8	-42,2	-38,3	785,8	-4,9
1.03.18	161	-282,4	239,0	64,1	-107,5	-43,4	2 367,7	-1,8
1.04.18	146	-371,6	319,4	59,8	-112,0	-52,2	2 851,7	-1,8
1.05.18	165	-124,1	79,9	63,1	-107,2	-44,1	3 507,6	-1,3
1.06.18	156	-348,4	315,0	74,2	-107,6	-33,3	3 397,9	-1,0
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
2. Credit institutions with net long OFXP								
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	2,9
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	2,4
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	4,6
1.01.17	424	73,8	97,7	258,5	-87,0	171,5	7 875,6	2,2
1.02.17	444	-41,3	256,4	327,8	-112,7	215,1	8 201,3	2,6
1.03.17	435	-144,3	351,0	315,6	-108,9	206,7	8 965,5	2,3
1.04.17	439	200,7	44,6	310,3	-65,0	245,3	8 235,7	3,0
1.05.17	432	431,7	-150,9	349,3	-68,5	280,8	8 263,6	3,4
1.06.17	423	582,4	-319,5	345,6	-82,8	262,8	8 126,3	3,2
1.07.17	434	221,4	39,2	338,8	-78,2	260,6	7 964,3	3,3
1.08.17	403	317,9	-97,7	243,8	-23,7	220,1	6 852,2	3,2
1.09.17	421	157,1	59,4	289,5	-72,9	216,5	7 598,1	2,8
1.10.17	410	-70,0	268,0	213,8	-15,8	198,0	7 162,0	2,8
1.11.17	372	-77,8	277,1	210,0	-10,7	199,2	6 941,9	2,9
1.12.17	409	-304,0	575,0	364,0	-93,0	271,0	8 199,9	3,3
1.01.18	377	-616,2	863,7	344,9	-97,3	247,5	8 388,2	3,0
1.02.18	395	-578,6	791,1	304,3	-91,8	212,5	8 431,7	2,5
1.03.18	361	-263,3	453,0	215,7	-26,0	189,7	6 841,0	2,8
1.04.18	370	-246,4	422,2	216,1	-40,3	175,9	6 764,4	2,6
1.05.18	339	-157,0	394,7	259,1	-21,3	237,7	6 183,0	3,8
1.06.18	349	-158,2	373,0	262,1	-47,4	214,8	6 432,2	3,3
1.07.18	350	45,2	170,8	234,8	-18,8	216,0	2 562,4	8,4
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

Open Currency Positions of the Banking Sector by Currencies as of 1.09.18

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	161	-113,5	-2,2	-648,0	534,4
long	328	183,9	4,1	-141,7	325,6
EUR					
short	169	-48,0	-1,3	-31,5	-16,6
long	316	130,1	2,1	269,5	-139,4
GBP					
short	48	-10,0	-0,2	13,5	-23,4
long	206	2,0	0,1	6,1	-4,1

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities¹ of the Banking Sector

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	42,4	42,0	42,6	43,8	44,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	21,2	20,3	18,4	20,2	20,6
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	31,9	32,5	34,8	35,4	35,2

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

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

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Less than 0	224	203	166	169	161	9,6	13,9	9,8	10,7	10,6
From 0 to 20	258	223	220	195	199	23,7	14,1	15,8	15,9	16,0
More than 20	141	135	138	143	141	66,8	72,0	74,4	73,4	73,4
Data not available	0	0	0	11	11	0,0	0,0	0,0	0,0	0,0
Total	623	561	524	518	512	100,0	100,0	100,0	100,0	100,0

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

	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	34,7	36,2	36,6	35,5	34,6
Liabilities with maturity up to 30 days, as percent of total liabilities	46,3	46,3	48,5	47,9	46,8
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	18,0	13,9	17,3	18,2	18,7

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

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

Distribution of Credit Institutions Classified by Liquidity Coverage Deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18	1.01.17	1.01.18	1.07.18	1.08.18	1.09.18
Less than 0	429	409	375	361	354	12,3	25,4	18,9	16,4	18,8
From 0 to 20	98	82	78	79	78	20,8	19,3	14,4	17,5	14,9
More than 20	96	70	71	67	69	66,9	55,3	66,8	66,1	66,4
Data not available	0	0	0	11	11	0	0	0,0	0,0	0,0
Total	623	561	524	518	512	100	100	100,0	100,0	100,0