

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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## Table of Contents

	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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

**Table 1**

**Macroeconomic Indicators**

Indicator		1.01.11	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16
1.	Banking sector assets, total (billion rubles) as % of GDP	33 804,6 73,0	41 627,5 69,7	49 509,6 74,0	57 423,1 80,9	77 653,0 99,6	82 999,7 102,7
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	4 732,3 10,2 14,0	5 242,1 8,8 12,6	6 112,9 9,1 12,3	7 064,3 9,9 12,3	7 928,4 10,2 10,2	9 008,6 11,1 10,9
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	18 147,7 39,2 53,7 4 084,8 8,8 12,1 12,6	23 266,2 39,0 55,9 5 550,9 9,3 13,3 15,6	27 708,5 41,4 56,0 7 737,1 11,6 15,6 19,4	32 456,3 45,7 56,5 9 957,1 14,0 17,3 22,3	40 865,5 52,4 52,6 11 329,5 14,5 14,6 23,6	43 985,2 54,4 53,0 10 684,3 13,2 12,9 20,1
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)	595,8 9,0	725,7 8,6	806,3 8,4	1 003,6 10,0	1 098,7 10,6	805,3 7,8
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	5 829,0 12,6 17,2	6 211,7 10,4 14,9	7 034,9 10,5 14,2	7 822,3 11,0 13,6	9 724,0 12,5 12,5	11 777,4 14,6 14,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities <sup>1</sup> as % of income of the population	9 818,0 21,2 29,0 30,2	11 871,4 19,9 28,5 33,3	14 251,0 21,3 28,8 35,7	16 957,5 23,9 29,5 38,0	18 552,7 23,8 23,9 38,7	23 219,1 28,7 28,0 43,6
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>2</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	11 126,9 24,0 32,9	13 995,7 23,4 33,6	15 648,2 23,4 31,6	17 787,0 25,0 31,0	25 008,1 32,1 32,2	28 442,1 35,2 34,3
<b>Reference data</b>							
<b>Indicator (billion rubles)</b>		1.01.11	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16
Gross Domestic Product		46 308,5	59 698,1	66 926,9	71 016,7	77 945,1	80 804,3
Fixed capital investment of organisations of all forms of ownership (except small businesses)		6 625,0	8 445,2	9 595,7	10 065,7	10 379,6	10 277,1
Income of the population		32 498,3	35 648,7	39 903,7	44 650,4	47 919,1	53 224,9

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

<sup>1</sup> 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».

<sup>2</sup> 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) <sup>1</sup>		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) <sup>3</sup>	
							Total		Unsecured consumer loans <sup>2</sup>					
	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
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	-1,6	39,2	6,9	14,5	15,1	26,6
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	5,7	10,3
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
1.02.15	4,0	38,2	-1,0	10,9	7,0	36,6	-0,7	12,8	-2,0	6,6	4,2	15,8	10,4	48,4
1.03.15	-5,4	29,2	-1,0	7,2	-4,7	28,7	-1,5	9,8	-1,6	4,0	-1,3	12,8	-5,8	35,4
1.04.15	-2,5	25,4	3,8	10,5	-1,6	24,3	-1,3	7,0	-1,7	1,1	0,1	15,3	-5,2	29,3
1.05.15	-2,8	20,1	-0,6	9,2	-3,5	17,6	-1,1	3,9	-1,4	-1,8	0,2	13,6	-5,8	23,3
1.06.15	-0,1	18,1	0,8	9,2	1,0	18,4	-0,5	2,4	-1,0	-4,2	1,3	15,7	0,1	22,1
1.07.15	1,7	19,8	1,0	10,8	1,7	20,7	-0,4	0,8	-0,7	-5,8	2,6	17,8	2,7	28,2
1.08.15	1,8	20,5	3,5	13,3	3,1	21,8	0,1	-0,8	-0,2	-7,2	2,6	19,2	1,3	29,3
1.09.15	4,8	25,5	3,2	15,8	5,0	26,0	0,3	-1,8	-0,6	-8,8	3,5	22,3	7,6	38,1
1.10.15	1,0	23,6	0,1	14,5	-0,2	23,0	-0,1	-3,1	-0,7	-10,1	0,4	22,6	2,2	36,7
1.11.15	-1,4	16,6	1,0	14,0	-0,4	18,1	-0,4	-4,4	-0,9	-11,1	-0,1	19,8	-2,4	27,6
1.12.15	1,2	11,1	0,8	13,1	2,2	15,3	-0,4	-5,7	-1,2	-12,4	1,4	18,8	2,4	22,6
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
1.02.16	0,9	3,7	0,8	15,7	2,4	7,9	-0,6	-5,7	-1,0	-11,5	-1,8	18,0	1,5	6,2
1.03.16	-0,6	9,0	0,2	17,0	-0,8	12,2	-0,1	-4,4	-0,6	-10,6	0,7	20,4	-0,3	12,5
1.04.16	-2,6	9,0	-1,5	10,9	-4,2	9,3	-0,5	-3,5	0,0	-9,1	-2,0	17,9	-4,3	13,6
1.05.16	-1,6	10,3	-0,3	11,2	-1,6	11,3	0,0	-2,5	-1,0	-8,8	0,7	18,6	-2,9	17,0
1.06.16	0,4	10,8	0,5	10,9	-1,5	8,6	0,2	-1,9	-0,1	-8,0	1,1	18,3	1,3	18,4
1.07.16	-0,7	8,2	-0,2	9,6	-0,5	6,3	0,0	-1,4	-0,2	-7,5	0,6	15,9	-2,6	12,3
1.08.16	0,6	6,9	0,9	6,7	1,6	4,8	0,4	-1,1	0,2	-7,1	1,7	15,0	-0,9	9,8
<b>Reference data:</b>														
Increase from the beginning of the current year	-3,6		0,2		-4,7		-0,6		-2,8		1,0		-8,1	
Increase over the same period of the previous year	-3,6		6,6		2,6		-5,2		-8,3		10,0		-3,3	

<sup>1</sup> 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.

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

<sup>3</sup> 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
Assets, total	44,1	39,2	5,0	14,9	23,1	18,9	16,0	35,2	6,9
Own funds (capital)	57,8	42,7	21,2	2,4	10,8	16,6	15,6	12,2	13,6
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
Loans and other claims on individuals	57,8	35,2	-11,0	14,3	35,9	39,4	28,7	13,8	-5,7
Individual deposits	35,4	14,5	26,7	31,2	20,9	20,0	19,0	9,4	25,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>1</sup>	51,3	26,6	10,3	15,0	22,7	14,0	16,0	38,6	15,6
<b>Reference Data:</b>									
Gross Domestic Product	23,5	24,2	-6,0	19,3	28,9	12,1	6,1	9,8	3,7

<sup>1</sup> 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	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Credit institutions registered by the Bank of Russia and other authorities	1049	1021	1008	997	994
Operating credit institutions (credit institutions that have the right to conduct banking operations)	834	733	707	680	669
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	1	0	0
Credit institutions with their banking licenses being revoked (cancelled)	214	288	300	317	325
Credit institutions licensed to conduct operations in foreign currency	554	482	460	441	434
Credit institutions holding general licences	256	232	229	223	219

Table 5

## Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	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	504	60,4	434	59,2	413	58,4	393	57,8	384	57,4
of which the City of Moscow and Moscow Region	459	55,0	392	53,5	374	52,9	355	52,2	347	51,9
North-Western	64	7,7	60	8,2	58	8,2	57	8,4	57	8,5
Southern <sup>1</sup>	45	5,4	42	5,7	41	5,8	40	5,8	40	6,0
North-Caucasian	28	3,4	22	3,0	21	3,0	21	3,1	20	3,0
Volga	92	11,0	85	11,6	84	11,9	82	12,1	81	12,1
Ural	35	4,2	32	4,4	32	4,5	31	4,6	31	4,6
Siberian	44	5,3	41	5,6	40	5,7	38	5,6	38	5,7
Far Eastern	22	2,6	17	2,3	18	2,5	18	2,6	18	2,7
<b>Russian Federation</b>	<b>834</b>	<b>100,0</b>	<b>733</b>	<b>100,0</b>	<b>707</b>	<b>100,0</b>	<b>680</b>	<b>100,0</b>	<b>669</b>	<b>100,0</b>

<sup>1</sup> Before 1.08.2016 - including credit institutions of the Crimea Federal District

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		
	1.01.15	1.01.16	1.08.16	1.01.15	1.01.16	1.08.16	1.01.15	1.01.16	1.08.16	1.01.15	1.01.16	1.08.16	1.01.15	1.01.16	1.08.16	1.01.15	1.01.16	1.08.16
Central	504	434	384	66	60	54	282	232	193	49,6	47,0	44,1	22,4	23,2	23,4	16,5	16,6	16,0
of which the City of Moscow and Moscow Region <sup>1</sup>	459	392	347	60	57	51	110	96	87	21,2	21,4	21,9	20,4	21,1	21,2	6,4	6,9	7,2
North-Western	64	60	57	8	5	4	243	204	179	337,5	313,9	293,4	2,8	3,1	3,3	14,2	14,6	14,8
Southern <sup>2</sup>	45	42	40	13	13	6	201	163	137	346,6	296,4	297,8	2,3	2,6	2,5	11,8	11,7	11,4
North-Caucasian	28	22	20	25	8	5	74	64	54	139,6	213,3	216,0	2,1	1,4	1,3	4,3	4,6	4,5
Volga	92	85	81	39	29	26	283	227	197	216,0	199,1	184,1	5,2	5,4	5,7	16,6	16,2	16,3
Ural	35	32	31	55	45	44	138	106	94	153,3	137,7	125,3	3,5	3,6	4,0	8,1	7,6	7,8
Siberian	44	41	38	20	11	9	172	152	133	268,8	292,3	283,0	2,5	2,4	2,5	10,1	10,9	11,0
Far Eastern	22	17	18	6	5	4	83	74	67	296,4	336,4	304,6	1,1	1,0	1,2	4,9	5,3	5,6
<b>Russian Federation</b>	<b>834</b>	<b>733</b>	<b>669</b>	<b>232</b>	<b>176</b>	<b>152</b>	<b>1476</b>	<b>1222</b>	<b>1054</b>	<b>138,6</b>	<b>134,4</b>	<b>128,4</b>	<b>41,9</b>	<b>42,7</b>	<b>43,8</b>	<b>86,4</b>	<b>87,4</b>	<b>87,4</b>

<sup>1</sup> as one region<sup>2</sup> Before 1.08.2016 - including credit institutions of the Crimea Federal District

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	41 593 833	53,6	44 883 973	54,1	44 262 542	54,6	44 336 927	55,7	44 633 141	55,8
From 6 to 20	16 674 162	21,5	17 925 387	21,6	18 005 061	22,2	16 739 753	21,0	16 964 047	21,2
From 21 to 50	8 259 743	10,6	9 391 355	11,3	8 949 030	11,0	8 908 272	11,2	8 935 107	11,2
From 51 to 200	8 406 233	10,8	8 484 303	10,2	7 845 410	9,7	7 652 088	9,6	7 664 417	9,6
From 201 to 500	2 309 299	3,0	2 060 315	2,5	1 854 876	2,3	1 760 208	2,2	1 683 255	2,1
From 501	409 725	0,5	254 375	0,3	197 800	0,2	147 779	0,2	132 130	0,2
<b>Total</b>	<b>77 652 994</b>	<b>100,0</b>	<b>82 999 708</b>	<b>100,0</b>	<b>81 114 718</b>	<b>100,0</b>	<b>79 545 027</b>	<b>100,0</b>	<b>80 012 097</b>	<b>100,0</b>



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	(%)				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Central	58,2	59,0	59,6	60,9	61,0
of which the City of Moscow and Moscow Region	58,6	59,6	60,2	61,6	61,6
North-Western	74,1	71,7	72,7	73,3	74,0
Southern <sup>1</sup>	67,0	68,5	68,8	68,7	68,8
North-Caucasian	64,4	68,5	69,3	69,4	70,0
Volga	52,4	53,6	52,1	55,0	55,6
Ural	70,2	76,6	75,6	74,6	74,4
Siberian	79,9	58,7	60,5	61,4	62,2
Far Eastern	85,6	86,0	85,3	85,1	84,9
<b>Russian Federation</b>	<b>53,6</b>	<b>54,1</b>	<b>54,6</b>	<b>55,7</b>	<b>55,8</b>

<sup>1</sup> Before 1.08.2016 - including credit institutions of the Crimea Federal District

Table 9

**Operating Credit Institutions Ranged by Assets (Distribution and Change  
over the Period 1.01.16 - 1.08.16)**

Groups of credit institutions ranged by assets as of 1.01.16		Number of credit institutions as of 1.01.16	Groups as of 1.08.16						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	5							
<b>2</b>	From 6 to 20	15		14	1					
<b>3</b>	From 21 to 50	30		1	28				1	
<b>4</b>	From 51 to 200	150			1	136	3	1	6	3
<b>5</b>	From 201 to 500	300				14	249	2	33	2
<b>6</b>	From 501	233					48	161	19	1
Became operating after 1.01.16										
<b>Total over the period</b>									59	6
<b>Total as of 1.01.16<sup>1</sup></b>		<b>733</b>								
<b>Total as of 1.08.16<sup>1</sup></b>		<b>669</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>164</b>		

- 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

<sup>1</sup> 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)**

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>Credit institutions with foreign participation over 50%</b>					
Assets, total	13,9	13,0	12,6	12,3	12,3
Own funds (capital) <sup>1</sup>	17,2	16,7	16,6	16,7	16,8
Correspondent accounts with non-resident banks	15,4	14,9	24,7	15,1	18,3
Loans and other claims on non-financial organisations	11,6	10,9	10,9	10,9	10,7
Loans and other claims on individuals	18,6	15,7	15,2	14,8	14,8
Loans, deposits and other claims credit institutions	14,1	15,4	14,2	14,5	15,0
Individual deposits	12,0	11,4	11,7	11,5	11,6
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>2</sup>	14,0	12,4	12,6	11,7	12,1
Profit (loss) of the current year	20,2	44,7	9,8	12,9	12,8
<b>Reference data:</b>					
Number of credit institutions	113	106	102	98	99
<b>of which 100% foreign-owned credit institutions</b>					
Assets, total	8,5	6,4	6,2	6,0	6,1
Own funds (capital) <sup>1</sup>	10,9	9,1	9,2	9,2	9,1
Correspondent accounts with non-resident banks	12,0	9,0	19,8	10,3	12,2
Loans and other claims on non-financial organisations	7,8	5,2	5,2	5,0	5,0
Loans and other claims on individuals	10,1	7,9	7,7	7,6	7,6
Loans, deposits and other claims on credit institutions	11,1	11,6	10,0	10,3	10,8
Individual deposits	5,8	4,5	4,4	4,4	4,5
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>2</sup>	9,9	6,9	7,1	6,6	6,9
Profit (loss) of the current year	14,9	46,7	24,2	14,4	12,8
<b>Reference data:</b>					
Number of credit institutions	75	68	67	68	69

<sup>1</sup> 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.

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures<sup>1</sup>

	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	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	3831,3	4,9	5248,4	6,3	5190,2	6,4	4199,8	5,3	4309,8	5,4
Own funds (capital)	52,1	0,7	-24,3	-0,3	6,4	0,1	-141,3	-1,6	-136,3	-1,5
Loans and other claims on non-financial organisations	1209,1	4,1	1709,4	5,1	1733,0	5,4	1346,1	4,3	1374,0	4,3
of which overdue claims	287,6	23,0	698,3	33,6	701,8	33,1	646,8	30,5	664,1	30,6
Loans and other claims on individuals	410,7	3,6	547,7	5,1	523,1	5,0	293,0	2,8	303,0	2,9
of which overdue claims	35,8	5,4	88,6	10,3	95,4	10,7	79,9	8,9	85,3	9,3
Individual deposits	706,4	3,8	1293,4	5,6	1287,2	5,7	818,3	3,5	826,6	3,5
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>2</sup>	1101,4	4,7	1455,8	5,4	1384,0	5,3	1142,9	4,6	1166,5	4,7
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	15	1,8	29	4,0	30	4,2	25	3,7	26	3,9

<sup>1</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

<sup>2</sup> 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		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1.	Cash, precious metals and stones	2 754,2	1 898,3	1 389,3	1 436,1	1 497,8
1.1.	of which: cash	2 671,8	1 801,3	1 298,3	1 287,8	1 280,4
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3 297,8	2 464,4	2 925,7	2 498,8	2 233,1
3.	Correspondent account, total of which:	2 675,2	2 536,3	2 299,8	2 080,0	1 894,5
3.1.	Correspondent accounts with correspondent credit institutions	759,6	611,5	553,0	524,1	523,4
3.2.	Correspondent accounts with non-resident banks	1 915,6	1 924,8	1 746,8	1 556,0	1 371,1
4.	Securities portfolio, total of which	9 724,0	11 777,4	11 836,5	11 626,6	11 746,0
4.1.	Debt securities	7 651,4	9 616,0	9 579,1	9 614,0	9 714,7
4.2.	Equity	488,7	295,2	302,7	307,0	312,3
4.3.	Promissory notes	218,0	204,0	172,6	169,4	166,0
4.4.	Equity in associates and subsidiaries	1 365,9	1 662,2	1 782,1	1 536,3	1 553,0
5.	Other equity	427,6	568,0	588,6	788,4	795,8
6.	Financial derivatives assets at fair value	2 298,6	1 261,0	1 049,6	914,8	859,9
7.	Loans, total of which:	52 115,7	57 511,4	56 276,1	55 301,4	56 066,3
7.1.	Loans, deposits and other claims of which overdue claims of which:	51 799,5	57 154,5	55 991,7	55 101,4	55 875,6
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	1 978,0	3 046,6	3 122,7	3 154,5	3 214,2
7.1.1.1.	Loans and other claims on non-financial organisations of which overdue claims	29 536,0	33 300,9	32 380,1	31 230,9	31 737,7
7.1.1.2.	Loans and other claims on non-financial organisations of which overdue claims	1 250,7	2 075,9	2 121,3	2 124,1	2 170,2
7.1.2.	Loans and other claims on individuals of which overdue claims	11 329,5	10 684,3	10 553,9	10 572,9	10 615,9
7.1.2.1.	Loans and other claims on individuals of which overdue claims	667,5	863,8	889,2	898,7	913,3
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	6 895,0	8 610,0	8 695,6	8 228,0	8 335,3
7.1.3.1.	Loans, deposits and other claims on credit institutions of which overdue claims	44,3	63,8	70,3	86,6	86,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 222,3	1 277,6	1 247,9	1 452,0	1 449,3
8.1.	of which real estate, temporarily not used	74,4	109,4	170,1	191,8	195,3
9.	Allocation of profit	177,0	125,5	39,7	189,0	202,1
9.1.	of which income tax	157,7	110,1	39,5	153,2	199,4
10.	Other assets, total of which:	2 960,5	3 579,8	3 461,5	3 257,9	3 267,2
10.1.	Settlement accounts	1 610,7	1 826,2	1 603,4	1 531,2	1 433,1
10.2.	Accounts receivable	307,0	403,7	448,7	337,2	349,7
10.3.	Deferred expenses	148,4	134,4	45,2	47,7	46,9
<b>Banking sector assets, total</b>		<b>77 653,0</b>	<b>82 999,7</b>	<b>81 114,7</b>	<b>79 545,0</b>	<b>80 012,1</b>

Table 13

Structure of Liabilities<sup>1</sup>, by Source of Funds

(billion rubles)

Liabilities <sup>1</sup>		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1.	Funds and profit of credit institutions of which:	6 921,9	7 551,7	7 642,1	7 881,7	7 940,2
1.1.	Funds of credit institutions	3 357,4	4 181,3	4 317,8	4 227,1	4 220,3
1.2.	Profit (loss), including financial result of the previous year of which:	3 479,1	3 338,4	3 316,6	3 600,7	3 635,3
1.2.1.	Profit (loss) of the current year	589,1	192,0	109,3	359,9	458,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	9 287,0	5 363,3	4 060,0	2 712,0	2 729,0
3.	Transferable deposits of credit institutions of which:	964,8	801,0	793,2	811,8	824,2
3.1.	Correspondent accounts of correspondent credit institutions	688,3	512,1	546,3	503,5	498,0
3.2.	Correspondent accounts of non-resident credit institutions	169,5	177,4	174,7	227,1	256,3
4.	Loans, deposits and other funds received from other credit institutions	6 594,2	7 091,0	7 720,7	7 497,4	7 744,7
5.	Clients' funds <sup>2</sup> of which:	43 814,0	51 906,7	50 904,2	50 725,0	50 856,1
5.1.	Budgetary funds in settlement accounts	72,2	66,5	75,8	71,2	33,7
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,4	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	7 434,7	8 905,2	10 394,6	9 626,3	9 157,5
5.4.	Clients' float	550,6	488,5	585,1	560,0	487,4
5.5.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 137,9	17 221,8	17 531,5
5.6.	Individual deposits	18 552,7	23 219,1	22 518,9	23 062,7	23 453,2
5.7.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	33,0	24,2	25,0
6.	Bonds	1 357,5	1 266,5	1 139,7	1 175,8	1 167,3
7.	Promissory notes and bank acceptances	868,1	696,2	581,4	507,1	504,8
8.	Financial derivatives liabilities at fair value	1 953,3	880,7	682,8	571,8	556,4
9.	Other liabilities <sup>1</sup> , total of which:	5 892,1	7 442,7	7 590,7	7 662,5	7 689,4
9.1.	Provisions	4 054,1	5 406,4	5 553,5	5 643,1	5 749,3
9.2.	Settlement accounts	1 159,7	1 075,9	937,4	976,8	892,0
9.3.	Accounts payable	77,9	80,0	175,5	243,0	210,5
9.4.	Deferred income	13,3	14,9	10,6	10,6	9,8
9.5.	Interest payable of which:	526,6	693,0	706,5	644,9	698,2
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities, total<sup>1</sup></b>		<b>77 653,0</b>	<b>82 999,7</b>	<b>81 114,7</b>	<b>79 545,0</b>	<b>80 012,1</b>

<sup>1</sup> 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».

<sup>2</sup> Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1.	Cash, precious metals and stones	3,5	2,3	1,7	1,8	1,9
1.1.	of which: money	3,4	2,2	1,6	1,6	1,6
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	4,2	3,0	3,6	3,1	2,8
3.	Correspondent accounts, total	3,4	3,1	2,8	2,6	2,4
3.1.	of which: Correspondent accounts with correspondent credit institutions	1,0	0,7	0,7	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	2,5	2,3	2,2	2,0	1,7
4.	Securities portfolio, total	12,5	14,2	14,6	14,6	14,7
4.1.	of which Debt securities	9,9	11,6	11,8	12,1	12,1
4.2.	Equity	0,6	0,4	0,4	0,4	0,4
4.3.	Promissory notes	0,3	0,2	0,2	0,2	0,2
4.4.	Equity in associates and subsidiaries	1,8	2,0	2,2	1,9	1,9
5.	Other equity	0,6	0,7	0,7	1,0	1,0
6.	Financial derivatives assets at fair value	3,0	1,5	1,3	1,2	1,1
7.	Loans, total	67,1	69,3	69,4	69,5	70,1
7.1.	of which: Loans, deposits and other claims	66,7	68,9	69,0	69,3	69,8
	of which overdue claims	2,5	3,7	3,8	4,0	4,0
7.1.1.	of which: Loans and other claims on non-financial organisations	38,0	40,1	39,9	39,3	39,7
	of which overdue claims	1,6	2,5	2,6	2,7	2,7
7.1.2.	Loans and other claims on individuals	14,6	12,9	13,0	13,3	13,3
	of which overdue claims	0,9	1,0	1,1	1,1	1,1
7.1.3.	Loans, deposits and other claims on credit institutions	8,9	10,4	10,7	10,3	10,4
	of which overdue claims	0,1	0,1	0,1	0,1	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,6	1,5	1,5	1,8	1,8
8.1	of which real estate, temporarily not used	0,1	0,1	0,2	0,2	0,2
9.	Allocation of profit	0,2	0,2	0,0	0,2	0,3
9.1.	of which income tax	0,2	0,1	0,0	0,2	0,2
10.	Other assets, total	3,8	4,3	4,3	4,1	4,1
10.1.	of which: Settlement accounts	2,1	2,2	2,0	1,9	1,8
10.2.	Accounts receivable	0,4	0,5	0,6	0,4	0,4
10.3.	Deferred expenses	0,2	0,2	0,1	0,1	0,1
<b>Banking sector assets, total</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

Structure of Liabilities<sup>1</sup>, by Source of Funds (As Percent of Total Liabilities)

Liabilities <sup>1</sup>		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1.	Funds and profit of credit institutions Of which:	8,9	9,1	9,4	9,9	9,9
1.1.	Funds of credit institutions	4,3	5,0	5,3	5,3	5,3
1.2.	Profit (loss), including financial result of the previous year Of which:	4,5	4,0	4,1	4,5	4,5
1.2.1.	Profit (loss) of the current year	0,8	0,2	0,1	0,5	0,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	6,5	5,0	3,4	3,4
3.	Transferable deposits of credit institutions Of which:	1,2	1,0	1,0	1,0	1,0
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,7	0,6	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,2	0,2	0,3	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,5	8,5	9,5	9,4	9,7
5.	Clients' funds <sup>2</sup> Of which:	56,4	62,5	62,8	63,8	63,6
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	9,6	10,7	12,8	12,1	11,4
5.4.	Clients' float	0,7	0,6	0,7	0,7	0,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	21,9	22,9	21,1	21,7	21,9
5.6.	Individual deposits	23,9	28,0	27,8	29,0	29,3
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,7	1,5	1,4	1,5	1,5
7.	Promissory notes and bank acceptances	1,1	0,8	0,7	0,6	0,6
8.	Financial derivatives liabilities at fair value	2,5	1,1	0,8	0,7	0,7
9.	Other liabilities <sup>1</sup> , total Of which:	7,6	9,0	9,4	9,6	9,6
9.1.	Provisions	5,2	6,5	6,8	7,1	7,2
9.2.	Settlement accounts	1,5	1,3	1,2	1,2	1,1
9.3.	Accounts payable	0,1	0,1	0,2	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,7	0,8	0,9	0,8	0,9
9.5.1.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities, total<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> 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».

<sup>2</sup> Including certificates of deposit and savings certificates.



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

	Rubles					Foreign Currency					Total				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>1. Loans, deposits and other claims, total</b>	<b>36 664,1</b>	<b>37 091,8</b>	<b>37 412,4</b>	<b>37 887,1</b>	<b>38 110,2</b>	<b>15 135,3</b>	<b>20 062,8</b>	<b>18 579,3</b>	<b>17 214,4</b>	<b>17 765,4</b>	<b>51 799,5</b>	<b>57 154,5</b>	<b>55 991,7</b>	<b>55 101,4</b>	<b>55 875,6</b>
of which															
- overdue claims	1 725,9	2 537,1	2 652,6	2 741,9	2 781,4	252,1	509,5	470,1	412,6	432,8	1 978,0	3 046,6	3 122,7	3 154,5	3 214,2
<b>1.1 Loans and other claims on resident non-financial organisations</b>	<b>19 018,4</b>	<b>19 363,3</b>	<b>19 645,7</b>	<b>19 855,7</b>	<b>19 937,2</b>	<b>6 680,2</b>	<b>9 272,1</b>	<b>8 304,1</b>	<b>6 857,9</b>	<b>7 126,2</b>	<b>25 698,5</b>	<b>28 635,4</b>	<b>27 949,8</b>	<b>26 713,6</b>	<b>27 063,4</b>
of which															
- overdue claims	1 020,8	1 546,1	1 626,8	1 678,4	1 709,7	86,5	262,5	241,5	189,8	197,3	1 107,3	1 808,5	1 868,3	1 868,2	1 906,9
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	668,1	506,0	479,8	460,4	454,5	7,8	8,3	7,3	6,8	6,8	675,8	514,3	487,1	467,2	461,2
of which															
- overdue claims	53,1	72,2	76,9	77,9	79,3	0,3	0,6	0,6	0,8	0,6	53,4	72,9	77,6	78,7	79,9
<b>1.2 Loans and other claims on non-resident legal entities (except banks)</b>	<b>695,7</b>	<b>698,3</b>	<b>721,2</b>	<b>732,7</b>	<b>783,3</b>	<b>3 141,7</b>	<b>3 967,2</b>	<b>3 709,2</b>	<b>3 784,6</b>	<b>3 891,0</b>	<b>3 837,5</b>	<b>4 665,5</b>	<b>4 430,4</b>	<b>4 517,3</b>	<b>4 674,3</b>
of which															
- overdue claims	63,5	92,7	97,7	102,6	102,6	79,9	174,7	155,3	153,3	160,6	143,4	267,4	253,0	255,9	263,2
<b>1.3 Loans, deposits and other claims on resident financial sector</b>	<b>3 907,8</b>	<b>4 465,8</b>	<b>4 806,6</b>	<b>4 993,0</b>	<b>5 046,4</b>	<b>1 178,9</b>	<b>2 228,6</b>	<b>2 684,2</b>	<b>3 465,7</b>	<b>3 648,6</b>	<b>5 086,7</b>	<b>6 694,4</b>	<b>7 490,8</b>	<b>8 458,7</b>	<b>8 695,0</b>
of which															
- overdue claims	20,6	95,0	96,4	99,3	95,4	1,9	9,0	8,5	6,0	7,3	22,5	103,9	104,9	105,4	102,7
of which:															
1.3.1 Resident credit institutions	2 772,1	3 273,6	3 669,1	3 775,8	3 846,3	1 008,2	1 761,6	2 111,9	2 118,2	2 232,3	3 780,3	5 035,2	5 781,0	5 894,0	6 078,6
of which															
- overdue claims	6,9	60,0	62,5	60,0	56,9	0,0	0,9	0,5	0,4	1,4	7,0	60,9	63,0	60,4	58,3
1.3.2 Other resident non-banking financial institutions	1 135,7	1 192,1	1 137,6	1 217,3	1 200,1	170,7	467,1	572,3	1 347,5	1 416,3	1 306,4	1 659,2	1 709,8	2 564,8	2 616,4
of which															
- overdue claims	13,7	34,9	34,0	39,3	38,4	1,8	8,1	8,0	5,7	6,0	15,5	43,0	41,9	45,0	44,4
<b>1.4 Loans, deposits and other claims on non-resident banks</b>	<b>237,8</b>	<b>253,3</b>	<b>218,4</b>	<b>251,2</b>	<b>239,1</b>	<b>2 876,9</b>	<b>3 321,5</b>	<b>2 696,2</b>	<b>2 082,9</b>	<b>2 017,6</b>	<b>3 114,7</b>	<b>3 574,8</b>	<b>2 914,6</b>	<b>2 334,1</b>	<b>2 256,7</b>
of which															
- overdue claims	0,0	0,1	0,3	17,7	17,8	37,3	2,9	7,1	8,5	10,1	37,4	2,9	7,3	26,2	27,9
<b>1.5 Loans and other claims on government financial bodies and extra-budgetary funds</b>	<b>1 033,9</b>	<b>1 135,5</b>	<b>964,6</b>	<b>914,9</b>	<b>905,5</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>1 033,9</b>	<b>1 135,5</b>	<b>964,6</b>	<b>915,1</b>	<b>905,6</b>
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,0	0,0	0,0	0,1	0,1
<b>1.6 Loans and other claims on resident individuals</b>	<b>11 014,0</b>	<b>10 381,8</b>	<b>10 305,9</b>	<b>10 353,4</b>	<b>10 389,5</b>	<b>289,6</b>	<b>274,7</b>	<b>225,8</b>	<b>200,9</b>	<b>207,7</b>	<b>11 303,7</b>	<b>10 656,5</b>	<b>10 531,7</b>	<b>10 554,4</b>	<b>10 597,2</b>
of which															
- overdue claims	620,8	803,1	831,2	843,5	855,6	45,4	58,9	56,3	53,5	56,0	666,2	862,0	887,5	897,0	911,6
<b>1.7 Loans and other claims on non-resident individuals</b>	<b>14,8</b>	<b>14,0</b>	<b>13,0</b>	<b>12,1</b>	<b>11,5</b>	<b>11,1</b>	<b>13,8</b>	<b>9,2</b>	<b>6,4</b>	<b>7,2</b>	<b>25,9</b>	<b>27,8</b>	<b>22,2</b>	<b>18,6</b>	<b>18,7</b>
of which															
- overdue claims	0,2	0,2	0,3	0,4	0,4	1,1	1,6	1,4	1,3	1,4	1,3	1,9	1,7	1,7	1,8
<b>Reference data:</b>															
Provisions for loans, deposits and other claims <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	3 459,8	4 525,8	4 703,1	4 737,3	4 815,6
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	153,5	179,9	192,2	203,3	202,6	20,6	16,5	15,7	15,8	17,6	174,1	196,4	208,0	219,1	220,1
Credit institutions' portfolio of residents promissory notes	188,7	127,9	108,7	100,6	102,0	25,7	73,7	61,6	66,5	61,6	214,4	201,6	170,3	167,0	163,6
Credit institutions' portfolio of non-residents promissory notes	0,0	2,3	2,3	2,3	2,4	3,5	0,0	0,0	0,0	0,0	3,6	2,3	2,3	2,3	2,4

<sup>1</sup> 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)**

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>1. Loans, deposits and other claims, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>66,7</b>	<b>68,9</b>	<b>69,0</b>	<b>69,3</b>	<b>69,8</b>
Of which:					
- overdue claims	3,8	5,3	5,6	5,7	5,8
	2,5	3,7	3,8	4,0	4,0
<b>1.1 Loans and other claims on resident non-financial organizations</b>	<b>49,6</b>	<b>50,1</b>	<b>49,9</b>	<b>48,5</b>	<b>48,4</b>
	<b>33,1</b>	<b>34,5</b>	<b>34,5</b>	<b>33,6</b>	<b>33,8</b>
Of which:					
- overdue claims	2,1	3,2	3,3	3,4	3,4
	1,4	2,2	2,3	2,3	2,4
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	1,3	0,9	0,9	0,8	0,8
	0,9	0,6	0,6	0,6	0,6
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other claims on non-resident legal entities (except banks)</b>	<b>7,4</b>	<b>8,2</b>	<b>7,9</b>	<b>8,2</b>	<b>8,4</b>
	<b>4,9</b>	<b>5,6</b>	<b>5,5</b>	<b>5,7</b>	<b>5,8</b>
Of which:					
- overdue claims	0,3	0,5	0,5	0,5	0,5
	0,2	0,3	0,3	0,3	0,3
<b>1.3 Loans, deposits and other claims on resident financial sector</b>	<b>9,8</b>	<b>11,7</b>	<b>13,4</b>	<b>15,4</b>	<b>15,6</b>
	<b>6,6</b>	<b>8,1</b>	<b>9,2</b>	<b>10,6</b>	<b>10,9</b>
Of which:					
- overdue claims	0,0	0,2	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,1
of which:					
1.3.1 Resident credit institutions	7,3	8,8	10,3	10,7	10,9
	4,9	6,1	7,1	7,4	7,6
Of which					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,1	0,1	0,1	0,1
1.3.2 Other resident non-banking financial institutions	2,5	2,9	3,1	4,7	4,7
	1,7	2,0	2,1	3,2	3,3
Of which					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,1	0,1	0,1	0,1
<b>1.4 Loans, deposits and other claims on non-resident banks</b>	<b>6,0</b>	<b>6,3</b>	<b>5,2</b>	<b>4,2</b>	<b>4,0</b>
	<b>4,0</b>	<b>4,3</b>	<b>3,6</b>	<b>2,9</b>	<b>2,8</b>
Of which:					
- overdue claims	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other claims on government financial bodies and extra-budgetary funds</b>	<b>2,0</b>	<b>2,0</b>	<b>1,7</b>	<b>1,7</b>	<b>1,6</b>
	<b>1,3</b>	<b>1,4</b>	<b>1,2</b>	<b>1,2</b>	<b>1,1</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other claims on resident individuals</b>	<b>21,8</b>	<b>18,6</b>	<b>18,8</b>	<b>19,2</b>	<b>19,0</b>
	<b>14,6</b>	<b>12,8</b>	<b>13,0</b>	<b>13,3</b>	<b>13,2</b>
Of which:					
- overdue claims	1,3	1,5	1,6	1,6	1,6
	0,9	1,0	1,1	1,1	1,1
<b>1.7 Loans and other claims on non-resident individuals</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision for loans, deposits and other claims	6,7	7,9	8,4	8,6	8,6
	4,5	5,5	5,8	6,0	6,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,3	0,3	0,4	0,4	0,4
	0,2	0,2	0,3	0,3	0,3
Credit institutions' portfolio of residents promissory notes	0,4	0,4	0,3	0,3	0,3
	0,3	0,2	0,2	0,2	0,2
Credit institutions' portfolio of non-residents promissory notes	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The Structure of Credit Institutions' Security Portfolio<sup>1</sup>

	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Securities, total</b>	<b>9 506,1</b>	<b>100,0</b>	<b>11 573,4</b>	<b>100,0</b>	<b>11 663,9</b>	<b>100,0</b>	<b>11 457,2</b>	<b>100,0</b>	<b>11 580,0</b>	<b>100,0</b>
- in rubles	6 721,7	70,7	7 317,8	63,2	7 551,8	64,7	7 455,6	65,1	7 528,9	65,0
- in foreign currency	2 784,4	29,3	4 255,7	36,8	4 112,1	35,3	4 001,6	34,9	4 051,1	35,0
Of which:										
Securities at fair value through profit or loss	1 700,5	17,9	1 691,8	14,6	1 678,7	14,4	1 796,8	15,7	1 736,0	15,0
- in rubles	1 089,0	11,5	1 003,1	8,7	1 003,9	8,6	1 095,2	9,6	1 099,6	9,5
- in foreign currency	611,5	6,4	688,8	6,0	674,8	5,8	701,5	6,1	636,5	5,5
Securities available for sale	4 210,4	44,3	5 024,4	43,4	5 156,6	44,2	5 195,3	45,3	5 352,6	46,2
- in rubles	2 751,2	28,9	2 851,0	24,6	3 013,2	25,8	3 069,7	26,8	3 128,7	27,0
- in foreign currency	1 459,2	15,4	2 173,4	18,8	2 143,4	18,4	2 125,7	18,6	2 223,9	19,2
Securities held-to-maturity	2 224,1	23,4	3 188,9	27,6	3 037,9	26,0	2 919,9	25,5	2 924,4	25,3
- in rubles	1 512,5	15,9	1 797,2	15,5	1 745,9	15,0	1 747,4	15,3	1 740,0	15,0
- in foreign currency	711,6	7,5	1 391,7	12,0	1 292,0	11,1	1 172,6	10,2	1 184,4	10,2
Shares in associates and subsidiaries	1 365,9	14,4	1 662,2	14,4	1 782,1	15,3	1 536,3	13,4	1 553,0	13,4
- in rubles	1 365,2	14,4	1 661,5	14,4	1 781,4	15,3	1 535,6	13,4	1 552,3	13,4
- 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	-433,2		-109,0		0,8		64,5		63,1	
Provisions for losses on securities available for sale	21,1		33,9		43,6		57,5		58,8	
Provisions for losses on securities held-to-maturity	4,4		11,2		11,8		5,2		4,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	86,6		141,6		152,4		149,6		158,4	

<sup>1</sup> Excluding promissory notes.

Table 19

## The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	7 651,4	100,0	9 616,0	100,0	9 579,1	100,0	9 614,0	100,0	9 714,7	100,0
- in rubles	5 070,6	66,3	5 468,3	56,9	5 567,9	58,1	5 701,6	59,3	5 756,4	59,3
- in foreign currency	2 580,8	33,7	4 147,7	43,1	4 011,2	41,9	3 912,4	40,7	3 958,3	40,7
of which: revaluation	-416,8	-5,4	-87,8	-0,9	7,7	0,1	74,8	0,8	66,7	0,7
Debt securities at book value held (without revaluation)	8 068,2	100,0	9 703,8	100,0	9 571,4	100,0	9 539,2	100,0	9 648,0	100,0
of which:										
debt securities of the Russian Federation	1 268,4	15,7	2 546,5	26,2	2 881,3	30,1	3 230,6	33,9	3 194,4	33,1
- in rubles	1 013,8	12,6	1 967,3	20,3	2 354,2	24,6	2 616,6	27,4	2 587,9	26,8
- in foreign currency	254,6	3,2	579,2	6,0	527,1	5,5	614,0	6,4	606,5	6,3
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	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	108,9	1,3	190,6	2,0	215,4	2,3	189,8	2,0	214,9	2,2
- in rubles	108,8	1,3	190,4	2,0	215,4	2,3	189,8	2,0	214,9	2,2
- in foreign currency	0,1	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	456,4	5,7	534,8	5,5	456,4	4,8	456,1	4,8	472,7	4,9
- in rubles	442,2	5,5	525,5	5,4	449,3	4,7	450,3	4,7	458,1	4,7
- in foreign currency	14,2	0,2	9,3	0,1	7,2	0,1	5,8	0,1	14,6	0,2
other debt securities of residents	666,4	8,3	1 210,3	12,5	1 209,8	12,6	1 332,6	14,0	1 334,9	13,8
- in rubles	665,9	8,3	1 209,0	12,5	1 207,9	12,6	1 330,3	13,9	1 321,2	13,7
- in foreign currency	0,6	0,0	1,3	0,0	1,9	0,0	2,3	0,0	13,7	0,1
debt securities of other countries	38,4	0,5	160,2	1,7	173,7	1,8	113,3	1,2	84,0	0,9
- 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	38,4	0,5	160,2	1,7	173,7	1,8	113,3	1,2	84,0	0,9
debt securities of non-resident banks	358,5	4,4	341,4	3,5	291,9	3,1	350,3	3,7	420,1	4,4
- in rubles	114,8	1,4	9,5	0,1	7,3	0,1	6,4	0,1	6,6	0,1
- in foreign currency	243,7	3,0	331,9	3,4	284,7	3,0	343,9	3,6	413,5	4,3
other debt securities of non-residents	904,2	11,2	2 015,9	20,8	1 944,7	20,3	1 957,2	20,5	1 920,3	19,9
- in rubles	188,3	2,3	206,6	2,1	180,4	1,9	154,4	1,6	149,5	1,5
- in foreign currency	715,9	8,9	1 809,3	18,6	1 764,3	18,4	1 802,8	18,9	1 770,9	18,4
debt securities delivered without derecognition in the balance sheet	4 261,8	52,8	2 698,1	27,8	2 389,5	25,0	1 900,3	19,9	1 992,6	20,7
- in rubles	2 949,9	36,6	1 442,7	14,9	1 138,3	11,9	871,2	9,1	943,2	9,8
- in foreign currency	1 311,9	16,3	1 255,3	12,9	1 251,2	13,1	1 029,1	10,8	1 049,4	10,9
overdue debt securities	5,2	0,1	6,1	0,1	8,6	0,1	8,9	0,1	14,0	0,1
- in rubles	3,8	0,0	5,1	0,1	7,4	0,1	7,8	0,1	8,4	0,1
- in foreign currency	1,4	0,0	1,1	0,0	1,2	0,0	1,1	0,0	5,6	0,1
<b>Reference data:</b>										
Provisions for losses on debt securities	15,8		40,0		47,3		42,9		44,0	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	488,7	100,0	295,2	100,0	302,7	100,0	307,0	100,0	312,3	100,0
- in rubles	285,9	58,5	188,0	63,7	202,5	66,9	218,4	71,1	220,2	70,5
- in foreign currency	202,8	41,5	107,3	36,3	100,1	33,1	88,6	28,9	92,1	29,5
of which: revaluation	-16,4	-3,4	-21,2	-7,2	-6,9	-2,3	-10,3	-3,4	-3,6	-1,1
Shares held at book value (without revaluation)	505,1	100,0	316,4	100,0	309,6	100,0	317,3	100,0	315,8	100,0
of which shares of:										
resident credit institutions	4,1	0,8	13,5	4,3	3,3	1,1	4,6	1,5	3,5	1,1
- in rubles	4,1	0,8	13,5	4,3	3,3	1,1	4,6	1,5	3,5	1,1
- 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	197,8	39,2	139,3	44,0	135,9	43,9	139,1	43,8	142,3	45,1
- in rubles	192,3	38,1	136,7	43,2	129,5	41,8	139,1	43,8	142,3	45,1
- in foreign currency	5,5	1,1	2,6	0,8	6,4	2,1	0,0	0,0	0,0	0,0
non-resident credit institutions	2,7	0,5	1,4	0,4	1,3	0,4	2,0	0,6	2,0	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	2,7	0,5	1,4	0,4	1,3	0,4	2,0	0,6	2,0	0,6
other non-residents	81,8	16,2	50,0	15,8	50,0	16,1	46,7	14,7	48,4	15,3
- 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	81,8	16,2	50,0	15,8	50,0	16,1	46,7	14,7	48,4	15,3
shares delivered without derecognition in the balance sheet	124,8	24,7	10,6	3,4	20,7	6,7	14,5	4,6	11,2	3,5
- in rubles	67,0	13,3	10,6	3,3	20,6	6,7	14,4	4,5	11,2	3,5
- in foreign currency	57,8	11,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Shares valued at cost <sup>1</sup>	93,9	18,6	101,6	32,1	98,4	31,8	110,4	34,8	108,4	34,3
- in rubles	38,9	7,7	48,4	15,3	56,0	18,1	70,5	22,2	66,7	21,1
- in foreign currency	55,0	10,9	53,3	16,8	42,4	13,7	39,8	12,6	41,7	13,2
<b>Reference data:</b>										
Provisions for losses on shares	14,8		10,9		16,6		28,6		27,9	

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

Table 21

### Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Portfolio of promissory notes discounted by a credit institution, in rubles	188,7	130,3	111,0	102,9	104,4
of which promissory notes, not paid when due	9,2	10,7	12,4	11,9	11,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	29,2	73,7	61,6	66,5	61,6
of which promissory notes, not paid when due	3,45	0,01	0,01	0,01	0,01
<b>Total</b>	<b>218,0</b>	<b>204,0</b>	<b>172,6</b>	<b>169,4</b>	<b>166,0</b>

Table 22

### The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes<sup>1</sup>

	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Discounted promissory notes, total</b>	<b>218,0</b>	<b>100,0</b>	<b>204,0</b>	<b>100,0</b>	<b>172,6</b>	<b>100,0</b>	<b>169,4</b>	<b>100,0</b>	<b>166,0</b>	<b>100,0</b>
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	0,0	0,0	0,2	0,1	0,2	0,1	0,3	0,2	0,5	0,3
- promissory notes of resident credit institutions	154,9	71,1	126,7	62,1	112,2	65,0	106,2	62,7	99,6	60,0
- other promissory notes of residents	59,5	27,3	74,7	36,6	57,8	33,5	60,5	35,7	63,5	38,2
- 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	3,6	1,6	2,3	1,1	2,3	1,3	2,3	1,4	2,4	1,5
<b>Reference data:</b>										
Provisions for losses on promissory notes	13,8		13,2		13,5		15,8		16,6	

<sup>1</sup> including overdue promissory notes.

Table 23

### Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Land temporarily out of use in operating activities	6,6	7,5	7,5	16,4	16,2
Land temporarily out of use in operating activities, leased out	0,9	11,5	5,3	2,2	2,1
Land temporarily out of use in operating activities, at current (fair) value	10,2	26,0	27,5	38,1	38,2
Land temporarily out of use in operating activities, at current (fair) value, leased out	2,9	5,3	25,8	27,6	29,1
Real estate (except land) temporarily out of use in operating activities*	2,0	3,4	4,6	3,3	3,2
Real estate (except land) temporarily out of use in operating activities, leased out*	9,5	8,8	6,0	6,3	5,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	13,3	16,8	27,1	30,0	30,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,6	27,4	35,6	36,5	39,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	1,4	2,6	30,8	31,4	31,2
Non-current inventories	129,8	152,1	-	-	-
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"	58,5	79,4	70,2	71,5	71,5

\* At residual value (less amortisation).



Table 24

Funds Raised by Credit Institutions From Organisations<sup>1</sup>

(billion rubles)

		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1.	Funds raised from organisations, total	25 008,1	28 442,1	28 137,2	27 425,0	27 185,9
	- in rubles	14 222,9	14 889,3	15 184,5	15 681,0	15 650,9
	- in foreign currency	10 785,2	13 552,7	12 952,7	11 743,9	11 535,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	7 434,7	8 905,2	10 394,6	9 626,3	9 157,5
	- in rubles	5 549,6	6 179,5	6 759,5	6 586,2	6 215,6
	- in foreign currency	1 885,1	2 725,7	3 635,1	3 040,1	2 941,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	180,1	216,4	222,7	242,0	240,3
	- in rubles	172,1	207,4	212,6	232,1	229,2
	- in foreign currency	7,9	9,0	10,1	9,9	11,1
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,4	0,1	0,1
1.3.	Float	535,3	472,5	570,8	546,7	471,7
1.4.	Deposits and other funds of legal entities (except credit institutions)	17 007,9	19 018,2	17 137,9	17 221,8	17 531,4
	- in rubles	8 471,8	8 522,2	8 134,1	8 818,1	9 199,4
	- in foreign currency	8 536,1	10 496,0	9 003,7	8 403,6	8 332,0
	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	1 023,8	859,3	1 317,4	1 740,0	1 810,9
1.4.2.	Certificates of deposit	5,8	2,8	1,3	1,0	0,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,5	1,6	0,5	0,5	0,1
1.5.	Clients' funds in factoring and forfeiting transactions	26,4	22,3	33,0	24,2	25,0
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	3,8	23,7	0,6	5,9	0,2
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 405,3	3 291,5	2 591,4	2 665,4	2 574,8
	- in rubles	2 686,8	2 649,1	2 147,9	2 099,2	2 225,0
	- in foreign currency	718,5	642,3	443,5	566,2	349,9
	with maturity from 31 days to 1 year	4 565,0	5 852,1	5 417,7	5 659,3	5 892,0
	- in rubles	3 327,2	3 257,3	3 487,2	4 158,3	4 376,7
	- in foreign currency	1 237,8	2 594,8	1 930,5	1 501,0	1 515,3
	with maturity in excess of 1 year	9 037,5	9 874,7	9 128,8	8 897,1	9 064,7
	- in rubles	2 457,8	2 615,8	2 499,0	2 560,6	2 597,8
	- in foreign currency	6 579,8	7 258,9	6 629,8	6 336,5	6 466,9
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	5 143,3	5 130,4	4 623,0	4 397,0	4 436,3
	- in rubles	591,3	433,7	357,2	373,5	359,2
	- in foreign currency	4 552,0	4 696,6	4 265,8	4 023,6	4 077,2
	of which:					
	Funds of non-resident organisations in settlement and other accounts	521,0	574,5	495,7	555,9	555,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	502,0	428,1	373,3	324,0	319,8
	Other funds raised from non-resident legal entities	4 074,3	4 095,6	3 725,1	3 488,3	3 529,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

<sup>1</sup> 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).

<sup>2</sup> 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.)

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>Issued debt obligations - total</b>	<b>2 692,0</b>	<b>2 536,9</b>	<b>2 337,4</b>	<b>2 283,1</b>	<b>2 259,2</b>
including:					
bonds:	1 357,5	1 266,5	1 139,7	1 175,8	1 167,3
of which					
with maturities less than one year	12,0	2,6	1,0	0,1	0,3
with maturities in excess of one year	1 344,5	1 263,9	1 138,7	1 175,7	1 165,4
deposit certificates <sup>1</sup>	5,8	2,8	1,3	1,0	0,9
of which					
with maturities less than one year	3,3	2,1	0,7	0,4	0,4
with maturities in excess of one year	2,2	0,5	0,3	0,3	0,3
savings certificates <sup>2</sup>	460,5	571,4	615,0	599,2	586,2
of which					
with maturities less than one year	148,6	364,8	328,2	262,0	246,0
with maturities in excess of one year	300,2	183,3	259,1	305,2	310,9
promissory notes and banker's acceptances	868,1	696,2	581,4	507,1	504,8
of which					
with maturities less than one year	364,8	329,8	275,2	207,6	198,7
with maturities in excess of one year	482,2	346,8	278,3	273,2	276,1

<sup>1</sup> Included in corporate deposits.

<sup>2</sup> Included in retail deposits.

Table 26

## Individual Deposit Structure

(billion rubles)

		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1	Individual deposits	18 552,7	23 219,1	22 518,9	22 929,4	23 453,2
	- of which savings certificates	460,5	571,4	615,0	599,4	586,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 214,6	3 843,7	3 414,0	3 673,4	3 914,2
	- in rubles	2 664,9	3 176,5	2 749,1	2 996,1	3 174,5
	- in foreign currency	549,7	667,1	664,9	677,3	739,7
1.2.	Individual deposits with maturity from 31 days to 1 year	5 124,0	9 278,4	8 557,9	8 189,4	8 079,9
	- in rubles	3 814,6	6 948,4	7 158,4	7 040,1	6 966,1
	- in foreign currency	1 309,4	2 330,1	1 399,5	1 149,2	1 113,8
1.3.	Individual deposits with maturity in excess of 1 year	10 214,1	10 097,0	10 547,0	11 066,7	11 459,1
	- in rubles	7 227,1	6 273,3	6 453,2	6 838,9	7 090,1
	- in foreign currency	2 987,0	3 823,7	4 093,8	4 227,8	4 368,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	245,2	372,0	365,3	372,3	362,6

Table 27

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

(billion rubles)

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>Loans, deposits and other funds received from other credit institutions, total</b>	<b>6 594,2</b>	<b>7 091,0</b>	<b>7 720,7</b>	<b>7 497,4</b>	<b>7 744,7</b>
- in rubles	3 223,4	3 687,6	4 137,3	4 170,3	4 284,2
- in foreign currency	3 370,8	3 403,5	3 583,4	3 327,1	3 460,5
of which:					
- loans, deposits and other funds received from resident credit institutions	4 016,5	5 024,8	5 862,4	5 902,2	6 162,3
- in rubles	2 900,5	3 432,9	3 884,4	3 914,2	4 052,4
- in foreign currency	1 116,0	1 591,9	1 978,1	1 988,0	2 110,0
of which					
overdue debt	0,0	1,6	1,6	0,0	0,0
- in rubles	0,0	1,6	1,6	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 577,8	2 066,2	1 858,2	1 595,2	1 582,4
- in rubles	322,9	254,7	252,9	256,1	231,8
- in foreign currency	2 254,8	1 811,6	1 605,3	1 339,1	1 350,6
of which					
overdue debt	0,0	0,5	2,0	0,0	0,0
- in rubles	0,0	0,0	1,9	0,0	0,0
- in foreign currency	0,0	0,5	0,1	0,0	0,0

Table 28

**Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.08.16**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		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%	47	33 716	100,0	50 461 187	63,1
No budgetary funds	608	0	0,0	29 547 941	36,9
Data not available	14	0	0,0	0	0,0
<b>Total</b>	<b>669</b>	<b>33 716</b>	<b>100,0</b>	<b>80 009 128</b>	<b>100,0</b>

<sup>1</sup> Without government and other extra-budgetary funds.

## Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	5 572,8	7,2	5 677,3	6,8	5 139,6	6,3	4 893,9	6,2	4 925,0	6,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 097,2	6,6	5 098,1	6,1	4 594,1	5,7	4 368,1	5,5	4 405,1	5,5
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 576,3	5,9	4 523,7	5,5	4 098,4	5,1	3 812,3	4,8	3 849,3	4,8
1.2	Individual deposits (excluding saving certificates)	245,2	0,3	372,0	0,4	365,3	0,5	351,1	0,4	362,6	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	179,5	0,2	275,3	0,3	274,5	0,3	252,3	0,3	262,2	0,3
1.3	Funds in other accounts	230,4	0,3	207,2	0,2	180,2	0,2	174,7	0,2	157,3	0,2
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	180,0	0,2	204,5	0,2	179,4	0,2	233,4	0,3	262,5	0,3
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	2 577,8	3,3	2 066,2	2,5	1 858,2	2,3	1 595,2	2,0	1 582,4	2,0
4.	<b>Loans from other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Raised funds, total</b>	8 330,6	10,7	7 948,1	9,6	7 177,2	8,8	6 722,5	8,5	6 769,9	8,5
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	291,2	0,4	368,7	0,4	311,3	0,4	275,0	0,3	283,7	0,4
	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
<b>Placed funds</b>											
1.	<b>Loans, total</b>	6 978,0	9,0	8 268,1	10,0	7 367,6	9,1	6 870,7	8,6	6 950,8	8,7
	of which overdue claims	182,1	0,2	272,2	0,3	262,0	0,3	283,8	0,4	292,9	0,4
	of which:										
1.1.	Loans, deposits and other claims	3 114,7	4,0	3 574,8	4,3	2 914,6	3,6	2 334,1	2,9	2 256,7	2,8
1.2	Loans and other claims on legal entities	3 837,5	4,9	4 665,5	5,6	4 430,4	5,5	4 517,3	5,7	4 674,3	5,8
1.3	Loans and other claims on individuals	25,9	0,0	27,8	0,0	22,2	0,0	18,6	0,0	18,7	0,0
2.	<b>Correspondent accounts with banks</b>	1 915,6	2,5	1 924,8	2,3	1 746,8	2,2	1 556,0	2,0	1 371,1	1,7
3.	<b>Securities acquired by credit institutions, total</b>	1 389,1	1,8	2 571,2	3,1	2 464,0	3,0	2 471,8	3,1	2 477,3	3,1
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	1 301,0	1,7	2 517,5	3,0	2 410,3	3,0	2 420,8	3,0	2 424,4	3,0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	84,5	0,1	51,4	0,1	51,3	0,1	48,7	0,1	50,4	0,1
3.3	Discounted promissory notes	3,6	0,0	2,3	0,0	2,3	0,0	2,3	0,0	2,4	0,0
4.	<b>Shares in associates and subsidiaries</b>	351,1	0,5	547,5	0,7	624,7	0,8	657,4	0,8	658,4	0,8
5.	<b>Loans provided to other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Placed funds, total</b>	10 644,9	13,7	13 325,5	16,1	12 217,4	15,1	11 570,6	14,5	11 457,7	14,3
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	38,1	0,0	11,2	0,0	12,1	0,0	12,4	0,0	13,3	0,0

<sup>1</sup> 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				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Total	589 141,3	191 965,4	109 324,8	359 935,6	458 686,1	833	733	704	679	655	177 032,1	125 480,2	26 517,4	153 226,2	199 429,8
Profit-making CIs <sup>1</sup>	853 239,6	735 803,4	239 648,6	565 611,3	666 558,6	707	553	471	439	429	166 058,7	113 513,3	23 201,9	135 350,6	194 070,3
Loss-making CIs	-264 098,3	-543 838,1	-130 323,8	-205 675,7	-207 872,6	126	180	233	240	226	10 973,4	11 966,9	3 315,5	17 875,6	5 359,5
CIs that have not provided their reporting						1	0	3	1	14					
<b>Total</b>						<b>834</b>	<b>733</b>	<b>707</b>	<b>680</b>	<b>669</b>					

<sup>1</sup> including CIs with zero profit.

Structure of Operating Credit Institutions' Income and Expenses<sup>1</sup>

	1.01.15		1.01.16		1.04.16		1.07.16	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institutions, total</b>	<b>110 406,6</b>	<b>100,0</b>	<b>191 868,1</b>	<b>100,0</b>	<b>72 402,0</b>	<b>100,0</b>	<b>118 229,5</b>	<b>100,0</b>
1.1. Interest income on claims on legal entities (except income on securities)	2 943,2	2,7	3 992,2	2,1	1 062,2	1,5	2 089,9	1,8
1.2. Interest income on loans to individuals	1 833,3	1,7	1 791,6	0,9	436,7	0,6	874,2	0,7
1.3. Income on operations with securities	2 599,5	2,4	1 411,8	0,7	315,7	0,4	672,8	0,6
1.4. Income on operations with foreign currency	91 197,9	82,6	169 003,8	88,1	67 017,4	92,6	107 819,7	91,2
1.5. Commissions	906,6	0,8	974,7	0,5	259,8	0,4	538,9	0,5
1.6. Recovery of loss provision	6 063,3	5,5	9 363,9	4,9	2 529,8	3,5	5 105,4	4,3
1.7. Other income	4 862,9	4,4	5 330,0	2,8	780,4	1,1	1 128,6	1,0
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	2 712,6	2,5	1 837,3	1,0	558,2	0,8	826,3	0,7
<b>2. Expenses of credit institutions, total</b>	<b>109 815,9</b>	<b>100,0</b>	<b>191 675,5</b>	<b>100,0</b>	<b>72 292,7</b>	<b>100,0</b>	<b>117 860,3</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	1 702,7	1,6	2 711,2	1,4	661,1	0,9	1 295,5	1,1
2.2. Interest expenses on funds raised from individuals	862,8	0,8	1 451,2	0,8	421,8	0,6	837,3	0,7
2.3. Expenses on operations with securities	2 372,0	2,2	771,7	0,4	91,4	0,1	204,5	0,2
2.4. Expenses on operations with foreign currency	90 776,9	82,7	168 553,4	87,9	67 040,0	92,7	107 828,4	91,5
2.5. Commissions	181,4	0,2	202,3	0,1	65,9	0,1	133,8	0,1
2.6. Expenses on loss provision	7 568,7	6,9	11 080,5	5,8	2 799,2	3,9	5 511,2	4,7
2.7. Management expenses (including personnel costs)	1 246,1	1,1	1 239,9	0,6	345,1	0,5	709,9	0,6
2.8. Other expenses	5 105,3	4,6	5 665,2	3,0	868,4	1,2	1 339,9	1,1
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	2 573,0	2,3	1 865,4	1,0	595,6	0,8	891,1	0,8

<sup>1</sup> 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 liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in  
respective regions, as of 1.08.16**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	49 247 894 693	23 936 829 389	50 427 647 582	22 757 076 500
Belgorod Region	9 849 251	861 823	9 852 267	858 807
Bryansk Region	0	0	0	0
Vladimir Region	8 204 498	317 350	8 262 721	259 127
Voronezh Region	5 743 082	2 186 753	6 167 392	1 762 443
Ivanovo Region	14 521 627	978 218	14 721 863	777 982
Kaluga Region	46 304 008	1 827 255	46 332 147	1 799 116
Kostroma Region	377 041 198	181 515 597	442 295 150	116 261 645
Kursk Region	20 245 395	1 033 386	20 234 415	1 044 366
Lipetsk Region	24 590 064	1 896 548	24 617 220	1 869 392
Moscow Region	33 845 473	6 962 786	35 314 423	5 493 836
Orel Region	0	0	0	0
Ryazan Region	17 706 428	958 249	17 727 741	936 936
Smolensk Region	0	0	0	0
Tambov Region	3 042 687	27 494	3 047 256	22 925
Tver Region	18 075 467	2 630 455	18 666 694	2 039 228
Tula Region	2 777 600	49 713	2 780 265	47 048
Yaroslavl Region	19 032 022	3 796 926	18 709 886	4 119 062
City of Moscow	48 646 915 893	23 731 786 836	49 758 918 142	22 619 784 587
<b>North-Western Federal District</b>	1 636 081 877	453 182 663	1 754 634 297	334 630 243
Republic of Karelia	1 547 802	123 892	1 590 617	81 077
Komi Republic	5 725 659	787 131	5 734 715	778 075
Akhangel'sk Region	0	0	0	0
Vologda Region	77 131 464	12 645 067	80 909 370	8 867 161
Kaliningrad Region	14 763 512	5 507 533	14 967 288	5 303 757
Leningrad Region	4 684 473	449 893	4 685 196	449 170
Murmansk Region	9 744 832	1 801 990	9 779 372	1 767 450
Novgorod Region	4 900 702	1 224 054	5 779 859	344 897
Pskov Region	2 830 914	14 315	2 833 764	11 465
St Petersburg	1 514 752 519	430 628 788	1 628 354 116	317 027 191
<b>Southern Federal District</b>	442 506 703	45 095 912	446 167 452	41 435 163
Republic of Adygeya	10 875 323	379 613	10 885 219	369 717
Republic of Kalmykia	0	0	0	0
Republic of Crimea	99 072 759	10 035 750	100 683 616	8 424 893
Krasnodar Territory	184 132 461	13 115 944	185 646 202	11 602 203
Astrakhan Region	6 297 666	4 335 556	6 331 164	4 302 058
Volgograd Region	13 521 366	1 739 849	13 938 295	1 322 920
Rostov Region	110 688 725	13 661 455	110 678 821	13 671 359
City of Sevastopol	17 918 403	1 827 745	18 004 135	1 742 013
<b>North-Caucasian Federal District</b>	32 818 222	3 145 310	33 390 887	2 572 645
Republic of Dagestan	3 400 018	54 933	3 414 230	40 721
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5 727 761	146 825	5 759 493	115 093
Karachai-Cherkess Republic	13 117 586	2 503 213	13 595 503	2 025 296
Republic of North Ossetia - Alania	900 419	65 037	930 170	35 286

Chechen Republic	0	0	0	0
Stavropol Territory	9 672 438	375 302	9 691 491	356 249
<b>Volga Federal District</b>	1 720 344 948	304 274 693	1 764 627 021	259 992 620
Republic of Bashkortostan	91 019 497	2 438 893	91 036 523	2 421 867
Republic of Marii El	2 869 215	155 398	2 876 691	147 922
Republic of Mordovia	25 130 874	337 372	25 152 465	315 781
Republic of Tatarstan	879 850 782	144 417 345	850 587 625	173 680 502
Udmurt Republic	39 601 469	2 864 116	41 151 007	1 314 578
Chuvash Republic	10 884 500	845 610	11 132 203	597 907
Perm Territory	26 906 703	3 015 959	26 969 427	2 953 235
Kirov Region	32 618 529	3 269 864	34 496 506	1 391 887
Nizhny Novgograd Region	83 050 480	6 837 109	84 420 351	5 467 238
Orenburg Region	44 509 251	3 157 172	44 572 425	3 093 998
Penza Region	4 751 071	74 567	4 761 765	63 873
Samara Region	308 124 911	81 645 519	373 918 413	15 852 017
Saratov Region	163 119 808	55 132 208	165 599 558	52 652 458
Ulyanovsk Region	7 907 858	83 561	7 952 062	39 357
<b>Ural Federal District</b>	959 677 134	410 687 722	1 087 850 282	282 514 574
Kurgan Region	3 084 349	52 572	3 118 149	18 772
Sverdlovsk Region	526 062 150	142 304 759	530 356 859	138 010 050
Tyumen Region	304 525 186	244 735 739	421 317 831	127 943 094
Chelyabinsk Region	126 005 449	23 594 652	133 057 443	16 542 658
<b>Siberian Federal District</b>	211 086 959	50 928 731	209 397 503	52 618 187
Republic of Altai	1 262 096	83 535	1 266 128	79 503
Republic of Buryatiya	10 816 508	138 124	10 385 956	568 676
Republic of Tuva	573 229	2 713	575 401	541
Republic of Khakassia	7 690 442	117 569	7 694 321	113 690
Altai Territory	13 046 097	314 360	13 082 256	278 201
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	16 959 925	1 498 648	17 548 107	910 466
Irkutsk Region	15 991 610	1 319 831	16 579 336	732 105
Kemerovo Region	13 415 556	525 669	13 485 823	455 402
Novosibirsk Region	110 599 507	44 119 160	107 189 767	47 528 900
Omsk Region	13 310 060	2 578 065	14 164 364	1 723 761
Tomsk Region	7 421 929	231 057	7 426 044	226 942
<b>Far Eastern Federal District</b>	490 149 327	67 392 242	489 380 230	68 161 339
Republic of Sakha (Yakutia)	35 176 462	2 747 962	35 356 642	2 567 782
Kamchatka Territory	19 774 482	2 138 990	20 225 260	1 688 212
Primorskiy Territory	91 133 569	19 574 966	96 773 180	13 935 355
Khabarovsk Territory	9 059 154	558 088	9 084 309	532 933
Amur Region	327 698 609	37 872 345	320 602 930	44 968 024
Magadan Region	0	0	0	0
Sakhalin Region	7 307 051	4 499 891	7 337 909	4 469 033
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Total</b>	<b>54 740 559 863</b>	<b>25 271 536 662</b>	<b>56 213 095 254</b>	<b>23 799 001 271</b>

<sup>1</sup> 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 1.08.16

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
<b>Central Federal District</b>	8 720 115 748	3 061 718 850	240 508 525	1 538 930 058	77 476 224	58 478 532
Belgorod Region	1 374 143	139 218	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	98 897	79 582	222 789	0	11 475	0
Voronezh Region	2 425 774	30 901	0	0	0	0
Ivanovo Region	980 189	297 794	15 958	0	113 960	0
Kaluga Region	1 449 001	807 092	123 741	0	0	0
Kostroma Region	243 227 333	3 019 301	5 162 778	2 121 213	0	0
Kursk Region	555 948	555 948	0	0	0	0
Lipetsk Region	3 158 677	371 290	2 340	0	0	0
Moscow Region	2 998 497	2 562 317	533 911	0	622 521	0
Orel Region	0	0	0	0	0	0
Ryazan Region	988 140	604 628	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	981 879	885 677	4 950	0	0	0
Tula Region	274 807	34 524	10 715	0	9 998	0
Yaroslavl Region	7 003 476	30 878	452 570	0	0	0
City of Moscow	8 454 598 987	3 052 299 700	233 978 773	1 536 499 088	76 718 270	58 478 532
<b>North-Western Federal District</b>	376 101 074	21 557 949	20 994 475	6 049 054	3 368 366	538 515
Republic of Karelia	0	0	0	25	0	0
Komi Republic	920 229	471 498	159 120	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	14 906 049	1 077 384	200 550	0	13 794	0
Kaliningrad Region	5 723 574	138 291	8 482	0	0	0
Leningrad Region	380 739	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	604 336	318 100	275 711	0	0	0
Pskov Region	57 493	0	0	0	0	0
St Petersburg	353 508 654	19 552 676	20 350 612	6 049 029	3 354 572	538 515
<b>Southern Federal District</b>	37 199 925	19 704 238	495 112	580 148	10 553 242	2 391 467
Republic of Adygeya	120 275	6 634	1 278	0	30 000	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	9 561 180	4 742 806	379	189 750	3 400 230	245 024
Krasnodar Territory	23 775 408	13 034 591	351 505	350 000	6 995 430	1 940 952
Astrakhan Region	1 878 045	1 681 092	3 611	5 288	127 582	0
Volgograd Region	1 327 251	57 216	124 028	0	0	0
Rostov Region	210 938	181 899	14 311	19 881	0	205 491
City of Sevastopol	326 828	0	0	15 229	0	0
<b>North-Caucasian Federal District</b>	1 627 094	177 587	85 145	0	10 459	0
Republic of Dagestan	0	0	0	0	9 959	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 619	0	15 334	0	500	0
Karachai-Cherkess Republic	1 377 039	0	69 811	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	245 436	177 587	0	0	0	0
<b>Volga Federal District</b>	304 447 616	34 860 580	40 689 622	3 597 165	9 083 675	0
Republic of Bashkortostan	14 267 433	7 477 577	227 971	315 624	0	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	281 647	170 139	21 412	0	0	0
Republic of Tatarstan	133 347 476	18 112 761	38 592 408	1 417 939	6 620 643	0
Udmurt Republic	3 810 415	472 527	0	0	492 706	0
Chuvash Republic	168 205	8 973	2 531	0	117 493	0
Perm Territory	1 140 447	3 274	467 733	300 000	150 595	0
Kirov Region	10 732 205	594 109	8 524	0	15 980	0
Nizhny Novgogrod Region	9 474 225	2 500 850	51 581	326 542	466 829	0
Orenburg Region	9 249 163	457 462	33 219	35 246	900 374	0
Penza Region	380 148	99 495	3	0	0	0
Samara Region	46 106 999	4 862 398	1 138 773	1 201 814	61 052	0
Saratov Region	75 489 253	101 015	145 467	0	258 003	0
Ulyanovsk Region	0	0	0	0	0	0
<b>Ural Federal District</b>	<b>184 354 432</b>	<b>37 932 493</b>	<b>6 878 856</b>	<b>1 094 341</b>	<b>3 339 357</b>	<b>183 755</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	129 690 852	17 425 480	6 329 319	1 094 341	1 857 851	27 998
Tyumen Region	35 716 390	14 747 473	505 313	0	1 185 148	0
Chelyabinsk Region	18 947 190	5 759 540	44 224	0	296 358	155 757
<b>Siberian Federal District</b>	<b>24 628 210</b>	<b>3 603 089</b>	<b>676 077</b>	<b>285 026</b>	<b>488 789</b>	<b>0</b>
Republic of Altai	256 484	0	0	0	0	0
Republic of Buryatiya	2 480	0	600 955	285 026	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	19 011	19 227	0	0	0	0
Altai Territory	38 672	40 707	1 435	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	2 377 620	8 781	1 103	0	0	0
Irkutsk Region	336 661	165 281	26 443	0	5 000	0
Kemerovo Region	1 293 954	460 722	39 337	0	26 162	0
Novosibirsk Region	18 407 183	2 832 920	4 704	0	104 648	0
Omsk Region	1 891 938	75 451	127	0	352 979	0
Tomsk Region	4 207	0	1 973	0	0	0
<b>Far Eastern Federal District</b>	<b>66 201 478</b>	<b>14 870 259</b>	<b>1 928 828</b>	<b>2 494 040</b>	<b>128 132</b>	<b>0</b>
Republic of Sakha (Yakutia)	803 999	378 005	343 684	0	26 122	0
Kamchatka Territory	1 256 439	632 794	9 080	0	102 010	0
Primorskiy Territory	6 764 751	4 151 338	62 885	0	0	0
Khabarovsk Territory	461 533	33 564	0	0	0	0
Amur Region	56 914 756	9 674 558	1 498 350	2 494 040	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	14 829	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Total</b>	<b>9 714 675 577</b>	<b>3 194 425 045</b>	<b>312 256 640</b>	<b>1 553 029 832</b>	<b>104 448 244</b>	<b>61 592 269</b>

Table 34

**Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.08.16**

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
<b>Central Federal District</b>	34 483 873 375	18 865 461 251	3 526 228 882	9 479 218 534
Belgorod Region	5 422 204	4 454 591	32	211 983
Bryansk Region	0	0	0	0
Vladimir Region	6 129 500	4 282 671	200 000	1 521 177
Voronezh Region	2 690 891	2 427 662	0	207 649
Ivanovo Region	9 266 931	6 536 258	561 137	1 674 440
Kaluga Region	40 738 333	23 847 210	14 224 172	2 389 673
Kostroma Region	231 006 453	23 139 324	62 762 190	64 367 868
Kursk Region	17 460 010	12 096 610	3 400 000	1 325 690
Lipetsk Region	17 280 449	9 218 129	4 770 000	2 206 817
Moscow Region	22 325 141	9 167 563	7 071 460	4 119 474
Orel Region	0	0	0	0
Ryazan Region	11 122 196	8 105 982	1 600 050	1 401 946
Smolensk Region	0	0	0	0
Tambov Region	2 296 089	1 519 576	480 000	296 513
Tver Region	9 719 812	6 288 544	2 220 000	431 590
Tula Region	1 549 503	1 141 687	203 000	104 816
Yaroslavl Region	10 556 971	5 554 717	510 797	3 647 841
City of Moscow	34 096 308 892	18 747 680 727	3 428 226 044	9 395 311 057
<b>North-Western Federal District</b>	1 090 798 448	661 642 063	201 255 657	129 513 748
Republic of Karelia	1 202 310	378 980	305 000	415 431
Komi Republic	2 937 836	2 299 973	211 822	416 041
Akhangel'sk Region	0	0	0	0
Vologda Region	53 344 027	16 911 775	4 591 390	29 395 487
Kaliningrad Region	7 819 764	4 980 737	1 509 689	1 293 771
Leningrad Region	3 171 227	381 400	0	2 593 593
Murmansk Region	2 468 999	739 438	150 000	1 574 501
Novgorod Region	2 384 075	1 266 235	280 000	815 620
Pskov Region	1 135 551	1 004 637	0	130 914
St Petersburg	1 016 334 659	633 678 888	194 207 756	92 878 390
<b>Southern Federal District</b>	288 632 226	154 670 690	46 466 942	80 516 199
Republic of Adygeya	8 046 249	6 572 395	2 411	1 177 661
Republic of Kalmykia	0	0	0	0
Republic of Crimea	55 862 581	15 219 994	29 146 546	9 813 912
Krasnodar Territory	114 127 921	74 709 671	14 525 495	21 400 897
Astrakhan Region	1 499 898	556 678	75 350	684 333
Volgograd Region	8 744 433	7 168 205	561 000	981 107
Rostov Region	90 102 315	45 128 821	1 928 379	42 672 518
City of Sevastopol	10 248 829	5 314 926	227 761	3 785 771
<b>North-Caucasian Federal District</b>	19 727 001	14 894 456	701 718	3 976 612
Republik of Daghestan	1 238 114	700 290	2 995	534 829
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3 383 828	2 361 657	190 300	825 057

Karachai-Cherkess Republic	8 744 941	6 668 531	0	2 074 695
Republic of North Ossetia - Alania	704 725	581 623	0	123 102
Chechen Republic	0	0	0	0
Stavropol Territory	5 655 393	4 582 355	508 423	418 929
<b>Volga Federal District</b>	<b>1 136 165 420</b>	<b>615 123 526</b>	<b>150 812 644</b>	<b>267 287 178</b>
Republic of Bashkortostan	38 759 642	25 922 669	6 473 360	4 553 526
Republic of Marii El	2 164 652	1 357 303	590 000	78 729
Republic of Mordovia	14 278 493	11 021 864	100 000	2 450 766
Republic of Tatarstan	550 622 971	395 919 167	38 046 515	86 323 698
Udmurt Republic	28 637 673	5 185 657	1 278 300	21 271 778
Chuvash Republic	7 841 686	3 300 061	801 017	3 635 398
Perm Territory	20 336 486	10 237 582	1 783 221	7 832 382
Kirov Region	18 494 669	10 451 806	491 686	5 405 260
Nizhny Novgograd Region	54 589 067	32 577 560	6 687 971	8 666 900
Orenburg Region	28 519 717	13 563 309	821 826	13 127 362
Penza Region	3 066 280	1 837 712	88 322	726 924
Samara Region	248 185 113	78 870 851	7 816 437	105 470 424
Saratov Region	114 918 737	19 807 660	85 829 511	7 068 600
Ulyanovsk Region	5 750 234	5 070 325	4 478	675 431
<b>Ural Federal District</b>	<b>622 489 241</b>	<b>258 268 415</b>	<b>105 717 061</b>	<b>200 088 532</b>
Kurgan Region	1 973 483	1 798 416	4 186	105 191
Sverdlovsk Region	304 108 048	106 444 165	44 953 391	110 303 905
Tyumen Region	232 546 723	112 929 180	42 952 069	64 561 489
Chelyabinsk Region	83 860 987	37 096 654	17 807 415	25 117 947
<b>Siberian Federal District</b>	<b>133 552 538</b>	<b>53 857 149</b>	<b>34 804 505</b>	<b>37 986 146</b>
Republic of Altai	452 685	200 676	0	37 644
Republic of Buryatiya	4 983 733	1 490 104	200 000	3 165 602
Republic of Tuva	263 957	171 943	900	91 114
Republic of Khakassia	4 530 035	2 119 934	2 756	2 124 479
Altai Territory	9 490 907	6 466 835	627 478	1 940 726
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 909 853	1 702 153	1 702 621	4 398 340
Irkutsk Region	12 114 997	7 216 766	293 622	3 960 522
Kemerovo Region	7 517 499	3 207 333	1 332 908	2 957 558
Novosibirsk Region	69 222 101	22 682 233	30 509 220	15 010 174
Omsk Region	8 977 731	5 880 542	135 000	1 980 231
Tomsk Region	5 089 040	2 718 630	0	2 319 756
<b>Far Eastern Federal District</b>	<b>334 935 554</b>	<b>96 556 214</b>	<b>19 433 282</b>	<b>202 424 459</b>
Republic of Sakha (Yakutia)	23 653 026	15 074 210	42 588	7 527 267
Kamchatka Territory	12 369 665	8 951 857	1 556 749	1 650 346
Primorskiy Territory	61 911 473	39 451 416	4 292 713	15 693 234
Khabarovsk Territory	6 825 673	2 536 325	625 000	1 812 106
Amur Region	227 989 585	29 025 155	12 744 232	175 285 313
Magadan Region	0	0	0	0
Sakhalin Region	2 186 132	1 517 251	172 000	456 193
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Total</b>	<b>38 110 173 803</b>	<b>20 720 473 764</b>	<b>4 085 420 691</b>	<b>10 401 011 408</b>

Table 35

**Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions,  
Registered in Respective Regions, as of 1.08.16**

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
<b>Central Federal District</b>	17 187 319 749	10 634 015 415	4 161 783 471	202 947 108
Belgorod Region	19 758	17 948	1 810	0
Bryansk Region	0	0	0	0
Vladimir Region	56 605	56 605	0	0
Voronezh Region	748 101	575 197	3 353	149 907
Ivanovo Region	35 682	18 964	3 139	13 579
Kaluga Region	0	0	0	0
Kostroma Region	43 554 205	34 986 819	7 361 139	328 837
Kursk Region	230 796	0	230 796	0
Lipetsk Region	0	0	0	0
Moscow Region	4 108 100	1 621 715	37 561	2 448 824
Orel Region	0	0	0	0
Ryazan Region	17 374	13 947	3 427	0
Smolensk Region	0	0	0	0
Tambov Region	2 012	0	2 012	0
Tver Region	140 582	0	140 582	0
Tula Region	992	0	992	0
Yaroslavl Region	269 101	91 777	1 006	150 310
City of Moscow	17 138 136 441	10 596 632 443	4 153 997 654	199 855 651
<b>North-Western Federal District</b>	189 854 353	105 862 045	31 551 978	6 168 424
Republic of Karelia	8 045	0	0	8 045
Komi Republic	31 037	31 037	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	915 036	648 924	50 892	9 750
Kaliningrad Region	207 569	38 470	0	169 099
Leningrad Region	0	0	0	0
Murmansk Region	147 513	147 513	0	0
Novgorod Region	8 035	0	8 035	0
Pskov Region	0	0	0	0
St Petersburg	188 537 118	104 996 101	31 493 051	5 981 530
<b>Southern Federal District</b>	12 284 697	8 807 448	2 355 896	1 049 969
Republic of Adygeya	51 048	14 783	0	36 265
Republic of Kalmykia	0	0	0	0
Republic of Crimea	1 401 682	258 445	693 358	449 879
Krasnodar Territory	1 562 349	966 418	460 931	69 167
Astrakhan Region	3 540	0	3 540	0
Volgograd Region	294 807	0	282 917	6 339
Rostov Region	8 143 007	6 915 904	912 140	314 963
City of Sevastopol	828 264	651 898	3 010	173 356
<b>North-Caucasian Federal District</b>	1 826 685	1 045 632	664 598	18 768
Republik of Daghestan	13 089	0	1 006	12 083
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 826	0	2 826	0

Karachai-Cherkess Republic	1 697 350	1 045 632	645 033	6 685
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	113 420	0	15 733	0
<b>Volga Federal District</b>	<b>105 547 792</b>	<b>41 441 570</b>	<b>26 400 573</b>	<b>3 489 912</b>
Republic of Bashkortostan	207 214	201 154	5 717	343
Republic of Marii El	1 006	0	1 006	0
Republic of Mordovia	2 347	0	2 347	0
Republic of Tatarstan	52 452 514	24 874 230	24 221 339	1 542 844
Udmurt Republic	738 751	294 722	432 596	11 433
Chuvash Republic	72 706	71 058	0	1 648
Perm Territory	627 840	517 635	109 152	1 053
Kirov Region	213 278	11 082	1 042	201 154
Nizhny Novgogrod Region	1 007 276	577 828	76 788	109 574
Orenburg Region	589 569	451 909	28 618	109 042
Penza Region	0	0	0	0
Samara Region	49 161 033	14 349 003	1 141 387	1 512 093
Saratov Region	474 114	92 949	380 581	584
Ulyanovsk Region	144	0	0	144
<b>Ural Federal District</b>	<b>232 076 161</b>	<b>214 646 860</b>	<b>7 446 711</b>	<b>505 811</b>
Kurgan Region	1 041	0	0	1 041
Sverdlovsk Region	28 730 173	23 034 142	2 489 176	189 571
Tyumen Region	198 485 568	191 011 820	699 129	315 124
Chelyabinsk Region	4 859 379	600 898	4 258 406	75
<b>Siberian Federal District</b>	<b>20 081 392</b>	<b>1 431 118</b>	<b>17 806 825</b>	<b>111 783</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	9 347	0	8 947	400
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	27 953	1 650	3 967	22 336
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	904 698	161 548	11 488	0
Irkutsk Region	31 224	20 116	11 108	0
Kemerovo Region	5 368	0	335	5 033
Novosibirsk Region	19 037 341	1 237 612	17 764 964	34 761
Omsk Region	62 129	10 192	2 684	49 253
Tomsk Region	2 990	0	2 990	0
<b>Far Eastern Federal District</b>	<b>16 453 388</b>	<b>9 937 751</b>	<b>1 886 506</b>	<b>589 098</b>
Republic of Sakha (Yakutia)	1 203 598	666 204	162 755	374 639
Kamchatka Territory	272 720	263 789	6 418	2 513
Primorskiy Territory	1 586 598	474 168	854 583	100 338
Khabarovsk Territory	8 713	0	8 713	0
Amur Region	13 377 363	8 533 590	849 641	111 608
Magadan Region	0	0	0	0
Sakhalin Region	4 396	0	4 396	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Total</b>	<b>17 765 444 217</b>	<b>11 017 187 839</b>	<b>4 249 896 558</b>	<b>214 880 873</b>



Table 36

**Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.08.16**

thousand rubles

1	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	1 654 793 317	350 469 715	40 307 196	11 280 683	760 908 182	55 145 205
Belgorod Region	76 789	0	0	0	1 002	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	235 074	0	0	0	60 335	0
Voronezh Region	412	0	0	0	256	0
Ivanovo Region	156 388	0	0	0	57 036	603
Kaluga Region	687 652	0	12 952 092	0	622 093	0
Kostroma Region	459 254	0	98 637	0	10 300 331	151 086
Kursk Region	90 375	0	0	0	17 564	0
Lipetsk Region	2 412 848	0	0	0	140 591	0
Moscow Region	752 888	345 638	0	0	674 930	256 707
Orel Region	0	0	0	0	0	0
Ryazan Region	823 233	0	0	0	67 688	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	68 127	0	0	0	24 487	0
Tver Region	132 676	0	0	0	31 839	0
Tula Region	43 876	0	0	0	2 211	0
Yaroslavl Region	391 219	0	0	0	49 640	40 231
City of Moscow	1 648 462 506	350 124 077	27 256 467	11 280 683	748 858 179	54 696 578
<b>North-Western Federal District</b>	79 680 391	4 706 197	148 342	58 664	9 887 902	454 595
Republic of Karelia	83 340	0	0	0	26 643	2 925
Komi Republic	116 789	0	41 822	0	18 929	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	2 095 907	37 075	45 000	0	3 170 044	3 210
Kaliningrad Region	305 320	1 488	9 689	0	51 203	49
Leningrad Region	43 461	0	0	0	183 037	0
Murmansk Region	146 779	0	0	0	69 026	0
Novgorod Region	141 350	0	0	0	11 049	0
Pskov Region	85 565	0	0	0	8 682	0
St Petersburg	76 661 880	4 667 634	51 831	58 664	6 349 289	448 411
<b>Southern Federal District</b>	11 408 372	1 363 890	56 000	1 936	4 107 444	225 480
Republic of Adygeya	205 524	0	0	0	80 751	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	145 778	253 444	0	0	377 166	85 523
Krasnodar Territory	7 034 085	835 536	56 000	0	2 506 072	2 485
Astrakhan Region	66 196	0	0	0	42 083	0
Volgograd Region	634 777	0	0	0	72 533	0
Rostov Region	2 472 770	0	0	0	927 297	22 903
City of Sevastopol	849 242	274 910	0	1 936	101 542	114 569
<b>North-Caucasian Federal District</b>	660 222	81 123	507 330	15 733	419 348	9 052
Republik of Daghestan	83 318	0	0	0	89 266	4 895

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	278 010	0	0	0	121 226	0
Karachai-Cherkess Republic	210 745	81 123	0	0	92 921	4 157
Republic of North Ossetia - Alania	34 942	0	0	0	33 520	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	53 207	0	507 330	15 733	82 415	0
<b>Volga Federal District</b>	<b>40 574 239</b>	<b>340 380</b>	<b>29 343 949</b>	<b>134 103</b>	<b>28 718 211</b>	<b>1 293 194</b>
Republic of Bashkortostan	477 710	0	5 524 788	0	932 246	343
Republic of Marii El	70 243	0	0	0	1 346	0
Republic of Mordovia	247 154	0	0	0	60 121	0
Republic of Tatarstan	10 575 408	127 933	110 220	134 103	7 997 948	240 161
Udmurt Republic	175 124	0	0	0	1 965 775	0
Chuvash Republic	79 630	0	0	0	67 099	0
Perm Territory	427 429	0	26 500	0	521 054	0
Kirov Region	774 727	0	0	0	964 484	0
Nizhny Novgograd Region	3 498 993	0	4 000	0	644 274	1 446
Orenburg Region	691 237	0	55 000	0	286 272	0
Penza Region	92 365	0	0	0	63 783	0
Samara Region	20 607 402	200 826	3 340 000	0	12 941 985	1 050 660
Saratov Region	2 689 285	11 621	20 283 441	0	2 140 537	584
Ulyanovsk Region	167 532	0	0	0	131 287	0
<b>Ural Federal District</b>	<b>13 478 786</b>	<b>429 918</b>	<b>4 188 136</b>	<b>1 458</b>	<b>12 502 122</b>	<b>156 802</b>
Kurgan Region	204 658	0	0	0	11 520	0
Sverdlovsk Region	5 369 998	10 107	4 008 432	0	9 963 371	44 106
Tyumen Region	3 574 920	397 331	0	0	1 817 560	112 621
Chelyabinsk Region	4 329 210	22 480	179 704	1 458	709 671	75
<b>Siberian Federal District</b>	<b>3 541 863</b>	<b>0</b>	<b>15 848</b>	<b>342</b>	<b>2 645 983</b>	<b>19 003</b>
Republic of Altai	3 914	0	0	0	6 749	0
Republic of Buryatiya	586 333	0	0	0	568 744	400
Republic of Tuva	4 347	0	0	342	14 882	0
Republic of Khakassia	57 740	0	0	0	69 574	0
Altai Territory	236 662	0	5 848	0	39 663	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	27 290	0	0	0	253 533	0
Irkutsk Region	267 087	0	0	0	154 231	0
Kemerovo Region	182 323	0	10 000	0	130 607	1 611
Novosibirsk Region	1 658 744	0	0	0	1 219 297	16 992
Omsk Region	469 297	0	0	0	135 183	0
Tomsk Region	48 126	0	0	0	53 520	0
<b>Far Eastern Federal District</b>	<b>8 138 496</b>	<b>505 622</b>	<b>138 723</b>	<b>0</b>	<b>36 783 815</b>	<b>39 601</b>
Republic of Sakha (Yakutia)	449 060	17 836	42 588	0	216 960	0
Kamchatka Territory	802 419	0	0	0	319 637	2 513
Primorskiy Territory	4 616 403	0	26 135	0	829 816	8 657
Khabarovsk Territory	47 812	0	0	0	478 892	0
Amur Region	2 025 550	487 786	70 000	0	34 885 046	28 431
Magadan Region	0	0	0	0	0	0
Sakhalin Region	197 252	0	0	0	53 464	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Total</b>	<b>1 812 275 686</b>	<b>357 896 845</b>	<b>74 705 524</b>	<b>11 492 919</b>	<b>855 973 007</b>	<b>57 342 932</b>

Table 37

## Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.08.16

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	29 198 414 241	7 314 974	40 585	5 518 621 486	8 225 144 023	15 223 728 488
Belgorod Region	7 155 729	0	0	1 717 622	495 527	4 923 467
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 711 408	0	102	862 774	426 848	5 393 221
Voronezh Region	2 912 126	0	0	368 465	297 791	2 238 115
Ivanovo Region	11 315 550	0	0	1 252 383	453 669	9 486 517
Kaluga Region	40 728 997	0	0	1 204 901	21 208 100	18 299 280
Kostroma Region	236 511 184	0	0	6 603 949	63 691 980	166 073 125
Kursk Region	14 181 856	0	0	2 464 760	647 615	11 052 756
Lipetsk Region	17 894 328	0	0	1 776 979	1 474 860	14 630 083
Moscow Region	22 438 672	0	0	5 396 608	1 344 232	15 655 474
Orel Region	0	0	0	0	0	0
Ryazan Region	13 444 439	3 259	0	2 970 099	903 061	9 335 065
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 322 570	0	0	570 756	104 060	1 633 046
Tver Region	11 304 093	0	0	2 385 622	428 819	8 460 159
Tula Region	1 569 464	0	0	219 574	229 958	1 049 904
Yaroslavl Region	9 610 358	0	0	2 974 800	3 213 216	3 306 758
City of Moscow	28 800 313 467	7 311 715	40 483	5 487 852 194	8 130 224 287	14 952 191 518
<b>North-Western Federal District</b>	1 218 449 973	170 602	298	348 586 719	520 684 064	334 712 732
Republic of Karelia	715 219	0	0	311 657	103 531	293 931
Komi Republic	4 235 062	0	0	967 275	794 800	2 385 769
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	62 027 909	0	0	6 527 218	23 410 545	31 873 066
Kaliningrad Region	8 373 044	0	0	3 867 817	656 293	3 775 313
Leningrad Region	3 436 449	0	0	372 524	199 687	2 860 675
Murmansk Region	6 455 925	0	0	1 552 527	685 285	4 200 312
Novgorod Region	3 971 487	0	298	1 522 206	19 728	2 357 073
Pskov Region	1 613 778	0	0	556 967	0	1 055 063
St Petersburg	1 127 621 100	170 602	0	332 908 528	494 814 195	285 911 530
<b>Southern Federal District</b>	336 883 740	124 212	445	60 044 479	41 182 691	234 615 317
Republic of Adygeya	7 499 400	0	0	697 062	404 154	6 395 183
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	73 679 559	12 539	0	25 394 894	2 558 069	45 488 698
Krasnodar Territory	144 841 971	10 061	445	15 414 334	29 868 175	99 148 355
Astrakhan Region	3 595 443	0	0	1 517 121	1 085 123	945 855
Volgograd Region	7 323 038	0	0	1 738 269	486 955	5 089 181
Rostov Region	85 357 384	101 612	0	13 083 466	5 691 696	66 265 045
City of Sevastopol	14 586 945	0	0	2 199 333	1 088 519	11 283 000
<b>North-Caucasian Federal District</b>	17 318 808	0	0	4 387 727	2 701 275	10 046 315
Republic of Dagestan	1 409 131	0	0	809 518	160 056	392 637
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	3 038 913	0	0	592 100	27 063	2 397 303
Karachai-Cherkess Republic	7 186 459	0	0	866 241	1 846 569	4 473 558
Republic of North Ossetia - Alania	315 384	0	0	104 979	43 000	167 405
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 368 921	0	0	2 014 889	624 587	2 615 412

<b>Volga Federal District</b>	943 050 710	2 684 012	0	143 006 049	244 126 561	549 327 166
Republic of Bashkortostan	50 043 949	24 170	0	2 952 523	12 176 246	34 867 711
Republic of Marii El	2 117 360	0	0	337 990	109 338	1 649 144
Republic of Mordovia	20 292 918	0	0	2 282 222	659 809	17 291 086
Republic of Tatarstan	520 339 685	2 616 469	0	97 857 470	170 487 517	246 833 512
Udmurt Republic	30 436 364	11 982	0	2 775 953	706 423	26 918 490
Chuvash Republic	8 934 828	0	0	1 596 547	970 155	6 356 315
Perm Territory	19 559 579	4 735	0	2 652 397	2 144 653	14 734 634
Kirov Region	24 635 508	665	0	3 871 126	1 280 195	19 183 799
Nizhny Novgograd Region	57 681 319	18 326	0	8 299 622	5 206 474	44 017 016
Orenburg Region	30 930 796	7 665	0	3 719 963	4 766 725	22 421 501
Penza Region	3 854 291	0	0	898 624	430 134	2 513 178
Samara Region	104 397 681	0	0	10 479 697	35 817 537	57 520 164
Saratov Region	64 109 720	0	0	4 486 954	8 977 342	50 595 363
Ulyanovsk Region	5 716 712	0	0	794 961	394 013	4 425 253
<b>Ural Federal District</b>	750 069 428	143 151	0	66 199 193	128 802 117	550 073 318
Kurgan Region	1 670 736	0	0	480 131	206 870	977 119
Sverdlovsk Region	351 127 148	19 812	0	36 102 212	58 926 585	255 274 865
Tyumen Region	304 212 270	113 235	0	14 908 592	61 079 376	225 281 944
Chelyabinsk Region	93 059 274	10 104	0	14 708 258	8 589 286	68 539 390
<b>Siberian Federal District</b>	140 794 309	69 697	0	37 585 432	13 552 984	87 524 975
Republic of Altai	870 911	0	0	121 668	172 741	575 956
Republic of Buryatiya	7 644 017	892	0	274 811	400 051	6 871 921
Republic of Tuva	185 583	36	0	73 100	27 946	84 473
Republic of Khakassia	5 907 963	0	0	1 288 661	515 177	3 992 859
Altai Territory	8 105 395	0	0	2 028 019	881 052	5 181 905
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	11 011 151	1 139	0	1 719 656	1 259 350	7 836 398
Irkutsk Region	12 017 270	0	0	2 562 986	1 497 210	7 878 476
Kemerovo Region	8 913 364	0	0	1 288 174	761 192	6 847 317
Novosibirsk Region	70 529 665	67 630	0	25 908 580	6 473 656	36 622 634
Omsk Region	9 496 430	0	0	1 284 563	1 462 309	6 717 148
Tomsk Region	6 112 560	0	0	1 035 214	102 300	4 915 888
<b>Far Eastern Federal District</b>	302 379 019	82 758	17 256	37 165 497	23 334 648	240 738 231
Republic of Sakha (Yakutia)	27 616 921	45 913	0	4 889 097	3 318 293	19 291 086
Kamchatka Territory	14 089 219	14 273	0	1 644 886	1 149 309	11 244 866
Primorskiy Territory	68 084 038	12 752	0	17 466 255	3 884 874	46 258 161
Khabarovsk Territory	7 092 625	0	0	432 870	352 791	6 281 152
Amur Region	180 589 548	0	17 256	10 603 681	14 285 987	155 359 067
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 906 668	9 820	0	2 128 708	343 394	2 303 899
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Total</b>	<b>32 907 360 228</b>	<b>10 589 406</b>	<b>58 584</b>	<b>6 215 596 582</b>	<b>9 199 528 363</b>	<b>17 230 766 542</b>

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.08.16**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	17 151 245 580	22 924 205	21 295	2 824 369 596	8 018 457 362	5 870 092 843
Belgorod Region	858 540	0	0	51 026	0	807 514
Bryansk Region	0	0	0	0	0	0
Vladimir Region	258 712	0	0	13 069	0	245 593
Voronezh Region	1 727 078	0	0	4 171	13 680	1 709 227
Ivanovo Region	771 743	0	0	25 747	0	745 984
Kaluga Region	1 793 739	0	0	111 110	0	1 682 629
Kostroma Region	23 713 614	0	0	1 533 484	10 301 670	11 858 461
Kursk Region	1 044 106	0	0	361 410	0	561 936
Lipetsk Region	1 867 934	0	0	1 065 316	217 916	584 702
Moscow Region	5 301 096	0	0	367 864	574 218	4 352 787
Orel Region	0	0	0	0	0	0
Ryazan Region	922 761	0	0	76 170	0	846 541
Smolensk Region	0	0	0	0	0	0
Tambov Region	22 901	0	0	97	0	22 789
Tver Region	1 832 643	0	0	250 404	191 786	1 390 440
Tula Region	47 085	0	0	5 807	0	41 278
Yaroslavl Region	3 937 577	0	0	105 212	0	3 831 962
City of Moscow	17 107 146 051	22 924 205	21 295	2 820 398 709	8 007 158 092	5 841 411 000
<b>North-Western Federal District</b>	291 903 558	1	0	51 710 783	109 602 908	127 505 200
Republic of Karelia	81 066	1	0	79 359	0	1 689
Komi Republic	772 797	0	0	43 027	0	729 736
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	7 681 793	0	0	3 622 167	460 863	3 595 237
Kaliningrad Region	5 273 277	0	0	1 142 062	2 012 435	1 730 333
Leningrad Region	445 216	0	0	82 110	0	358 550
Murmansk Region	1 762 735	0	0	1 104 962	61 171	596 601
Novgorod Region	343 432	0	0	48 166	71 321	223 945
Pskov Region	11 465	0	0	9 648	0	1 817
St Petersburg	275 531 777	0	0	45 579 282	106 997 118	120 267 292
<b>Southern Federal District</b>	37 387 684	135 527	0	7 166 043	6 871 849	22 361 388
Republic of Adygeya	368 673	0	0	9 400	67 051	292 196
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	8 225 749	135 527	0	530 540	333 933	6 616 696
Krasnodar Territory	10 650 486	0	0	1 073 925	778 573	8 617 151
Astrakhan Region	4 302 154	0	0	4 195 024	0	100 703
Volgograd Region	1 319 481	0	0	132 039	141 907	1 045 517
Rostov Region	10 799 043	0	0	1 130 462	5 474 589	4 137 476
City of Sevastopol	1 722 098	0	0	94 653	75 796	1 551 649
<b>North-Caucasian Federal District</b>	2 333 214	0	0	141 311	474 702	1 671 182
Republic of Dagestan	40 006	0	0	1 099	0	38 905
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	109 295	0	0	32 313	0	76 981
Karachai-Cherkess Republic	1 793 914	0	0	17 889	416 388	1 316 383
Republic of North Ossetia - Alania	35 125	0	0	0	0	35 125
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	354 874	0	0	90 010	58 314	203 788
<b>Volga Federal District</b>	201 747 715	7	0	11 848 887	116 172 365	72 125 931
Republic of Bashkortostan	2 068 306	0	0	92 470	277 059	1 695 996

Republic of Marii El	28 762	0	0	8 583	0	11 081
Republic of Mordovia	314 490	0	0	30 247	0	277 277
Republic of Tatarstan	165 772 238	7	0	7 789 267	112 071 045	44 584 954
Udmurt Republic	1 313 520	0	0	111 565	155 156	1 046 792
Chuvash Republic	593 050	0	0	13 108	143 562	436 347
Perm Territory	2 782 380	0	0	325 447	23 804	2 433 129
Kirov Region	1 390 199	0	0	241 449	374 440	773 975
Nizhny Novgorod Region	5 277 154	0	0	584 885	648 921	4 037 344
Orenburg Region	3 084 498	0	0	190 537	500 295	2 342 616
Penza Region	63 522	0	0	23 337	40 172	0
Samara Region	15 438 566	0	0	2 077 552	1 427 832	11 810 197
Saratov Region	3 581 923	0	0	360 385	510 079	2 637 171
Ulyanovsk Region	39 107	0	0	55	0	39 052
<b>Ural Federal District</b>	<b>168 455 046</b>	<b>67 070</b>	<b>0</b>	<b>16 160 079</b>	<b>60 733 016</b>	<b>85 494 432</b>
Kurgan Region	18 744	0	0	5	0	18 693
Sverdlovsk Region	56 812 559	0	0	3 083 778	20 760 217	32 643 427
Tyumen Region	95 548 609	67 070	0	6 311 128	38 672 973	45 510 200
Chelyabinsk Region	16 075 134	0	0	6 765 168	1 299 826	7 322 112
<b>Siberian Federal District</b>	<b>32 653 937</b>	<b>0</b>	<b>0</b>	<b>19 431 731</b>	<b>1 358 754</b>	<b>11 519 766</b>
Republic of Altai	79 463	0	0	56 339	0	23 124
Republic of Buryatiya	565 146	0	0	11 033	0	355 880
Republic of Tuva	538	0	0	0	0	538
Republic of Khakassia	112 343	0	0	13 411	0	94 467
Altai Territory	275 804	0	0	44 653	0	230 816
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	822 671	0	0	61 646	6 135	749 568
Irkutsk Region	729 659	0	0	251 282	0	475 388
Kemerovo Region	454 761	0	0	199 400	0	255 361
Novosibirsk Region	27 675 801	0	0	18 505 960	239 558	8 798 014
Omsk Region	1 712 044	0	0	209 854	1 113 061	389 056
Tomsk Region	225 707	0	0	78 153	0	147 554
<b>Far Eastern Federal District</b>	<b>62 994 328</b>	<b>0</b>	<b>0</b>	<b>11 066 414</b>	<b>18 336 671</b>	<b>31 650 723</b>
Republic of Sakha (Yakutia)	2 473 747	0	0	145 667	54 961	2 219 649
Kamchatka Territory	1 677 233	0	0	442 210	1 863	1 220 144
Primorskiy Territory	13 657 158	0	0	4 812 594	1 543 367	7 094 171
Khabarovsk Territory	531 948	0	0	134 698	74 380	320 775
Amur Region	40 195 174	0	0	1 533 589	16 662 100	20 334 599
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 459 068	0	0	3 997 656	0	461 385
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Total</b>	<b>17 948 721 062</b>	<b>23 126 810</b>	<b>21 295</b>	<b>2 941 894 844</b>	<b>8 332 007 627</b>	<b>6 222 421 465</b>

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions  
(by credit institutions registered in respective regions), as of 1.08.16**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	7 246 702 781	3 927 764 770	3 318 938 011
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	637 335	613 214	24 121
Ivanovo Region	317 442	317 442	0
Kaluga Region	87 213	87 213	0
Kostroma Region	164 079 860	72 651 223	91 428 637
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	533 333	533 333	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	40 981	40 981	0
Tver Region	830 000	830 000	0
Tula Region	0	0	0
Yaroslavl Region	1 368 763	1 368 763	0
City of Moscow	7 077 930 854	3 850 445 601	3 227 485 253
<b>North-Western Federal District</b>	166 132 405	132 318 569	33 813 836
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 632 657	506 678	1 125 979
Kaliningrad Region	85 507	85 507	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	164 414 241	131 726 384	32 687 857
<b>Southern Federal District</b>	5 089 556	1 939 425	3 150 131
Republic of Adygeya	8 171	8 171	0
Republic of Kalmykia	0	0	0
Republic of Crimea	0	0	0
Krasnodar Territory	1 409 721	875 698	534 023
Astrakhan Region	5 652	5 652	0
Volgograd Region	200 000	200 000	0
Rostov Region	3 466 012	849 904	2 616 108
City of Sevastopol	0	0	0
<b>North-Caucasian Federal District</b>	109 755	109 755	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	109 755	109 755	0
<b>Volga Federal District</b>	<b>221 179 948</b>	<b>166 891 763</b>	<b>54 288 185</b>
Republic of Bashkortostan	29 328 053	28 992 686	335 367
Republic of Marii El	0	0	0
Republic of Mordovia	160 000	160 000	0
Republic of Tatarstan	38 782 768	34 080 047	4 702 721
Udmurt Republic	285 399	285 399	0
Chuvash Republic	119 500	119 500	0
Perm Territory	334 647	334 647	0
Kirov Region	311 571	311 571	0
Nizhny Novgograd Region	5 055 228	5 055 228	0
Orenburg Region	264 572	264 572	0
Penza Region	25 535	25 535	0
Samara Region	35 902 157	35 694 114	208 043
Saratov Region	110 410 518	61 368 464	49 042 054
Ulyanovsk Region	200 000	200 000	0
<b>Ural Federal District</b>	<b>90 508 006</b>	<b>43 533 632</b>	<b>46 974 374</b>
Kurgan Region	0	0	0
Sverdlovsk Region	86 661 846	41 788 647	44 873 199
Tyumen Region	2 764 971	663 796	2 101 175
Chelyabinsk Region	1 081 189	1 081 189	0
<b>Siberian Federal District</b>	<b>3 072 327</b>	<b>2 997 947</b>	<b>74 380</b>
Republic of Altai	0	0	0
Republic of Buryatiya	300 027	300 027	0
Republic of Tuva	0	0	0
Republic of Khakassia	155 816	155 816	0
Altai Territory	290 968	290 968	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	74 380	0	74 380
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	2 251 136	2 251 136	0
Omsk Region	0	0	0
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>11 882 772</b>	<b>8 604 824</b>	<b>3 277 948</b>
Republic of Sakha (Yakutia)	335 648	335 648	0
Kamchatka Territory	34 725	34 725	0
Primorskiy Territory	1 922 735	1 922 735	0
Khabarovsk Territory	0	0	0
Amur Region	9 589 664	6 311 716	3 277 948
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
<b>Total</b>	<b>7 744 677 550</b>	<b>4 284 160 685</b>	<b>3 460 516 865</b>



# Macprudential Indicators of the Banking Sector

Table 40

## Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,5	12,7	12,4	12,4	12,3
Tier I capital ratio N1.2 (Basel III)	9,0	8,5	8,4	8,6	8,4
Risk-weighted assets <sup>1</sup> (Basel III) to total assets ratio	45,4	48,3	48,6	46,7	47,3
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>2</sup>	6,7	8,3	9,2	9,7	9,7
Loan loss provisions made as percent of total loans <sup>2</sup>	6,5	7,8	8,4	8,6	8,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,6	2,8	2,8	3,8	3,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,5	0,5	0,5
Ratio of total large credit risks to own funds (capital) (N7)	245,5	254,4	248,1	242,3	248,2
<b>Distribution of loans provided by credit institutions</b>					
agriculture, hunting and forestry	3,5	3,5	3,6	3,7	3,7
mining	4,2	4,9	5,5	5,5	5,6
manufacturing	15,5	17,1	16,9	16,7	16,6
production and distribution of energy, gas and water	2,5	2,5	2,5	2,8	2,8
constructing	5,3	4,8	4,8	4,9	4,9
wholesale and retail trade, car and household appliance repair	13,3	11,3	11,0	10,7	10,7
transport and communication	4,4	4,2	4,3	4,1	4,1
other economic activities	21,2	24,1	23,9	23,7	23,9
individuals	30,1	27,5	27,6	27,9	27,7
of which					
mortgage loans	9,4	10,4	10,7	11,1	11,1
<b>Geographical distribution of interbank loans and deposits <sup>3</sup></b>					
Russian Federation	53,6	54,0	58,9	63,6	65,2
United Kingdom	13,9	12,3	11,1	10,1	8,6
USA	4,9	4,5	4,7	2,6	3,0
Germany	0,4	0,8	1,0	2,1	0,8
Austria	7,3	4,9	4,1	3,9	4,0
France	1,8	1,8	2,4	1,9	2,2
Italy	0,0	0,0	0,1	0,1	0,1
Cyprus	4,9	9,2	6,2	4,2	4,3
Netherlands	1,3	0,8	0,4	0,2	0,3
Other	11,8	11,8	11,0	11,2	11,6
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	10,4	10,6	11,6	11,0	10,9
Ratio of liquid assets to total assets	22,0	24,6	22,8	22,0	22,0
Ratio of high liquid assets to demand liabilities (N2)	67,0	97,5	86,5	87,4	95,7
Ratio of liquid assets to short-term liabilities (N3)	80,4	139,3	121,8	125,0	138,9
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	92,8	59,0	59,4	57,2	56,9
Ratio of clients' funds to total loans <sup>4</sup>	96,9	106,1	107,0	107,8	106,5
<b>Market risk to total own funds (capital) <sup>5</sup></b>					
of which					
Interest rate risk	28,6	34,4	40,0	41,5	40,2
Equity position risk	3,7	3,3	3,0	2,6	2,7
Foreign exchange risk	3,7	6,3	7,9	8,3	7,1
Commodity risk	-	-	3,3	2,4	1,7
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	7,6	8,6	9,7	11,0	11,0
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>6</sup>	589,1	192,0	109,3	359,9	458,6
as percent of the banking sector own funds (capital) <sup>6</sup>	0,9	0,3	0,1	0,4	0,6
	7,9	2,3	1,2	4,0	5,1
<b>Return on assets <sup>7</sup></b>	0,9	0,3	0,4	0,6	0,8
<b>Return on equity <sup>7</sup></b>	7,9	2,3	3,4	5,7	6,9

<sup>1</sup> Only balance sheet items are included.

<sup>2</sup> Calculated by form 0409115 paragraphs 1, 2, 3.

<sup>3</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>4</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>5</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>6</sup> Assets and capital calculated as averages over the reporting period.

<sup>7</sup> 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)<sup>1</sup>

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 <sup>2</sup>	
			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
1.01.09	1108	3 811,6	541	72,4	281	146,0	225	644,1	22	372,6	10	359,2	5	351,1	2	249,7	2	1 554,0	20	62,6
1.01.10	1058	4 620,6	473	71,9	284	145,1	236	677,1	23	344,8	12	390,7	6	395,8	4	630,9	2	1 893,8	18	70,3
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
1.02.15	830	7 848,0	53	3,0	401	189,8	281	830,7	40	643,6	21	741,0	8	496,4	5	640,6	6	4 301,2	15	1,8
1.03.15	827	7 772,2	53	4,0	399	189,2	275	791,9	42	646,0	21	712,0	9	532,3	5	635,2	6	4 277,5	17	-15,9
1.04.15	824	8 070,2	51	2,2	396	186,8	278	808,7	41	643,4	21	713,5	9	544,7	6	890,6	5	4 278,8	17	1,5
1.05.15	815	8 021,7	49	3,5	386	181,3	283	827,6	42	686,7	18	641,3	9	527,2	6	869,1	5	4 271,8	17	13,2
1.06.15	810	8 083,8	51	3,6	383	182,3	279	827,6	42	683,0	19	687,2	8	479,3	7	1 178,8	4	4 029,1	17	13,0
1.07.15	797	8 166,4	50	3,8	371	176,5	277	820,4	41	636,0	22	766,5	7	400,7	8	1 313,1	4	4 048,7	17	0,9
1.08.15	783	8 454,3	52	-1,4	362	174,5	271	811,3	38	570,4	23	780,7	7	394,0	8	1 359,2	4	4 368,8	18	-3,0
1.09.15	774	8 725,8	48	3,0	356	172,3	266	795,5	39	600,1	19	621,0	10	573,6	7	1 162,6	5	4 816,0	24	-18,2
1.10.15	767	8 735,4	52	3,9	345	167,2	265	795,4	40	614,6	19	627,5	10	585,7	6	909,1	6	5 065,7	24	-33,6
1.11.15	757	8 823,5	53	-2,1	335	162,9	262	786,7	40	617,8	18	602,8	11	626,4	6	883,7	6	5 176,8	26	-31,3
1.12.15	740	8 891,2	50	1,9	328	158,8	258	781,8	39	620,1	16	519,0	12	668,7	6	890,7	6	5 285,3	25	-35,1
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
1.02.16	728	9 078,8	51	0,8	319	156,9	248	734,7	38	582,5	22	741,7	9	532,5	6	969,9	6	5 352,5	29	7,2
1.03.16	718	9 093,0	55	-1,5	311	153,7	241	725,2	38	565,3	22	718,1	10	576,5	6	961,0	6	5 394,6	29	0,2
1.04.16	707	8 952,7	48	-2,9	310	152,5	236	698,9	38	548,1	25	826,6	8	478,6	6	935,5	6	5 308,9	30	6,4
1.05.16	696	8 922,3	49	-3,6	300	146,9	239	712,2	39	614,3	21	722,6	8	477,7	6	931,2	6	5 338,5	28	-17,5
1.06.16	689	8 964,6	49	-4,8	291	141,1	240	709,3	39	595,3	21	705,9	9	530,2	6	927,3	6	5 495,2	28	-135,0
1.07.16	680	8 948,3	47	-3,6	288	138,5	241	723,5	36	556,5	21	689,1	10	578,7	6	936,5	6	5 470,3	25	-141,3
1.08.16	669	9 024,6	46	3,6	284	138,7	231	684,9	37	551,5	24	798,0	9	532,2	6	944,0	6	5 508,0	26	-136,3
Reference data: own funds (capital) adequacy ratio as of 1.08.16, %	12,3		47,2		21,9		17,1		18,4		15,0		13,3		13,9		12,0		11,3	

<sup>1</sup> 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.

<sup>2</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 127-FZ dated October 26, 2002 "On Insolvency (bankruptcy)".

Table 42

## Basel III Capital Tiers and Adequacy Ratios

Basel III capital <sup>1</sup> structure	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	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):	<b>7 928,4</b>	<b>100,0</b>	<b>9 008,6</b>	<b>100,0</b>	<b>8 952,7</b>	<b>100,0</b>	<b>8 948,3</b>	<b>100,0</b>	<b>9 024,6</b>	<b>100,0</b>
of which:										
1. Tier I capital	5 718,4	72,1	6 002,5	66,6	6 062,9	67,7	6 195,8	69,2	6 173,8	68,4
of which:										
1.1. Common Equity Tier 1	5 638,3	71,1	5 857,8	65,0	5 893,9	65,8	6 035,3	67,5	6 002,4	66,5
1.2. Additional Tier 1	80,1	1,0	144,7	1,6	169,0	1,9	160,5	1,8	171,3	1,9
2. Tier 2 Capital	2 210,0	27,9	3 006,1	33,4	2 889,8	32,3	2 752,5	30,8	2 850,8	31,6
<b>Basel III capital adequacy ratios<sup>2</sup></b>	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)	12,5	4	12,7	8	12,4	6	12,4	6	12,3	8
Common equity Tier I ratio (N1.1)	8,9	2	8,2	8	8,1	6	8,3	5	8,2	5
Tier I capital ratio (N1.2)	9,0	3	8,5	8	8,4	8	8,6	7	8,4	7

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

<sup>2</sup> Minimum capital requirements set: N1.0 - 8,0% (before 01.01.2016 -10%), N1.1 - 4,5% (before 01.01.2016 -5,0%), N1.2 - 6,0% (before 01.01.2015 - 5,5%).

Table 43

Structure of Own Funds (Basel III Capital) of the Banking Sector (Percent) <sup>1</sup>

Indicators	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	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
<b>1. Factors of own funds (capital) increase</b>	<b>9 337,9</b>	<b>117,8</b>	<b>11 233,4</b>	<b>124,7</b>	<b>11 230,5</b>	<b>125,4</b>	<b>10 966,1</b>	<b>122,6</b>	<b>11 052,6</b>	<b>122,5</b>
1.1. Authorized capital	1 914,3	24,1	2 416,3	26,8	2 407,0	26,9	2 412,7	27,0	2 417,8	26,8
1.2. Issue income	1 421,3	17,9	1 451,5	16,1	1 489,8	16,6	1 362,5	15,2	1 362,3	15,1
1.3. Credit institutions' profit and funds	3 761,5	47,4	4 112,3	45,6	4 242,1	47,4	4 224,1	47,2	4 246,3	47,1
1.4. Subordinated loans	2 018,3	25,5	3 026,7	33,6	2 879,9	32,2	2 748,8	30,7	2 809,3	31,1
1.5. Increase in value of property due to revaluation	222,4	2,8	226,5	2,5	211,7	2,4	218,0	2,4	217,0	2,4
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0		0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>1 409,5</b>	<b>17,8</b>	<b>2 224,8</b>	<b>24,7</b>	<b>2 277,8</b>	<b>25,4</b>	<b>2 017,9</b>	<b>22,6</b>	<b>2 028,0</b>	<b>22,5</b>
2.1. Losses	352,5	4,4	823,1	9,1	773,3	8,6	542,5	6,1	530,5	5,9
2.2. Intangible assets	18,8	0,2	31,9	0,4	83,0	0,9	248,2	2,8	248,4	2,8
2.3. Treasury stocks (shares)	1,2	0,0	2,5	0,0	3,6	0,0	4,7	0,1	4,8	0,1
2.4. Sources of own funds (capital), created using improper assets	7,2	0,1	8,7	0,1	8,8	0,1	8,2	0,1	8,4	0,1
2.5. Subordinated loans granted to credit institutions	154,4	1,9	306,1	3,4	311,5	3,5	262,4	2,9	286,8	3,2
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	801,0	10,1	902,6	10,0	926,1	10,3	759,1	8,5	762,4	8,4
2.7. Other factors	74,4	0,9	149,9	1,7	171,5	1,9	192,8	2,2	186,7	2,1
<b>Own funds (capital), total</b>	<b>7 928,4</b>	<b>100,0</b>	<b>9 008,6</b>	<b>100,0</b>	<b>8 952,7</b>	<b>100,0</b>	<b>8 948,3</b>	<b>100,0</b>	<b>9 024,6</b>	<b>100,0</b>

<sup>1</sup> 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 <sup>1</sup>	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	1 365,7	1 550,7	1 483,6	1 298,1	1 268,9
3 <sup>rd</sup> group of assets	404,2	702,0	174,1	231,6	221,1
4 <sup>th</sup> group of assets	33 446,0	37 817,6	37 415,6	35 231,6	35 994,6
5 <sup>th</sup> group of assets	9,2	10,9	362,0	352,7	378,0
The value of credit risk on balance sheet assets	35 225,2	40 081,2	39 435,4	37 114,0	37 862,6

Reference data:

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1 <sup>st</sup> group of assets without risk weighting	11 479,3	8 920,2	9 012,8	8 564,0	8 352,5

<sup>1</sup> Assets recognized in balance sheet are taken into account

Own Funds (Capital)<sup>1</sup> Adequacy Ratio of the Banking Sector

		1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
1	Banking sector own funds (capital), billion rubles	7 928,4	9 008,6	8 952,7	8 948,3	9 024,6
2	Risk-weighted assets, billion rubles	63 456,9	70 914,5	72 154,1	72 264,7	73 346,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	35 225,2	40 081,2	39 435,4	37 114,0	37 862,6
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> ), billion rubles	1 700,4	1 919,5	1 985,4	2 257,4	2 334,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	225,8	140,4	206,2	214,5	217,8
	- the value of credit risk on contingent credit liabilities, billion rubles	4 802,0	4 198,1	3 736,8	3 743,4	3 871,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	1 259,3	873,3	845,9	783,8	837,5
	- the value of operational risk (calculated with risk coefficient 12,5)	5 264,7	6 732,5	6 746,9	7 298,4	7 597,0
	- market risk, billion rubles	2 734,6	3 859,4	4 719,4	4 790,1	4 552,5
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	65,7	71,7	79,4	78,5	78,2
	- higher-risk transactions, billion rubles	9 592,6	11 168,6	11 927,8	13 741,4	13 667,5
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-305,7	-467,2	-493,8	-567,2	-581,5
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	1 624,6	540,4	470,2	438,0	434,8
	- 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	329,6	653,2	1 222,0	1 192,2	1 261,5
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	935,9	898,2	805,5	687,9	726,8
	- other	2,3	245,1	467,0	492,2	485,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,5	12,7	12,4	12,4	12,3

<sup>1</sup> Calculated by form 0409135.

<sup>2</sup> 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. 139-I dated December 3, 2012 "On Banks' Required Ratios".

<sup>3</sup> With the full cost of a loan (calculated by the credit institutions to the notice of an individual borrower according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»; before 1.07.2014 – according to the Ordinance No. 2008-U, dated May 13, 2008, “On the Procedure for Calculating and Bringing to the Notice of an Individual Borrower the Full Cost of a Loan”) exceeding 25% per annum for loans in rubles and 20% per annum for loans in foreign currency.

Table 46

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

Own funds (capital) adequacy ratio	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	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% <sup>1</sup>	8	1,4	27	3,8	27	3,7	24	3,9	23	4,0
From 8% to 10%	0	0,0	1	0,0	10	4,4	12	0,6	18	4,5
From 10% to 12%	90	47,0	83	39,0	63	35,0	62	50,0	66	46,7
From 12% to 14%	144	39,4	92	35,0	89	31,2	90	18,8	81	22,2
14% and more	578	12,2	517	22,2	504	25,7	475	26,7	464	22,6
Banking sector, total	834	100,0	733	100,0	707	100,0	680	100,0	669	100,0

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

Minimum capital requirements set: N1.0 starting from 01.02.2016 - 8% (before 01.01.2016 - 10%).

## Credit Risk

Table 47

### Structure of Loans of the Banking Sector

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

		1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	24 885,6	46,8	26 254,0	45,2	25 220,0	44,8	24 458,5	44,3	25 263,5	45,2
	Substandard	21 016,6	39,5	22 237,3	38,3	21 160,0	37,6	20 790,6	37,7	20 701,6	37,0
	Doubtful	3 603,2	6,8	4 769,2	8,2	4 721,9	8,4	4 577,4	8,3	4 538,1	8,1
	Problem	1 144,5	2,2	1 408,5	2,4	1 579,9	2,8	1 762,1	3,2	1 714,0	3,1
	Loss	2 433,0	4,6	3 442,2	5,9	3 574,6	6,4	3 561,0	6,5	3 686,1	6,6
Loan loss provision (LLP) made		3 461,0	6,5	4 545,7	7,8	4 708,6	8,4	4 744,8	8,6	4 830,9	8,6
<b>Reference data: less loans grouped into portfolios of homogeneous loans <sup>2</sup></b>											
Loans	Standard	24 884,9	60,1	26 122,5	55,3	25 081,7	55,1	24 312,4	54,7	25 114,5	55,6
	Substandard	10 893,5	26,3	13 276,4	28,1	12 357,6	27,1	11 948,2	26,9	11 811,8	26,2
	Doubtful	3 092,3	7,5	4 266,8	9,0	4 204,2	9,2	4 075,9	9,2	4 056,1	9,0
	Problem	971,2	2,3	1 261,5	2,7	1 439,7	3,2	1 639,3	3,7	1 597,1	3,5
	Loss	1 591,6	3,8	2 349,1	5,0	2 452,8	5,4	2 454,1	5,5	2 571,7	5,7
Loan loss provision (LLP)	Estimated LLP	3 219,0	7,8	4 483,4	9,5	4 655,2	10,2	4 719,2	10,6	4 800,3	10,6
	Estimated LLP adjusted for collateral	2 464,2	5,9	3 476,7	7,4	3 637,4	8,0	3 696,5	8,3	3 781,9	8,4
	LLP made	2 467,1	6,0	3 343,4	7,1	3 473,1	7,6	3 521,8	7,9	3 599,9	8,0
	LLP made as percent of estimated LLP		76,6		74,6		74,6		74,6		75,0
	LLP made as percent of estimated LLP adjusted for collateral		100,1		96,2		95,5		95,3		95,2

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

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



### Structure of Loans and Claims Grouped Into Homogeneous Portfolios <sup>1</sup>

	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	11 714,4	100,0	10 834,8	100,0	10 720,4	100,0	10 719,8	100,0	10 752,2	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	804,8	6,9	556,0	5,1	523,6	4,9	502,6	4,7	495,0	4,6
1.2. Loans to individuals	10 909,5	93,1	10 278,8	94,9	10 196,9	95,1	10 217,1	95,3	10 257,2	95,4
1.3. Loans to credit institutions	0,1	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		22,0		18,6		19,1		19,4		19,2
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		8,5		11,1		11,5		11,4		11,4
4. Claims grouped into portfolios of homogeneous claims - total	75,8	100,0	99,4	100,0	76,3	100,0	75,6	100,0	81,0	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	27,7	36,5	31,3	31,5	30,5	40,0	28,3	37,5	28,7	35,5
4.2. Portfolios of homogeneous claims on individuals	48,1	63,5	68,1	68,5	45,8	60,0	47,2	62,5	52,3	64,5
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		44,8		43,2		60,8		64,7		61,7

<sup>1</sup>Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.08.16<sup>1</sup>

	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	494 954,2	100,0	64 857,6	100,0	13,1
of which by quality categories					
1.1. Quality Category I	257,5	0,1	0,0	0,0	0,0
1.2. Quality Category II	421 086,7	85,1	3 956,0	6,1	0,9
1.3. Quality Category III	4 786,5	1,0	434,3	0,7	9,1
1.4. Quality Category IV	7 901,0	1,6	2 690,6	4,1	34,1
1.5. Quality Category V	60 922,5	12,3	57 776,8	89,1	94,8
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	494 954,2		64 857,6		13,1
4. Homogeneous claims grouped into portfolios - total	28 725,1	100,0	18 094,7	100,0	63,0
of which by quality categories					
4.1. Quality Category I	7 440,6	25,9	0,0	0,0	0,0
4.2. Quality Category II	600,5	2,1	7,9	0,0	1,3
4.3. Quality Category III	2603,3	9,1	164,3	0,9	6,3
4.4. Quality Category IV	145,6	0,5	42,5	0,2	29,2
4.5. Quality Category V	17935,2	62,4	17880,0	98,8	99,7
5. Claims for interest payments - total	5 926,9	100,0	2 840,0	100,0	47,9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	3 023,1	51,0	2 785,5	98,1	92,1

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.08.16<sup>1</sup>

	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	10 257 247,0	100,0	1 166 166,2	100,0	11,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	919 030,4	9,0	28 745,0	2,5	3,1
1.1.2. residential real estate (mortgage) loans, total	3 249 088,0	31,7	69 185,4	5,9	2,1
1.1.3. car loans, total	608 953,4	5,9	62 606,1	5,4	10,3
1.1.4. other consumer loans, total	5 445 593,3	53,1	1 003 169,4	86,0	18,4
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 <sup>2</sup>	260 306,0	2,5	5 993,3	0,5	2,3
1.2.2. a portfolio of loans without overdue payments	8 491 948,7	82,8	131 212,7	11,3	1,5
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	256 095,9	2,5	14 727,6	1,3	5,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	128 565,6	1,3	37 100,1	3,2	28,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	108 748,5	1,1	61 751,0	5,3	56,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	200 459,2	2,0	159 362,7	13,7	79,5
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	776 541,3	7,6	753 558,3	64,6	97,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	148 759,3	1,5	0,0	0,0	0,0
1.3.2. Quality category II	8 468 719,2	82,6	113 871,1	9,8	1,3
1.3.3. Quality category III	477 288,4	4,7	41 087,9	3,5	8,6
1.3.4. Quality category IV	109 023,1	1,1	43 811,0	3,8	40,2
1.3.5. Quality category V	1 053 457,0	10,3	967 396,2	83,0	91,8
2. Claims grouped into portfolios of homogeneous claims - total	52 265,0	5,0	31 900,8	3,3	61,0
of which by quality categories					
2.1. Quality category I	8 608,7	0,8	0,0	0,0	0,0
2.2. Quality category II	6 771,2	0,6	166,2	0,0	2,5
2.3. Quality category III	4350,5	0,4	576,2	0,1	13,2
2.4. Quality category IV	1151,9	0,1	553,0	0,1	48,0
2.5. Quality category V	31382,7	3,0	30605,5	3,2	97,5
3. Claims for interest payments - total	191 762,9	100,0	84 160,2	100,0	43,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	90 383,7	47,1	80 201,2	95,3	88,7

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

<sup>2</sup> 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 Categories<sup>1</sup>

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 %				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Substandard	9,5	7,2	6,6	5,9	5,8	2,1	1,8	1,8	1,7	1,8
Doubtful	19,7	23,0	22,2	21,3	20,7	15,7	18,0	18,4	18,4	18,4
Problem	16,1	15,5	17,1	18,9	17,8	40,9	41,1	41,2	40,7	40,1
Loss	54,7	54,2	54,1	53,7	55,5	84,8	77,1	76,6	77,0	77,7

<sup>1</sup> 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	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>Overdue claims on loans, deposits and other claims, billion rubles</b>	<b>1978,0</b>	<b>3046,6</b>	<b>3122,7</b>	<b>3154,5</b>	<b>3214,2</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	1404,5	2033,2	2047,7	2019,0	2079,2
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	3,8	5,3	5,6	5,7	5,8
Overdue claims in rubles					
- billion rubles	1725,9	2537,1	2652,6	2741,9	2781,4
- as percent of total loans, deposits and other claims in rubles	4,7	6,8	7,1	7,2	7,3
Overdue claims in foreign currency					
- billion rubles	252,1	509,5	470,1	412,6	432,8
- as percent of total loans, deposits and other claims in foreign currency	1,7	2,5	2,5	2,4	2,4
- dollar equivalent, billion \$	4,5	7,0	7,0	6,4	6,5
Overdue claims on loans and other claims on non-financial institutions	1250,7	2075,9	2121,3	2124,1	2170,2
Share of overdue claims in total volume of loans and other claims on non-financial institutions	4,2	6,2	6,6	6,8	6,8
Overdue claims on loans and other funds provided to individuals	667,5	863,8	889,2	898,7	913,3
Share of overdue claims in total volume of loans and other claims on individuals	5,9	8,1	8,4	8,5	8,6

**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, %				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
No overdue claims	72	56	59	56	45	2,8	2,7	3,0	3,0	3,0
Less than 5%	508	360	334	301	304	72,9	70,2	68,5	68,0	68,7
From 5 to 10%	131	156	133	142	133	16,6	16,0	14,2	18,0	17,4
From 10 to 15%	40	56	64	62	65	5,9	3,7	6,3	3,7	4,0
From 15 to 20%	19	26	36	28	24	1,1	2,0	2,6	1,9	1,6
From 20 to 60%	23	34	35	42	44	0,4	4,9	5,2	4,0	4,1
From 60 to 90%	2	6	4	5	3	0,0	0,3	0,1	1,1	1,1
90% and more	1	2	5	7	8	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	37	34	36	29	0,3	0,2	0,2	0,2	0,2

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

Indicators	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Large credit risks of the banking sector total, bln rubles	19 467,9	22 916,6	22 209,0	21 682,0	22 396,7
Share of large credit risks in the banking sector assets, %	25,1	27,6	27,4	27,3	28,0

Structure of Large Loans<sup>1</sup> Grouped by Types of Collateral

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Volume of large loans, billion rubles	10 829,7	13 838,1	13 527,9	13 145,2	13 939,5
of which:					
Volume of secured loans , billion rubles	2 397,5	4 050,5	3 642,3	3 427,5	3 466,8
Volume of I quality category collateral, billion rubles	596,8	1 953,7	1 670,6	1 651,3	1 614,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	65,7	650,3	481,9	477,6	420,6
Volume of II quality category collateral, billion rubles	1 494,9	1 776,0	1 747,2	1 712,0	1 573,6
of which:					
collateral of securities, issued by legal entities, billion rubles	208,2	246,8	234,3	269,7	235,9
collateral of proprietary rights (claims), billion rubles	611,0	689,2	683,8	588,5	527,6

<sup>1</sup> 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).



Table 56

## Solvency and Financial Soundness Indicators of Borrower Enterprises, by Types of Economic Activity\*

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2014		2015		1st half of 2016		2014		2015		1st half of 2016		2014		2015		1st half of 2016		1st half of 2014	1st half of 2015	1st half of 2016
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>59,5</b>	<b>55,0</b>	<b>54,8</b>	<b>52,4</b>	<b>50,8</b>	<b>51,4</b>	<b>144,0</b>	<b>139,7</b>	<b>141,7</b>	<b>137,3</b>	<b>143,3</b>	<b>143,7</b>	<b>32,7</b>	<b>35,9</b>	<b>36,7</b>	<b>36,8</b>	<b>37,7</b>	<b>37,5</b>	<b>2,4</b>	<b>2,1</b>	<b>3,9</b>
Agriculture, hunting and forestry	41,0	44,1	44,5	46,2	45,2	45,4	161,4	161,6	171,6	168,6	169,3	174,1	64,4	60,9	60,5	60,0	60,6	59,8	1,8	3,2	4,2
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	60,1	54,9	55,3	52,4	53,2	54,0	158,0	157,3	158,9	150,1	151,4	151,0	30,9	34,3	35,4	36,1	36,8	37,0	2,6	2,5	4,0
-mining	74,2	70,4	70,9	68,7	68,6	69,7	216,2	200,7	205,8	200,2	199,2	206,5	9,3	10,7	10,4	14,0	13,8	16,3	3,3	2,4	3,3
-manufacturing	36,9	29,2	30,6	26,4	27,8	29,1	134,6	143,5	147,1	137,0	137,0	133,2	45,2	50,7	51,4	50,1	52,2	50,1	1,8	2,7	5,8
-production and distribution of energy, gas and water	56,7	54,8	56,0	56,7	56,3	55,1	83,3	81,5	81,5	74,2	67,6	69,7	35,4	35,6	38,4	36,6	40,5	41,3	1,1	2,1	1,5
Construction	17,0	18,3	12,2	10,8	11,5	11,3	123,8	110,8	108,2	99,7	97,5	100,5	26,2	25,0	18,2	15,5	18,0	18,5	0,3	-2,5	0,2
Wholesale and retail trade, car and household appliance repair	19,9	17,7	2,1	12,0	23,6	24,0	123,4	118,1	105,9	96,0	108,3	109,6	40,6	36,4	33,4	40,8	31,8	32,3	2,9	1,4	2,3
Transport and communication	68,0	63,5	64,7	62,2	27,2	28,2	90,8	74,7	77,0	85,3	99,1	104,6	36,0	42,3	43,1	40,2	62,9	58,9	2,0	1,2	4,6

\* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

<sup>1</sup> Net gross assets in total assets (total of the balance)<sup>2</sup> Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

## Market Risk

Table 57

**Structure of Market Risk of the Banking Sector**

Risk	1.01.15		1.01.16		1.04.16		1.07.16		1.08.16	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	36,0	100,0	44,0	100,0	54,3	100,0	54,8	100,0	51,7	100,0
Of which										
- interest rate risk (IRR)	28,6	79,5	34,4	78,2	40,0	73,7	41,5	75,7	40,2	77,6
- equity position risk (EPR)	3,7	10,3	3,3	7,5	3,0	5,5	2,6	4,7	2,7	5,2
- foreign exchange risk (FER)	3,7	10,2	6,3	14,4	7,9	14,6	8,3	15,1	7,1	13,8
- commodity risk (CR)	-	-	-	-	3,3	6,1	2,4	4,4	1,7	3,4
Reference data:										
Number of credit institutions <sup>1</sup>	598		548		514		494		487	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	97,8		98,2		98,0		98,2		98,5	

<sup>1</sup> Credit institutions that conduct operations on which market risk is calculated.

Comment: on the basis of reporting of credit institutions by 0409135 form according to Bank of Russia Regulation No. 511-P dated December 3, 2015 "On the Procedure for Calculating Market Risk by Credit Institutions" (starting from 01.02.2016; before that - since 01.03.2013 - according to Bank of Russia Regulation No. 387-P dated September 28, 2012 "On the Procedure for Calculating Market Risk by Credit Institutions").

Table 58

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

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Share of assets in foreign currency in total assets, %	30,0	34,7	32,8	31,2	31,6
of which:					
- 20 largest-asset credit institutions	32,0	37,3	35,0	33,6	33,9
Share of liabilities in foreign currency in total liabilities, %	29,0	33,2	31,8	29,7	29,7
of which:					
- 20 largest-asset credit institutions	30,8	36,3	34,9	32,6	32,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,0	1,4	1,0	1,5	1,8
of which:					
- 20 largest-asset credit institutions	1,3	1,0	0,1	0,9	1,3

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

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
<b>Balance sheet positions</b>					
Claims, bln rubles	23 291,9	28 774,6	26 620,6	24 853,4	25 271,5
Liabilities, bln rubles	22 502,6	27 592,0	25 825,9	23 663,2	23 799,0
Net balance sheet position, bln rubles	789,2	1 182,6	794,7	1 190,1	1 472,5
Net balance sheet position to own funds (capital), % <sup>1</sup>	10,0	13,1	8,9	13,3	16,3
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	18 124,3	16 260,7	16 920,9	14 865,0	14 669,4
Liabilities, bln rubles	17 638,1	16 136,2	16 293,6	14 732,3	14 744,6
Net balance sheet position, bln rubles	486,2	124,5	627,2	132,8	-75,2
Net balance sheet position to own funds (capital), % <sup>1</sup>	6,1	1,4	7,0	1,5	-0,8

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

<sup>2</sup> Section D of the chart of accounts (the derivatives instruments)

**Compliance With Open Foreign Exchange Position (OFXP) Requirements**

	2014 y.				2015 y.				2016 y.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	6	7	6	13	11	5	11	9	9	9
Of which:										
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	1	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %										
- credit institutions with licence to conduct banking operations in foreign currency	0,1	0,4	0,8	3,5	1,8	0,2	2,5	2,4	0,5	0,1
- On 20 largest-asset credit institutions	0,0	0,0	0,0	2,4	0,0	0,0	2,4	1,5	0,0	0,0

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

## Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
<b>1. Credit institutions with net short OFXP</b>								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
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
1.02.15	246	-255,8	158,4	52,1	-149,5	-97,4	2 881,3	-3,4
1.03.15	235	-386,9	343,8	33,8	-76,9	-43,0	1 873,9	-2,3
1.04.15	219	23,5	-55,8	7,0	-39,2	-32,2	1 080,7	-3,0
1.05.15	229	-10,7	-31,9	10,8	-53,4	-42,6	1 561,2	-2,7
1.06.15	209	-102,0	44,4	38,2	-95,8	-57,6	2 707,6	-2,1
1.07.15	217	118,3	-172,6	14,5	-68,8	-54,3	1 818,5	-3,0
1.08.15	255	141,7	-192,5	22,0	-72,8	-50,8	1 879,1	-2,7
1.09.15	210	147,3	-209,6	14,8	-77,1	-62,4	1 587,9	-3,9
1.10.15	199	-358,6	280,7	44,4	-122,3	-77,9	1 852,2	-4,2
1.11.15	189	-222,7	163,2	58,9	-118,5	-59,5	2 209,7	-2,7
1.12.15	164	-65,2	8,5	4,5	-61,2	-56,6	1 155,0	-4,9
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	-7,3
1.02.16	155	-447,5	376,3	47,4	-118,6	-71,2	2 233,6	-3,2
1.03.16	161	-382,1	322,3	81,4	-141,2	-59,7	2 048,1	-2,9
1.04.16	145	87,6	-141,9	2,7	-57,0	-54,3	893,2	-6,1
1.05.16	173	135,9	-194,0	3,5	-61,6	-58,1	1 469,8	-4,0
1.06.16	169	50,0	-102,8	5,9	-58,7	-52,8	1 361,8	-3,9
1.07.16	160	41,0	-94,4	5,6	-59,0	-53,4	626,9	-8,5
1.08.16	155	80,4	-116,9	6,5	-43,1	-36,6	672,3	-5,4
<b>2. Credit institutions with net long OFXP</b>								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
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
1.02.15	534	8,9	136,1	187,1	-42,2	145,0	5 024,3	2,9
1.03.15	541	83,9	61,0	208,0	-63,1	144,9	5 862,4	2,5
1.04.15	556	-202,6	394,2	265,0	-73,3	191,7	6 667,0	2,9
1.05.15	537	123,4	90,4	268,1	-54,3	213,8	6 443,8	3,3
1.06.15	550	192,5	-13,6	200,3	-21,4	178,9	5 360,0	3,3
1.07.15	529	-86,1	280,2	241,5	-47,3	194,2	6 262,9	3,1
1.08.15	478	-19,0	249,1	280,8	-50,7	230,1	6 549,7	3,5
1.09.15	519	-205,5	504,1	379,0	-80,4	298,6	7 122,9	4,2
1.10.15	525	157,5	111,2	313,6	-44,9	268,7	6 823,3	3,9
1.11.15	522	59,4	231,7	342,4	-51,3	291,1	6 559,0	4,4
1.12.15	534	138,5	187,5	414,2	-88,1	326,0	7 715,7	4,2
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	4,6
1.02.16	529	127,1	216,3	383,9	-40,5	343,4	6 839,0	5,0
1.03.16	515	-42,4	408,5	406,7	-40,5	366,1	6 997,0	5,2
1.04.16	522	-525,1	861,2	461,1	-125,0	336,1	8 045,6	4,2
1.05.16	481	-327,3	672,0	443,2	-98,5	344,7	7 406,0	4,7
1.06.16	480	-174,5	526,7	440,6	-88,4	352,2	7 572,7	4,7
1.07.16	480	-95,6	455,3	451,6	-91,9	359,7	8 314,0	4,3
1.08.16	476	0,4	397,4	481,9	-84,1	397,8	8 289,7	4,8

### Open Currency Positions of the Banking Sector by Currencies as of 1.08.16

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
<b>USD</b>					
short	186	-37,5	-2,9	66,0	-103,5
long	442	412,2	5,4	269,7	142,5
<b>EUR</b>					
short	260	-38,5	-1,0	-14,5	-24,0
long	368	35,1	0,7	-229,2	264,4
<b>GBP</b>					
short	59	-8,5	-0,2	2,9	-11,4
long	251	2,2	0,1	10,7	-8,4

## Liquidity of Credit Institutions

Table 63

### Relation of Long-term Assets and Long-term Liabilities<sup>1</sup> of the Banking Sector

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	39,0	44,3	43,3	44,6	45,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	24,3	22,7	22,4	23,1
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	23,8	30,9	31,2	34,1	34,5

<sup>1</sup> 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.

<sup>2</sup> 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, %				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Less than 0	256	238	229	234	220	8,0	14,8	10,3	10,4	9,0
From 0 to 20	338	304	295	280	276	27,5	20,6	25,1	25,7	23,9
More than 20	239	191	180	165	168	64,5	64,6	64,6	63,9	67,1
Data not available	1	0	3	1	5	0,0	0,0	0,0	0,0	0,0
Total	834	733	707	680	669	100,0	100,0	100,0	100,0	100,0

### The Relation of Short-term Assets and Short-term Liabilities<sup>1</sup> of the Banking Sector

	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Liquid assets with maturity up to 30 days, as percent of liquid assets	33,6	31,6	35,3	34,6	33,3
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	40,8	45,1	45,7	44,1
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	10,7	16,5	15,4	17,1	17,7

<sup>1</sup> 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, %				
	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16	1.01.15	1.01.16	1.04.16	1.07.16	1.08.16
Less than 0	436	486	473	453	458	15,4	19,5	12,7	13,0	14,3
From 0 to 20	226	145	138	124	100	60,3	20,0	33,7	18,5	15,6
More than 20	171	102	93	102	106	24,3	60,5	53,6	68,5	70,1
Data not available	1	0	3	1	5	0	0	0,0	0,0	0,0
Total	834	733	707	680	669	100	100	100,0	100,0	100,0