

THE CENTRAL BANK OF THE RUSSIAN FEDERATION  
BANKING SUPERVISION DEPARTMENT

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

## *ANALYTICAL DATA*

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

Table 1

**Macroeconomic Indicators**

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

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

<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
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.01.17	-0,4	-3,5	1,6	4,2	-4,1	-9,5	0,1	1,1	-0,5	-3,1	2,2	4,2	-0,4	-10,1
1.02.17	0,4	-4,0	0,1	3,5	-0,3	-11,8	-0,4	1,4	-0,2	-2,4	-0,8	5,3	2,7	-9,1
1.03.17	-1,3	-4,7	0,1	3,5	-1,9	-12,8	0,2	1,8	-0,2	-2,0	0,3	4,8	-1,7	-10,4
1.04.17	-0,1	-2,3	0,7	5,9	-0,9	-9,8	0,7	3,0	0,8	-1,2	-0,4	6,4	-2,4	-8,6
1.05.17	0,1	-0,7	1,4	7,7	1,3	-7,1	1,0	4,1	0,8	0,6	1,3	7,1	-1,3	-7,1
1.06.17	0,1	-0,9	0,4	7,6	0,1	-5,6	0,7	4,6	1,5	2,3	0,0	5,9	1,5	-6,8
1.07.17	1,8	1,6	-0,4	7,4	1,4	-3,9	1,1	5,8	0,8	3,2	2,6	8,0	0,6	-3,8
1.08.17	0,6	1,6	1,7	8,4	0,3	-5,1	1,3	6,7	1,3	4,4	-0,1	6,0	0,5	-2,4
1.09.17	1,0	3,0	0,0	7,8	-0,3	-4,6	1,6	7,6	1,6	5,5	-0,3	6,1	-0,8	-1,8
1.10.17	0,2	3,2	-4,6	2,6	0,1	-3,2	1,3	8,7	0,9	6,5	-0,1	6,2	-1,4	-2,3
1.11.17	0,6	4,5	0,5	2,5	-0,1	-3,6	1,2	9,9	1,3	8,3	0,0	5,9	0,1	-0,9
1.12.17	1,5	4,5	-2,4	-1,0	0,5	-4,0	1,7	11,2	1,2	9,6	1,0	5,6	2,1	-0,6
1.01.18	1,5	6,4	2,7	0,1	0,0	0,2	1,4	12,7	0,7	11,0	4,0	7,4	2,3	2,1
1.02.18	-1,3	4,6	-1,5	-1,5	0,3	0,8	0,7	13,9	1,0	12,3	-2,0	6,1	1,5	1,0
1.03.18	-1,2	4,6	0,7	-0,9	-0,4	2,4	0,9	14,6	0,5	13,2	1,2	7,0	-2,4	0,3
1.04.18	0,7	5,5	4,6	2,9	1,5	4,8	1,6	15,7	1,5	13,9	1,1	8,7	1,1	3,9
1.05.18	3,4	9,0	0,8	2,3	2,7	6,2	1,8	16,6	1,5	14,7	2,6	10,2	1,3	6,6
Reference data:														
Increase from the beginning of the current year	1,4		4,6		4,1		5,2		4,5		2,9		1,5	
Increase over the same period of the previous year	-1,0		2,4		-1,8		1,6		1,1		0,3		-2,7	

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

<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	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Credit institutions registered by the Bank of Russia and other authorities	1021	975	923	912	903
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	561	542	534
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)	0	1	0	0	0
Credit institutions with their banking licenses being revoked (cancelled)	288	351	362	370	369
Credit institutions licensed to conduct operations in foreign currency	482	404	358	349	343
Credit institutions holding general licences	232	205	189	183	181

**Table 5****Operating Credit Institutions (ClIs), by Federal Districts**

Federal district	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	Number of ClIs	% of the total	Number of ClIs	% of the total	Number of ClIs	% of the total	Number of ClIs	% of the total	Number of ClIs	% of the total
Central	434	59,2	358	57,5	319	56,9	307	56,6	301	56,4
of which the City of Moscow and Moscow Region	392	53,5	321	51,5	284	50,6	274	50,6	269	50,4
North-Western	60	8,2	49	7,9	43	7,7	43	7,9	43	8,1
Southern <sup>1</sup>	42	5,7	38	6,1	35	6,2	34	6,3	33	6,2
North-Caucasian	22	3,0	17	2,7	17	3,0	15	2,8	14	2,6
Volga	85	11,6	77	12,4	71	12,7	69	12,7	69	12,9
Ural	32	4,4	29	4,7	26	4,6	25	4,6	25	4,7
Siberian	41	5,6	37	5,9	32	5,7	31	5,7	31	5,8
Far Eastern	17	2,3	18	2,9	18	3,2	18	3,3	18	3,4
<b>Russian Federation</b>	<b>733</b>	<b>100,0</b>	<b>623</b>	<b>100,0</b>	<b>561</b>	<b>100,0</b>	<b>542</b>	<b>100,0</b>	<b>534</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 (Clis), by Federal Districts

Federal district	Clis of the district			Branches of Clis of the district			Branches of operating Clis from other districts in the given district			Share, %								
										Branches from other districts relative to the total of Clis of the district and their branches			Clis and branches of the district relative to the total of Clis and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.05.18	1.01.17	1.01.18	1.05.18	1.01.17	1.01.18	1.05.18	1.01.17	1.01.18	1.05.18	1.01.17	1.01.18	1.05.18	1.01.17	1.01.18	1.05.18
Central of which the City of Moscow and Moscow Region <sup>1</sup>	358	319	301	36	25	23	182	146	136	46,2	42,4	42,0	22,9	23,7	23,7	16,6	16,4	16,3
	321	284	269	34	23	21	80	66	62	22,5	21,5	21,4	20,6	21,2	21,2	7,3	7,4	7,4
North-Western	49	43	43	4	4	4	161	140	130	303,8	297,9	276,6	3,1	3,2	3,4	14,7	15,7	15,6
Southern	38	35	33	2	2	2	120	93	89	300,0	251,4	254,3	2,3	2,6	2,6	10,9	10,5	10,7
North-Caucasian	17	17	14	4	1	1	49	41	37	233,3	227,8	246,7	1,2	1,2	1,1	4,5	4,6	4,4
Volga	77	71	69	23	12	3	182	134	129	182,0	161,5	179,2	5,8	5,7	5,3	16,6	15,1	15,4
Ural	29	26	25	43	44	44	93	78	75	129,2	111,4	108,7	4,2	4,8	5,0	8,5	8,8	9,0
Siberian	37	32	31	8	8	8	124	106	101	275,6	265,0	259,0	2,6	2,8	2,9	11,3	11,9	12,1
Far Eastern	18	18	18	4	1	1	63	55	53	286,4	289,5	279,0	1,3	1,3	1,4	5,7	6,2	6,3
<b>Russian Federation</b>	<b>623</b>	<b>561</b>	<b>534</b>	<b>124</b>	<b>97</b>	<b>86</b>	<b>974</b>	<b>793</b>	<b>750</b>	<b>130,4</b>	<b>120,5</b>	<b>121,0</b>	<b>43,4</b>	<b>45,4</b>	<b>45,3</b>	<b>88,7</b>	<b>89,1</b>	<b>89,7</b>

<sup>1</sup> as one region

**Table 7****Concentration of Assets in the Russian Banking Sector (Operating Credit Institutions)**

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	million rubles	% of total								
First 5	44 883 973	54,1	44 232 891	55,3	47 513 821	55,8	49 755 043	59,5	51 132 679	59,2
From 6 to 20	17 925 387	21,6	18 257 646	22,8	20 007 403	23,5	16 907 117	20,2	17 706 681	20,5
From 21 to 50	9 391 355	11,3	8 444 718	10,6	9 167 982	10,8	8 723 580	10,4	9 203 557	10,7
From 51 to 200	8 484 303	10,2	7 520 065	9,4	7 195 769	8,4	7 023 770	8,4	7 232 054	8,4
From 201 to 500	2 060 315	2,5	1 528 737	1,9	1 282 184	1,5	1 181 144	1,4	1 141 085	1,3
From 501	254 375	0,3	79 197	0,1	24 680	0,0	10 840	0,0	5 549	0,0
<b>Total</b>	<b>82 999 708</b>	<b>100,0</b>	<b>80 063 255</b>	<b>100,0</b>	<b>85 191 839</b>	<b>100,0</b>	<b>83 601 493</b>	<b>100,0</b>	<b>86 421 604</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	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Central	59,0	60,2	60,6	64,7	64,4
of which the City of Moscow and Moscow Region	59,6	61,1	61,5	65,7	65,4
North-Western	71,7	76,2	80,0	80,3	79,6
Southern <sup>1</sup>	68,5	71,4	75,7	77,2	79,7
North-Caucasian	68,5	65,7	64,1	67,2	68,2
Volga	53,6	56,6	55,1	57,0	61,9
Ural	76,6	74,0	74,2	73,5	73,1
Siberian	58,7	64,3	67,9	66,2	67,7
Far Eastern	86,0	83,5	86,2	86,6	86,3
<b>Russian Federation</b>	<b>54,1</b>	<b>55,2</b>	<b>55,8</b>	<b>59,5</b>	<b>59,2</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 1.01.18 - 1.05.18)**

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.05.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	4							1
<b>2</b>	From 6 to 20	15	1	14						
<b>3</b>	From 21 to 50	30		1	28	1				
<b>4</b>	From 51 to 200	150			2	142	2		4	
<b>5</b>	From 201 to 500	300				7	273		14	3
<b>6</b>	From 501	61					25	23	5	
Became operating after 1.01.18										
<b>Total over the period</b>									23	4
<b>Total as of 1.01.18<sup>1</sup></b>		<b>561</b>								
<b>Total as of 1.05.18<sup>1</sup></b>		<b>534</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>23</b>		

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|  |
- 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)**

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18 <sup>1</sup>
Credit institutions with foreign participation over 50%					
Assets, total	13,0	12,7	12,3	9,5	9,7
Own funds (capital)	16,7	16,1	11,9	13,7	13,5
Correspondent accounts with non-resident banks	14,9	18,5	10,4	10,9	12,8
Loans and other claims on non-financial organisations	10,9	9,9	8,8	6,7	6,8
Loans and other claims on individuals	15,7	14,5	14,2	13,0	12,9
Loans, deposits and other claims credit institutions	15,4	18,8	20,7	15,9	15,3
Individual deposits	11,4	12,8	12,0	8,7	8,8
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>2</sup>	12,4	12,1	11,3	10,1	10,5
Profit (loss) of the current year	44,7	15,1	29,3	16,6	13,2
<b>Reference data:</b>					
Number of credit institutions	106	92	84	82	82
of which 100% foreign-owned credit institutions					
Assets, total	6,4	6,3	6,5	6,8	7,1
Own funds (capital)	9,1	9,4	10,2	10,4	10,1
Correspondent accounts with non-resident banks	9,0	14,4	7,7	9,8	11,6
Loans and other claims on non-financial organisations	5,2	4,6	4,6	4,8	4,8
Loans and other claims on individuals	7,9	8,4	9,2	9,3	9,3
Loans, deposits and other claims on credit institutions	11,6	9,3	9,5	12,8	11,9
Individual deposits	4,5	5,0	5,7	5,7	5,8
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) <sup>2</sup>	6,9	6,7	7,2	7,9	8,2
Profit (loss) of the current year	46,7	14,9	21,2	13,8	11,2
<b>Reference data:</b>					
Number of credit institutions	68	67	65	65	65

<sup>1</sup> According to the list of credit institutions with foreign participation as of 1.04.2018.

<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>**

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets, total	5248,4	6,3	4621,5	5,8	10374,6	12,2	9433,9	11,3	10043,8	11,6
Own funds (capital)	-24,3	-0,3	-105,2	-1,1	-480,5	-5,1	-389,2	-4,0	-423,9	-4,3
Loans and other claims on non-financial organisations	1709,4	5,1	1369,6	4,5	2586,5	8,6	2554,2	8,3	2611,9	8,3
of which overdue claims	698,3	33,6	640,4	33,8	984,1	50,7	1101,4	52,4	1128,9	52,4
Loans and other claims on individuals	547,7	5,1	294,0	2,7	556,6	4,6	554,8	4,4	605,2	4,7
of which overdue claims	88,6	10,3	88,9	10,4	179,8	21,2	176,7	21,0	185,0	22,5
Individual deposits	1293,4	5,6	922,0	3,8	2084,1	8,0	2122,6	8,1	2157,1	8,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) <sup>2</sup>	1455,8	5,4	1242,3	5,1	2141,0	8,6	1984,3	8,0	1857,8	7,4
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	29	4,0	26	4,2	29	5,2	30	5,5	30	5,6

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

<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)

<b>Assets</b>		<b>1.01.16</b>	<b>1.01.17</b>	<b>1.01.18</b>	<b>1.04.18</b>	<b>1.05.18</b>
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 903,8	1 641,8	1 907,1
1.1.	of which: cash	1 801,3	1 404,3	1 735,1	1 524,1	1 801,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	4 735,2	4 938,8	4 873,1
3.	Correspondent account, total of which:	2 536,3	1 734,4	1 280,7	1 450,1	1 779,6
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	432,6	369,7	511,6
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	848,1	1 080,4	1 268,0
4.	Securities portfolio, total of which	11 777,4	11 450,1	12 310,9	12 505,3	12 601,3
4.1.	Debt securities	9 616,0	9 365,6	9 947,5	10 433,4	10 507,0
4.2.	Equity	295,2	357,4	479,7	464,9	460,7
4.3.	Promissory notes	204,0	178,0	136,7	130,3	133,1
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 747,0	1 476,7	1 500,4
5.	Other equity	568,0	877,5	1 180,3	1 196,4	1 207,5
6.	Financial derivatives assets at fair value	1 261,0	704,4	505,0	462,1	554,2
7.	Loans, total of which:	57 511,4	55 622,0	58 122,3	56 257,0	58 210,0
7.1.	Loans, deposits and other claims of which overdue claims of which:	57 154,5	55 478,8	58 006,1	56 137,7	58 077,3
		3 046,6	2 891,5	2 993,5	3 151,1	3 208,3
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	33 300,9	30 134,7	30 192,5	30 627,2	31 438,9
		2 075,9	1 892,0	1 942,4	2 102,4	2 153,6
7.1.2.	Loans and other claims on individuals of which overdue claims	10 684,3	10 803,9	12 173,7	12 571,7	12 800,7
		863,8	857,9	848,9	839,4	821,2
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	8 610,0	9 091,5	9 804,6	7 011,7	7 716,8
		63,8	95,2	146,0	125,2	149,9
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 512,9	1 564,0	1 564,4
8.1	of which real estate, temporarily not used	109,4	197,9	207,5	265,3	265,2
9.	Allocation of profit	125,5	384,8	327,7	113,5	144,5
9.1.	of which income tax	110,1	343,4	306,0	91,2	137,0
10.	Other assets, total of which:	3 579,8	3 165,7	3 313,0	3 472,6	3 579,8
10.1.	Settlement accounts	1 826,2	1 381,8	1 237,6	1 358,0	1 386,1
10.2.	Accounts receivable	403,7	325,9	489,1	486,9	520,5
10.3.	Deferred expenses	134,4	41,8	44,7	39,9	39,4
<b>Banking sector assets, total</b>		<b>82 999,7</b>	<b>80 063,3</b>	<b>85 191,8</b>	<b>83 601,5</b>	<b>86 421,6</b>

**Table 13**  
**Structure of Liabilities<sup>1</sup>, by Source of Funds**  
(billion rubles)

<b>Liabilities<sup>1</sup></b>		<b>1.01.16</b>	<b>1.01.17</b>	<b>1.01.18</b>	<b>1.04.18</b>	<b>1.05.18</b>
1.	Funds and profit of credit institutions of which: 1.1. Funds of credit institutions 1.2. Profit (loss), including financial result of the previous year of which: 1.2.1. Profit (loss) of the current year	7 551,7 4 181,3 3 338,4 192,0	8 611,4 4 425,8 4 077,6 929,7	8 962,9 4 866,3 4 041,3 789,7	8 785,4 4 789,1 3 996,6 353,0	8 845,1 4 718,8 4 120,8 537,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	2 016,5	2 333,0	2 685,4
3.	Transferable deposits of credit institutions of which: 3.1. Correspondent accounts of correspondent credit institutions 3.2. Correspondent accounts of non-resident credit institutions	801,0 512,1 177,4	828,6 503,4 227,7	774,8 396,2 253,1	741,8 330,9 299,4	948,0 478,3 363,1
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	9 265,3	6 565,6	7 454,6
5.	Clients' funds <sup>2</sup> of which: 5.1. Budgetary funds in settlement accounts 5.2. Government and other extra-budgetary funds in settlement accounts 5.3. Funds of legal entities in settlement and other accounts 5.4. Clients' float 5.5. Deposits and other funds of legal entities (except credit institutions) 5.6. Individual deposits 5.7. Clients' funds in factoring and forfeiting transactions	51 906,7 66,5 0,1 8 905,2 488,5 19 018,2 23 219,1 22,3	50 003,4 8,2 0,1 8 763,7 451,1 16 385,2 24 200,3 27,7	53 703,0 10,4 0,6 9 103,6 536,9 17 900,4 25 987,4 23,4	54 396,2 37,0 0,2 9 446,2 602,8 18 107,8 26 055,2 14,8	55 549,5 39,5 0,1 9 173,6 607,3 18 833,3 26 743,7 17,5
6.	Bonds	1 266,5	1 092,9	1 211,4	1 268,6	1 238,8
7.	Promissory notes and bank acceptances	696,2	440,6	428,1	401,7	400,5
8.	Financial derivatives liabilities at fair value	880,7	483,1	337,1	323,4	376,6
9.	Other liabilities <sup>1</sup> , total of which: 9.1. Provisions 9.2. Settlement accounts 9.3. Accounts payable 9.4. Deferred income 9.5. Interest payable of which: 9.5.1. Overdue interest	7 442,7 5 406,4 1 075,9 80,0 14,9 693,0 0,0	7 318,3 5 594,0 821,2 164,8 13,9 616,7 0,0	8 492,8 6 916,5 666,4 208,6 15,5 630,2 0,1	8 785,9 7 057,1 754,4 261,0 14,4 651,8 0,4	8 923,1 7 141,6 792,4 260,9 15,1 668,8 0,5
<b>Banking sector liabilities, total<sup>1</sup></b>		<b>82 999,7</b>	<b>80 063,3</b>	<b>85 191,8</b>	<b>83 601,5</b>	<b>86 421,6</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)**

<b>Assets</b>		<b>1.01.16</b>	<b>1.01.17</b>	<b>1.01.18</b>	<b>1.04.18</b>	<b>1.05.18</b>
1.	Cash, precious metals and stones of which: money	2,3 2,2	2,0 1,8	2,2 2,0	2,0 1,8	2,2 2,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,0	3,8	5,6	5,9	5,6
3.	Correspondent accounts, total of which:	3,1	2,2	1,5	1,7	2,1
3.1.	Correspondent accounts with correspondent credit institutions	0,7	0,7	0,5	0,4	0,6
3.2.	Correspondent accounts with non-resident banks	2,3	1,5	1,0	1,3	1,5
4.	Securities portfolio, total of which	14,2	14,3	14,5	15,0	14,6
4.1.	Debt securities	11,6	11,7	11,7	12,5	12,2
4.2.	Equity	0,4	0,4	0,6	0,6	0,5
4.3.	Promissory notes	0,2	0,2	0,2	0,2	0,2
4.4.	Equity in associates and subsidiaries	2,0	1,9	2,1	1,8	1,7
5.	Other equity	0,7	1,1	1,4	1,4	1,4
6.	Financial derivatives assets at fair value	1,5	0,9	0,6	0,6	0,6
7.	Loans, total of which:	69,3	69,5	68,2	67,3	67,4
7.1.	Loans, deposits and other claims of which overdue claims of which:	68,9 3,7	69,3 3,6	68,1 3,5	67,1 3,8	67,2 3,7
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	40,1 2,5	37,6 2,4	35,4 2,3	36,6 2,5	36,4 2,5
7.1.2.	Loans and other claims on individuals of which overdue claims	12,9 1,0	13,5 1,1	14,3 1,0	15,0 1,0	14,8 1,0
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	10,4 0,1	11,4 0,1	11,5 0,2	8,4 0,1	8,9 0,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,5	1,9	1,8	1,9	1,8
8.1	of which real estate, temporarily not used	0,1	0,2	0,2	0,3	0,3
9.	Allocation of profit	0,2	0,5	0,4	0,1	0,2
9.1.	of which income tax	0,1	0,4	0,4	0,1	0,2
10.	Other assets, total of which:	4,3	4,0	3,9	4,2	4,1
10.1.	Settlement accounts	2,2	1,7	1,5	1,6	1,6
10.2.	Accounts receivable	0,5	0,4	0,6	0,6	0,6
10.3.	Deferred expenses	0,2	0,1	0,1	0,0	0,0
<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)**

<b>Liabilities<sup>1</sup></b>		<b>1.01.16</b>	<b>1.01.17</b>	<b>1.01.18</b>	<b>1.04.18</b>	<b>1.05.18</b>
1.	Funds and profit of credit institutions Of which:	9,1	10,8	10,5	10,5	10,2
1.1.	Funds of credit institutions	5,0	5,5	5,7	5,7	5,5
1.2.	Profit (loss), including financial result of the previous year Of which:	4,0	5,1	4,7	4,8	4,8
1.2.1.	Profit (loss) of the current year	0,2	1,2	0,9	0,4	0,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	6,5	3,4	2,4	2,8	3,1
3.	Transferable deposits of credit institutions Of which:	1,0	1,0	0,9	0,9	1,1
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,5	0,4	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,3	0,3	0,4	0,4
4.	Loans, deposits and other funds received from other credit institutions	8,5	10,7	10,9	7,9	8,6
5.	Clients' funds <sup>2</sup> Of which:	62,5	62,5	63,0	65,1	64,3
5.1.	Budgetary funds in settlement accounts	0,1	0,0	0,0	0,0	0,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	10,7	10,9	10,7	11,3	10,6
5.4.	Clients' float	0,6	0,6	0,6	0,7	0,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	22,9	20,5	21,0	21,7	21,8
5.6.	Individual deposits	28,0	30,2	30,5	31,2	30,9
5.7.	Clients' funds in factoring and forfeiting transactions	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,5	1,4	1,4	1,5	1,4
7.	Promissory notes and bank acceptances	0,8	0,6	0,5	0,5	0,5
8.	Financial derivatives liabilities at fair value	1,1	0,6	0,4	0,4	0,4
9.	Other liabilities <sup>1</sup> , total Of which:	9,0	9,1	10,0	10,5	10,3
9.1.	Provisions	6,5	7,0	8,1	8,4	8,3
9.2.	Settlement accounts	1,3	1,0	0,8	0,9	0,9
9.3.	Accounts payable	0,1	0,2	0,2	0,3	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,8	0,8	0,7	0,8	0,8
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.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>1. Loans, deposits and other claims, total</b>	<b>37 091,8</b>	<b>39 691,9</b>	<b>44 682,1</b>	<b>43 704,6</b>	<b>44 783,5</b>	<b>20 062,8</b>	<b>15 786,9</b>	<b>13 324,1</b>	<b>12 433,1</b>	<b>13 293,7</b>	<b>57 154,5</b>	<b>55 478,8</b>	<b>58 006,1</b>	<b>56 137,7</b>	<b>58 077,3</b>
of which - overdue claims	2 537,1	2 600,0	2 694,3	2 836,5	2 843,9	509,5	291,5	299,2	314,5	364,4	3 046,6	2 891,5	2 993,5	3 151,1	3 208,3
<b>1.1 Loans and other claims on resident non-financial organisations</b>	<b>19 363,3</b>	<b>19 734,5</b>	<b>20 413,0</b>	<b>21 137,4</b>	<b>21 474,7</b>	<b>9 272,1</b>	<b>6 129,7</b>	<b>5 548,9</b>	<b>5 315,2</b>	<b>5 699,8</b>	<b>28 635,4</b>	<b>25 864,1</b>	<b>25 961,9</b>	<b>26 452,6</b>	<b>27 174,6</b>
of which - overdue claims	1 546,1	1 616,7	1 647,2	1 735,3	1 752,0	262,5	117,7	75,1	101,5	106,8	1 808,5	1 734,5	1 722,3	1 836,9	1 858,8
of which: 1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	434,9	437,2	441,0	8,3	4,9	3,7	3,4	3,4	514,3	433,4	438,6	440,5	444,5
of which - overdue claims	72,2	73,5	66,3	65,0	65,5	0,6	0,4	0,4	0,4	0,3	72,9	73,9	66,7	65,3	65,8
<b>1.2 Loans and other claims on non-resident legal entities (except banks)</b>	<b>698,3</b>	<b>707,0</b>	<b>805,4</b>	<b>812,5</b>	<b>838,2</b>	<b>3 967,2</b>	<b>3 563,6</b>	<b>3 425,2</b>	<b>3 362,1</b>	<b>3 426,1</b>	<b>4 665,5</b>	<b>4 270,5</b>	<b>4 230,6</b>	<b>4 174,6</b>	<b>4 264,3</b>
of which - overdue claims	92,7	51,0	90,8	125,2	136,1	174,7	106,6	129,2	140,3	158,7	267,4	157,6	220,0	265,5	294,8
<b>1.3 Loans, deposits and other claims on resident financial sector</b>	<b>4 465,8</b>	<b>6 517,0</b>	<b>9 448,1</b>	<b>7 543,4</b>	<b>8 048,9</b>	<b>2 228,6</b>	<b>3 384,6</b>	<b>2 249,2</b>	<b>1 662,6</b>	<b>1 953,7</b>	<b>6 694,4</b>	<b>9 901,6</b>	<b>11 697,3</b>	<b>9 206,0</b>	<b>10 002,6</b>
of which - overdue claims	95,0	103,9	141,3	167,7	167,2	9,0	7,5	4,6	4,6	5,0	103,9	111,5	145,9	172,2	172,2
of which: 1.3.1 Resident credit institutions	3 273,6	4 921,7	6 285,8	4 410,7	4 918,6	1 761,6	2 202,6	1 784,1	864,4	1 028,3	5 035,2	7 124,3	8 069,9	5 275,1	5 947,0
of which - overdue claims	60,0	64,8	90,0	88,2	88,5	0,9	0,5	0,1	0,1	0,2	60,9	65,3	90,2	88,3	88,7
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	3 162,3	3 132,7	3 130,3	467,1	1 182,0	465,1	798,2	925,4	1 659,2	2 777,3	3 627,4	3 930,9	4 055,7
of which - overdue claims	34,9	39,2	51,3	79,5	78,6	8,1	7,0	4,5	4,4	4,8	43,0	46,2	55,7	83,9	83,5
<b>1.4 Loans, deposits and other claims on non-resident banks</b>	<b>253,3</b>	<b>198,1</b>	<b>196,7</b>	<b>183,9</b>	<b>159,2</b>	<b>3 321,5</b>	<b>1 769,0</b>	<b>1 538,0</b>	<b>1 552,7</b>	<b>1 610,7</b>	<b>3 574,8</b>	<b>1 967,2</b>	<b>1 734,7</b>	<b>1 736,5</b>	<b>1 769,9</b>
of which - overdue claims	0,1	17,7	0,6	1,2	1,2	2,9	12,2	55,3	35,7	60,0	2,9	30,0	55,9	36,9	61,2
<b>1.5 Loans and other claims on government financial bodies and extra-budgetary funds</b>	<b>1 135,5</b>	<b>1 034,1</b>	<b>907,8</b>	<b>711,0</b>	<b>676,7</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>1 135,5</b>	<b>1 034,2</b>	<b>907,9</b>	<b>711,1</b>	<b>676,8</b>
of which - overdue claims	0,0	0,0	0,4	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,5	0,1	0,1
<b>1.6 Loans and other claims on resident individuals</b>	<b>10 381,8</b>	<b>10 629,8</b>	<b>12 047,5</b>	<b>12 450,0</b>	<b>12 678,2</b>	<b>274,7</b>	<b>155,0</b>	<b>104,4</b>	<b>98,9</b>	<b>99,1</b>	<b>10 656,5</b>	<b>10 784,7</b>	<b>12 151,9</b>	<b>12 548,8</b>	<b>12 777,3</b>
of which - overdue claims	803,1	810,2	813,5	806,5	786,9	58,9	46,1	33,4	30,5	31,9	862,0	856,3	846,8	837,0	818,7
<b>1.7 Loans and other claims on non-resident individuals</b>	<b>14,0</b>	<b>13,8</b>	<b>17,9</b>	<b>19,1</b>	<b>19,3</b>	<b>13,8</b>	<b>5,3</b>	<b>3,8</b>	<b>3,8</b>	<b>4,1</b>	<b>27,8</b>	<b>19,2</b>	<b>21,8</b>	<b>22,9</b>	<b>23,4</b>
of which - overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,5	1,8	1,9	1,9	1,6	2,0	2,4	2,4
<b>Reference data:</b>															
Provisions for loans, deposits and other claims <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	5 123,1	5 133,2	5 189,1
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	214,7	226,2	226,8	16,5	12,2	10,0	12,8	11,6	196,4	213,0	224,7	239,0	238,4
Credit institutions' portfolio of residents promissory notes	127,9	129,0	98,6	94,2	95,1	73,7	46,7	36,2	34,2	36,1	201,6	175,7	134,8	128,4	131,2
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	1,8	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	2,3	1,8	1,8	1,8

<sup>1</sup> According to Russian accounting standards all provisions are made in rubles.

Table 17

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

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>1. Loans, deposits and other claims, total</b>	<b>100,0</b> <b>68,9</b>	<b>100,0</b> <b>69,3</b>	<b>100,0</b> <b>68,1</b>	<b>100,0</b> <b>67,1</b>	<b>100,0</b> <b>67,2</b>
Of which:					
- overdue claims	5,3 3,7	5,2 3,6	5,2 3,5	5,6 3,8	5,5 3,7
<b>1.1 Loans and other claims on resident non-financial organizations</b>	<b>50,1</b> <b>34,5</b>	<b>46,6</b> <b>32,3</b>	<b>44,8</b> <b>30,5</b>	<b>47,1</b> <b>31,6</b>	<b>46,8</b> <b>31,4</b>
Of which:					
- overdue claims	3,2 2,2	3,1 2,2	3,0 2,0	3,3 2,2	3,2 2,2
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	0,9 0,6	0,8 0,5	0,8 0,5	0,8 0,5	0,8 0,5
Of which:					
- overdue claims	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
<b>1.2 Loans and other claims on non-resident legal entities (except banks)</b>	<b>8,2</b> <b>5,6</b>	<b>7,7</b> <b>5,3</b>	<b>7,3</b> <b>5,0</b>	<b>7,4</b> <b>5,0</b>	<b>7,3</b> <b>4,9</b>
Of which:					
- overdue claims	0,5 0,3	0,3 0,2	0,4 0,3	0,5 0,3	0,5 0,3
<b>1.3 Loans, deposits and other claims on resident financial sector</b>	<b>11,7</b> <b>8,1</b>	<b>17,8</b> <b>12,4</b>	<b>20,2</b> <b>13,7</b>	<b>16,4</b> <b>11,0</b>	<b>17,2</b> <b>11,6</b>
Of which:					
- overdue claims	0,2 0,1	0,2 0,1	0,3 0,2	0,3 0,2	0,3 0,2
of which:					
1.3.1 Resident credit institutions	8,8 6,1	12,8 8,9	13,9 9,5	9,4 6,3	10,2 6,9
Of which					
- overdue claims	0,1 0,1	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3.2 Other resident non-banking financial institutions	2,9 2,0	5,0 3,5	6,3 4,3	7,0 4,7	7,0 4,7
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>1.4 Loans, deposits and other claims on non-resident banks</b>	<b>6,3</b> <b>4,3</b>	<b>3,5</b> <b>2,5</b>	<b>3,0</b> <b>2,0</b>	<b>3,1</b> <b>2,1</b>	<b>3,0</b> <b>2,0</b>
Of which:					
- overdue claims	0,0 0,0	0,1 0,0	0,1 0,1	0,1 0,0	0,1 0,1
<b>1.5 Loans and other claims on government financial bodies and extra-budgetary funds</b>	<b>2,0</b> <b>1,4</b>	<b>1,9</b> <b>1,3</b>	<b>1,6</b> <b>1,1</b>	<b>1,3</b> <b>0,9</b>	<b>1,2</b> <b>0,8</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>18,6</b> <b>12,8</b>	<b>19,4</b> <b>13,5</b>	<b>20,9</b> <b>14,3</b>	<b>22,4</b> <b>15,0</b>	<b>22,0</b> <b>14,8</b>
Of which:					
- overdue claims	1,5 1,0	1,5 1,1	1,5 1,0	1,5 1,0	1,4 0,9
<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	7,9 5,5	8,2 5,7	8,8 6,0	9,1 6,1	8,9 6,0
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	0,3 0,2	0,4 0,3	0,4 0,3	0,4 0,3	0,4 0,3
Credit institutions' portfolio of residents promissory notes	0,4 0,2	0,3 0,2	0,2 0,2	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>**

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
<b>Securities, total</b>	<b>11 573,4</b>	<b>100,0</b>	<b>11 272,0</b>	<b>100,0</b>	<b>12 174,2</b>	<b>100,0</b>	<b>12 375,0</b>	<b>100,0</b>	<b>12 468,2</b>	<b>100,0</b>
- in rubles	7 317,8	63,2	7 778,2	69,0	9 095,1	74,7	9 504,3	76,8	9 341,5	74,9
- in foreign currency	4 255,7	36,8	3 493,9	31,0	3 079,1	25,3	2 870,7	23,2	3 126,7	25,1
Of which:										
Securities at fair value through profit or loss	1 691,8	14,6	1 789,6	15,9	2 040,2	16,8	2 272,8	18,4	2 200,2	17,6
- in rubles	1 003,1	8,7	1 096,7	9,7	1 232,3	10,1	1 496,9	12,1	1 390,5	11,2
- in foreign currency	688,8	6,0	692,9	6,1	807,8	6,6	775,9	6,3	809,8	6,5
Securities available for sale	5 024,4	43,4	5 104,0	45,3	6 040,7	49,6	6 500,7	52,5	6 433,5	51,6
- in rubles	2 851,0	24,6	3 342,6	29,7	4 581,6	37,6	5 148,2	41,6	5 006,3	40,2
- in foreign currency	2 173,4	18,8	1 761,3	15,6	1 459,1	12,0	1 352,5	10,9	1 427,3	11,4
Securities held-to-maturity	3 188,9	27,6	2 814,9	25,0	2 315,4	19,0	2 078,5	16,8	2 289,0	18,4
- in rubles	1 797,2	15,5	1 781,6	15,8	1 515,3	12,4	1 348,4	10,9	1 412,4	11,3
- in foreign currency	1 391,7	12,0	1 033,3	9,2	800,1	6,6	730,2	5,9	876,6	7,0
Shares in associates and subsidiaries	1 662,2	14,4	1 549,0	13,7	1 747,0	14,4	1 476,7	11,9	1 500,4	12,0
- in rubles	1 661,5	14,4	1 548,2	13,7	1 746,3	14,3	1 476,0	11,9	1 499,7	12,0
- 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	-109,0		83,8		30,7		49,6		-42,8	
Provisions for losses on securities available for sale	33,9		48,5		300,1		284,3		294,8	
Provisions for losses on securities held-to-maturity	11,2		14,6		7,1		7,0		4,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		219,2		282,2		287,4	

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

Table 19

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

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Debt securities held, total	9 616,0	100,0	9 365,6	100,0	9 947,5	100,0	10 433,4	100,0	10 507,0	100,0
- in rubles	5 468,3	56,9	5 959,5	63,6	6 955,6	69,9	7 642,3	73,2	7 463,9	71,0
- in foreign currency	4 147,7	43,1	3 406,2	36,4	2 991,9	30,1	2 791,2	26,8	3 043,2	29,0
of which: revaluation	-87,8	-0,9	63,9	0,7	30,8	0,3	50,0	0,5	-38,7	-0,4
Debt securities at book value held (without revaluation)	9 703,8	100,0	9 301,8	100,0	9 916,7	100,0	10 383,4	100,0	10 545,8	100,0
of which:										
debt securities of the Russian Federation	2 546,5	26,2	3 360,7	36,1	3 554,3	35,8	3 391,1	32,7	3 301,1	31,3
- in rubles	1 967,3	20,3	2 709,4	29,1	2 824,0	28,5	2 737,3	26,4	2 616,5	24,8
- in foreign currency	579,2	6,0	651,3	7,0	730,3	7,4	653,8	6,3	684,6	6,5
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	340,3	3,4	1 099,2	10,6	1 028,8	9,8
- in rubles	0,0	0,0	0,0	0,0	340,3	3,4	1 099,2	10,6	1 028,8	9,8
- 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	190,6	2,0	275,7	3,0	391,6	3,9	402,7	3,9	386,9	3,7
- in rubles	190,4	2,0	275,7	3,0	391,6	3,9	402,7	3,9	386,9	3,7
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	534,8	5,5	421,7	4,5	427,2	4,3	470,8	4,5	452,9	4,3
- in rubles	525,5	5,4	402,1	4,3	415,2	4,2	461,6	4,4	440,8	4,2
- in foreign currency	9,3	0,1	19,7	0,2	12,0	0,1	9,2	0,1	12,2	0,1
other debt securities of residents	1 210,3	12,5	1 412,8	15,2	2 013,0	20,3	2 042,8	19,7	2 017,0	19,1
- in rubles	1 209,0	12,5	1 406,6	15,1	2 003,4	20,2	2 036,2	19,6	1 999,0	19,0
- in foreign currency	1,3	0,0	6,2	0,1	9,6	0,1	6,6	0,1	18,0	0,2
debt securities of other countries	160,2	1,7	129,9	1,4	69,2	0,7	76,3	0,7	77,3	0,7
- 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	160,2	1,7	129,9	1,4	69,2	0,7	76,3	0,7	77,3	0,7
debt securities of non-resident banks	341,4	3,5	75,5	0,8	43,2	0,4	44,9	0,4	63,9	0,6
- in rubles	9,5	0,1	4,7	0,1	23,0	0,2	23,0	0,2	24,6	0,2
- in foreign currency	331,9	3,4	70,8	0,8	20,2	0,2	21,9	0,2	39,3	0,4
other debt securities of non-residents	2 015,9	20,8	1 852,3	19,9	1 769,3	17,8	1 660,7	16,0	1 759,4	16,7
- in rubles	206,6	2,1	153,4	1,6	134,5	1,4	129,4	1,2	129,8	1,2
- in foreign currency	1 809,3	18,6	1 699,0	18,3	1 634,8	16,5	1 531,3	14,7	1 629,6	15,5
debt securities delivered without derecognition in the balance sheet	2 698,1	27,8	1 758,5	18,9	1 277,7	12,9	1 148,6	11,1	1 413,4	13,4
- in rubles	1 442,7	14,9	934,8	10,0	773,3	7,8	667,9	6,4	843,5	8,0
- in foreign currency	1 255,3	12,9	823,7	8,9	504,4	5,1	480,7	4,6	569,9	5,4
overdue debt securities	6,1	0,1	14,6	0,2	31,0	0,3	46,3	0,4	45,0	0,4
- in rubles	5,1	0,1	9,0	0,1	19,5	0,2	34,9	0,3	32,6	0,3
- in foreign currency	1,1	0,0	5,7	0,1	11,5	0,1	11,4	0,1	12,4	0,1
<b>Reference data:</b>										
Provisions for losses on debt securities	40,0		45,9		276,3		259,8		269,7	

**Table 20****Structure of credit institutions' portfolio of shares**

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Shares held, total	295,2	100,0	357,4	100,0	479,7	100,0	464,9	100,0	460,7	100,0
- in rubles	188,0	63,7	270,5	75,7	393,2	82,0	386,1	83,0	377,9	82,0
- in foreign currency	107,3	36,3	87,0	24,3	86,5	18,0	78,8	17,0	82,8	18,0
of which: revaluation	-21,2	-7,2	20,0	5,6	-0,2	0,0	-0,5	-0,1	-4,1	-0,9
Shares held at book value (without revaluation)	316,4	100,0	337,5	100,0	479,8	100,0	465,3	100,0	464,8	100,0
of which shares of:										
resident credit institutions	13,5	4,3	2,4	0,7	10,3	2,1	9,6	2,1	11,0	2,4
- in rubles	13,5	4,3	2,4	0,7	10,3	2,1	9,6	2,1	11,0	2,4
- 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	139,3	44,0	160,1	47,4	223,1	46,5	215,2	46,2	218,1	46,9
- in rubles	136,7	43,2	160,1	47,4	223,1	46,5	215,2	46,2	218,1	46,9
- in foreign currency	2,6	0,8	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
non-resident credit institutions	1,4	0,4	1,9	0,6	14,5	3,0	14,4	3,1	15,3	3,3
- 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	1,4	0,4	1,9	0,6	14,5	3,0	14,4	3,1	15,3	3,3
other non-residents	50,0	15,8	44,9	13,3	48,3	10,1	44,7	9,6	48,0	10,3
- 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	50,0	15,8	44,9	13,3	48,2	10,1	44,6	9,6	47,9	10,3
shares delivered without derecognition in the balance sheet	10,6	3,4	18,5	5,5	1,9	0,4	4,7	1,0	0,9	0,2
- in rubles	10,6	3,3	18,5	5,5	1,8	0,4	4,3	0,9	0,9	0,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,5	0,1	0,0	0,0
Shares valued at cost <sup>1</sup>	101,6	32,1	109,7	32,5	181,8	37,9	176,7	38,0	171,5	36,9
- in rubles	48,4	15,3	69,5	20,6	158,1	32,9	157,4	33,8	151,9	32,7
- in foreign currency	53,3	16,8	40,2	11,9	23,8	5,0	19,3	4,2	19,6	4,2
<b>Reference data:</b>										
Provisions for losses on shares	10,9		26,9		61,4		77,3		74,5	

<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)

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Portfolio of promissory notes discounted by a credit institution, in rubles of which promissory notes, not paid when due	130,3 10,7	131,3 12,9	100,5 13,2	96,1 13,2	97,0 13,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency of which promissory notes, not paid when due	73,7 0,01	46,7 0,01	36,2 0,00	34,2 0,00	36,1 0,00
<b>Total</b>	<b>204,0</b>	<b>178,0</b>	<b>136,7</b>	<b>130,3</b>	<b>133,1</b>

**Table 22**

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

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	В % к итогу	млрд. руб.	В % к итогу
<b>Discounted promissory notes, total</b>	<b>204,0</b>	<b>100,0</b>	<b>178,0</b>	<b>100,0</b>	<b>136,7</b>	<b>100,0</b>	<b>130,3</b>	<b>100,0</b>	<b>133,1</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	0,2	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	126,7	62,1	87,8	49,3	78,9	57,7	72,4	55,6	74,6	56,0
- other promissory notes of residents	74,7	36,6	87,7	49,3	56,0	41,0	56,0	43,0	56,7	42,6
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,3	1,1	2,3	1,3	1,8	1,3	1,8	1,4	1,8	1,4
<b>Reference data:</b>										
Provisions for losses on promissory notes	13,2		19,7		27,8		27,6		27,7	

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

**Table 23****Real Estate Temporarily out of Use in Operating Activities**

(billion rubles)

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Land temporarily out of use in operating activities	7,5	9,5	7,5	7,0	7,1
Land temporarily out of use in operating activities, leased out	11,5	9,5	6,3	6,3	6,1
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	58,7	107,4	107,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	15,1	15,2	15,3
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	4,3	2,4	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,2	4,4	4,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	61,0	64,5	64,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	36,9	45,4	45,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	13,5	12,7	13,0
Non-current inventories	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"	79,4	75,4	26,8	27,6	27,8

\* At residual value (less amortisation).

Table 24

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

(billion rubles)

		1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
1.	Funds raised from organisations, total	28 442,1	25 635,1	27 547,2	28 157,9	28 614,6
	- in rubles	14 889,3	15 467,4	18 174,5	18 384,5	18 492,6
	- in foreign currency	13 552,7	10 167,6	9 372,7	9 773,4	10 122,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>2</sup>	8 905,2	8 763,7	9 103,6	9 446,2	9 173,6
	- in rubles	6 179,5	6 686,4	6 925,2	7 035,6	6 797,8
	- in foreign currency	2 725,7	2 077,2	2 178,4	2 410,6	2 375,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	360,7	373,8	355,3
	- in rubles	207,4	255,9	347,1	359,0	341,0
	- in foreign currency	9,0	11,7	13,7	14,8	14,3
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,6	0,2	0,1
1.3.	Float	472,5	436,1	518,8	586,5	590,1
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 900,4	18 107,8	18 833,3
	- in rubles	8 522,2	8 529,4	10 952,8	11 014,3	11 367,5
	- in foreign currency	10 496,0	7 855,7	6 947,6	7 093,5	7 465,9
	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	859,3	827,2	2 160,8	2 660,7	2 796,2
1.4.2.	Certificates of deposit	2,8	0,6	0,5	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	41,3	41,7	16,4
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	23,4	14,8	17,5
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	23,7	22,4	0,3	2,4	0,0
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 291,5	3 406,9	3 438,7	3 592,8	3 487,0
	- in rubles	2 649,1	2 503,9	3 040,4	2 978,6	3 052,4
	- in foreign currency	642,3	903,0	398,3	614,2	434,5
	with maturity from 31 days to 1 year	5 852,1	4 650,2	6 670,0	6 873,5	7 409,4
	- in rubles	3 257,3	3 584,3	5 629,1	5 897,6	6 214,8
	- in foreign currency	2 594,8	1 065,9	1 040,9	975,8	1 194,6
	with maturity in excess of 1 year	9 874,7	8 328,1	7 791,8	7 641,6	7 936,9
	- in rubles	2 615,8	2 441,3	2 283,3	2 138,1	2 100,2
	- in foreign currency	7 258,9	5 886,8	5 508,4	5 503,5	5 836,7
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	5 130,4	3 927,7	3 094,7	3 178,0	3 040,4
	- in rubles	433,7	279,7	294,7	280,4	278,3
	- in foreign currency	4 696,6	3 648,0	2 800,0	2 897,6	2 762,1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	608,7	684,7	456,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	204,8	222,6	193,8
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 253,0	2 244,0	2 355,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	3,1

<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.)**

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>Issued debt obligations - total</b>	<b>2 536,9</b>	<b>2 019,5</b>	<b>2 027,8</b>	<b>2 081,5</b>	<b>2 042,5</b>
including:					
bonds:	1 266,5	1 092,9	1 211,4	1 268,6	1 238,8
of which					
with maturities less than one year	2,6	1,0	37,0	34,0	31,0
with maturities in excess of one year	1 263,9	1 066,7	1 149,5	1 215,9	1 178,9
deposit certificates <sup>1</sup>	2,8	0,6	0,5	0,1	0,1
of which					
with maturities less than one year	2,1	0,2	0,4	0,0	0,0
with maturities in excess of one year	0,5	0,3	0,1	0,0	0,0
savings certificates <sup>2</sup>	571,4	485,5	387,8	411,1	403,2
of which					
with maturities less than one year	364,8	223,4	216,1	229,0	219,7
with maturities in excess of one year	183,3	238,2	149,7	157,8	161,9
promissory notes and banker's acceptances	696,2	440,6	428,1	401,7	400,5
of which					
with maturities less than one year	329,8	192,0	165,1	160,9	159,8
with maturities in excess of one year	346,8	222,6	234,9	204,8	210,0

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

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

**Table 26****Individual Deposit Structure**

(billion rubles)

		1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
1	Individual deposits - of which savings certificates	23 219,1 571,4	24 200,3 485,5	25 987,4 387,8	26 055,2 411,1	26 743,7 403,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days - in rubles - in foreign currency	3 843,7 3 176,5 667,1	4 424,4 3 563,6 860,8	5 461,7 4 353,3 1 108,5	5 310,2 4 159,7 1 150,5	5 805,2 4 556,1 1 249,1
1.2.	Individual deposits with maturity from 31 days to 1 year - in rubles - in foreign currency	9 278,4 6 948,4 2 330,1	8 511,4 7 553,3 958,2	9 825,6 8 952,5 873,1	9 933,9 9 113,4 820,5	9 932,8 9 092,1 840,7
1.3.	Individual deposits with maturity in excess of 1 year - in rubles - in foreign currency	10 097,0 6 273,3 3 823,7	11 264,5 7 359,8 3 904,7	10 700,1 7 336,8 3 363,2	10 811,1 7 508,6 3 302,5	11 005,7 7 583,6 3 422,0
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	450,3	439,4	473,3

**Table 27**

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

(billion rubles)

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>Loans, deposits and other funds received from other credit institutions, total</b>	<b>7 091,0</b>	<b>8 559,1</b>	<b>9 265,3</b>	<b>6 565,6</b>	<b>7 454,6</b>
- in rubles	3 687,6	5 376,5	6 576,5	4 881,8	5 430,6
- in foreign currency	3 403,5	3 182,6	2 688,7	1 683,8	2 024,0
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	8 286,9	5 578,5	6 218,0
- in rubles	3 432,9	5 105,2	6 379,2	4 714,1	5 177,6
- in foreign currency	1 591,9	2 158,1	1 907,7	864,5	1 040,4
of which					
overdue debt	1,6	0,4	1,8	0,3	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	1,4	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	978,3	987,0	1 236,6
- in rubles	254,7	271,3	197,3	167,7	253,1
- in foreign currency	1 811,6	1 024,5	781,0	819,3	983,6
of which					
overdue debt	0,5	0,1	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,5	0,1	0,0	0,0	0,1

**Table 28**

**Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.05.18**

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%	38	39 525	100,0	57 653 368	66,7
No budgetary funds	485	0	0,0	28 768 236	33,3
Data not available	11	0	0,0	0	0,0
<b>Total</b>	<b>534</b>	<b>39 525</b>	<b>100,0</b>	<b>86 421 604</b>	<b>100,0</b>

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

Table 29

## Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
		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>	5 677,3	6,8	4 402,2	5,5	3 625,4	4,3	3 692,9	4,4	3 593,9	4,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	6,1	3 899,3	4,9	3 066,5	3,6	3 151,3	3,8	3 008,4	3,5
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 523,7	5,5	3 449,8	4,3	2 457,8	2,9	2 466,6	3,0	2 552,3	3,0
1.2	Individual deposits (excluding saving certificates)	372,0	0,4	370,6	0,5	450,3	0,5	439,4	0,5	473,3	0,5
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	0,3	244,8	0,3	299,8	0,4	295,0	0,4	315,8	0,4
1.3	Funds in other accounts	207,2	0,2	132,3	0,2	108,7	0,1	102,3	0,1	112,1	0,1
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	204,5	0,2	230,1	0,3	256,7	0,3	304,8	0,4	369,3	0,4
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	2 066,2	2,5	1 295,8	1,6	978,3	1,1	987,0	1,2	1 236,6	1,4
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>		7 948,1	9,6	5 928,1	7,4	4 860,4	5,7	4 984,8	6,0	5 199,8	6,0
<b>Reference data:</b>											
Liabilities of authorized banks to non-residents on issued debt securities - total		368,7	0,4	262,7	0,3	236,2	0,3	236,2	0,3	253,6	0,3
Overdue interest on liabilities of credit institutions		0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	8 268,1	10,0	6 259,0	7,8	5 989,2	7,0	5 936,8	7,1	6 059,9	7,0
	of which overdue claims	272,2	0,3	189,2	0,2	277,9	0,3	304,9	0,4	358,4	0,4
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	4,3	1 967,2	2,5	1 734,7	2,0	1 736,5	2,1	1 769,9	2,0
1.2	Loans and other claims on legal entities	4 665,5	5,6	4 270,5	5,3	4 230,6	5,0	4 174,6	5,0	4 264,3	4,9
1.3	Loans and other claims on individuals	27,8	0,0	19,2	0,0	21,8	0,0	22,9	0,0	23,4	0,0
2.	<b>Correspondent accounts with banks</b>	1 924,8	2,3	1 200,8	1,5	848,1	1,0	1 080,4	1,3	1 268,0	1,5
3.	<b>Securities acquired by credit institutions, total</b>	2 571,2	3,1	2 106,9	2,6	1 946,3	2,3	1 842,8	2,2	1 965,7	2,3
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	2 517,5	3,0	2 057,7	2,6	1 881,7	2,2	1 781,9	2,1	1 900,6	2,2
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	0,1	46,8	0,1	62,8	0,1	59,1	0,1	63,3	0,1
3.3	Discounted promissory notes	2,3	0,0	2,3	0,0	1,8	0,0	1,8	0,0	1,8	0,0
4.	<b>Shares in associates and subsidiaries</b>	547,5	0,7	586,4	0,7	604,6	0,7	615,6	0,7	623,7	0,7
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>		13 325,5	16,1	10 162,1	12,7	9 410,8	11,0	9 482,3	11,3	9 924,6	11,5
<b>Reference data:</b>											
Overdue interest on claims of credit institutions		11,2	0,0	9,1	0,0	11,3	0,0	15,6	0,0	15,9	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 otherwise.

## 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				
	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Total	191 965,4	929 662,4	789 661,2	353 033,6	537 002,1	733	623	561	535	523	125 480,2	343 434,3	305 950,3	75 170,2	130 597,1
Profit-making CIs <sup>1</sup>	735 803,4	1 291 867,7	1 561 646,7	521 597,2	705 994,2	553	445	421	400	361	113 513,3	332 167,4	297 328,1	73 649,5	128 035,1
Loss-making CIs	-543 838,1	-362 205,4	-771 985,5	-168 563,6	-168 992,2	180	178	140	135	162	11 966,9	11 266,8	8 622,1	1 520,8	2 562,0
CIs that have not provided their reporting						0	0	0	7	11					
<b>Total</b>						<b>733</b>	<b>623</b>	<b>561</b>	<b>542</b>	<b>534</b>					

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

Table 31

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

	1.01.16		1.01.17		1.01.18		1.04.18	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institutions, total</b>	<b>191 868,1</b>	<b>100,0</b>	<b>182 516,2</b>	<b>100,0</b>	<b>104 967,2</b>	<b>100,0</b>	<b>23 852,1</b>	<b>100,0</b>
1.1. Interest income on claims on legal entities (except income on securities)	3 992,2	2,1	4 022,5	2,2	3 577,0	3,4	874,4	3,7
1.2. Interest income on loans to individuals	1 791,6	0,9	1 759,2	1,0	1 536,6	1,5	461,4	1,9
1.3. Income on operations with securities	1 411,8	0,7	1 337,3	0,7	1 207,2	1,2	296,9	1,2
1.4. Income on operations with foreign currency	169 003,8	88,1	161 782,9	88,6	87 885,8	83,7	19 399,5	81,3
1.5. Commissions	974,7	0,5	1 132,9	0,6	1 181,4	1,1	314,3	1,3
1.6. Recovery of loss provision	9 363,9	4,9	10 816,5	5,9	7 894,5	7,5	2 176,3	9,1
1.7. Other income	5 330,0	2,8	1 665,0	0,9	1 684,8	1,6	329,3	1,4
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 837,3	1,0	1 208,9	0,7	858,1	0,8	227,7	1,0
<b>2. Expenses of credit institutions, total</b>	<b>191 675,5</b>	<b>100,0</b>	<b>181 587,2</b>	<b>100,0</b>	<b>104 182,1</b>	<b>100,0</b>	<b>23 499,1</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	2 711,2	1,4	2 522,0	1,4	2 271,2	2,2	475,3	2,0
2.2. Interest expenses on funds raised from individuals	1 451,2	0,8	1 636,0	0,9	1 173,5	1,1	327,1	1,4
2.3. Expenses on operations with securities	771,7	0,4	341,2	0,2	360,1	0,3	92,8	0,4
2.4. Expenses on operations with foreign currency	168 553,4	87,9	161 758,0	89,1	87 793,8	84,3	19 359,7	82,4
2.5. Commissions	202,3	0,1	280,2	0,2	295,8	0,3	88,6	0,4
2.6. Expenses on loss provision	11 080,5	5,8	11 481,0	6,3	9 327,8	9,0	2 400,5	10,2
2.7. Management expenses (including personnel costs)	1 239,9	0,6	1 455,5	0,8	1 446,6	1,4	371,6	1,6
2.8. Other expenses	5 665,2	3,0	2 113,3	1,2	1 513,3	1,5	383,4	1,6
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	1,0	1 299,0	0,7	831,0	0,8	255,8	1,1

<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 1.05.18**

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>				
Belgorod Region	60 360 030 150	19 046 150 302	60 738 013 509	18 668 166 943
Bryansk Region	9 651 122	767 353	9 654 033	764 442
Vladimir Region	0	0	0	0
Voronezh Region	2 754 241	129 043	2 757 641	125 643
Ivanovo Region	10 438 205	419 576	10 111 900	745 881
Kaluga Region	15 087 512	684 706	15 142 693	629 525
Kostroma Region	51 219 410	1 065 960	51 252 528	1 032 842
Kursk Region	739 208 220	249 806 312	844 745 347	144 269 185
Lipetsk Region	23 892 608	728 802	23 895 278	726 132
Moscow Region	22 987 182	1 435 496	22 990 070	1 432 608
Orel Region	32 084 893	1 386 099	31 881 712	1 589 280
Ryazan Region	0	0	0	0
Smolensk Region	19 194 511	1 237 164	19 163 063	1 268 612
Tambov Region	0	0	0	0
Tver Region	3 097 578	26 033	3 101 730	21 881
Tula Region	2 172 215	314 856	2 178 770	308 301
Yaroslavl Region	1 799 903	31 645	1 799 920	31 628
City of Moscow	21 148 188	1 155 568	20 566 621	1 737 135
	59 405 294 362	18 786 961 689	59 678 772 203	18 513 483 848
<b>North-Western Federal District</b>	2 078 599 975	364 431 204	2 170 818 229	272 212 950
Republic of Karelia	629 631	27 497	632 962	24 166
Komi Republic	6 324 894	544 688	6 371 350	498 232
Akhangelsk Region	0	0	0	0
Vologda Region	57 062 737	5 929 724	58 753 389	4 239 072
Kaliningrad Region	32 689 187	6 316 617	29 402 044	9 603 760
Leningrad Region	368 321	30 430	398 625	126
Murmansk Region	2 835 834	748 638	2 837 453	747 019
Novgorod Region	2 313 554	181 814	2 346 411	148 957
Pskov Region	3 251 878	8 071	3 257 498	2 451
St Petersburg	1 968 123 939	350 643 725	2 061 818 497	256 949 167
<b>Southern Federal District</b>	549 733 046	31 238 748	552 491 987	28 479 807
Republic of Adygeya	2 500 898	223 366	2 543 162	181 102
Republic of Kalmykia	0	0	0	0
Republic of Crimea	199 604 927	6 724 650	200 876 071	5 453 506
Krasnodar Territory	190 721 122	8 360 785	191 515 244	7 566 663
Astrakhan Region	7 586 512	8 683 156	7 638 475	8 631 193
Volgograd Region	15 268 587	605 676	15 437 561	436 702
Rostov Region	129 839 800	5 840 025	130 229 945	5 449 880
City of Sevastopol	4 211 200	801 090	4 251 529	760 761
<b>North-Caucasian Federal District</b>	25 537 793	512 126	25 703 464	346 455
Republik of Daghestan	1 998 603	43 095	2 018 131	23 567
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 089 314	102 901	7 133 708	58 507

Karachai-Cherkess Republic	6 281 505	128 667	6 378 365	31 807
Republic of North Ossetia - Alania	970 454	37 151	988 301	19 304
Chechen Republic	0	0	0	0
Stavropol Territory	9 197 917	200 312	9 184 959	213 270
<b>Volga Federal District</b>	<b>1 681 806 710</b>	<b>195 028 949</b>	<b>1 702 928 865</b>	<b>173 906 794</b>
Republic of Bashkortostan	96 336 077	2 477 937	97 534 136	1 279 878
Republic of Mari El	3 322 947	82 827	3 333 240	72 534
Republic of Mordovia	25 886 485	243 036	25 934 683	194 838
Republic of Tatarstan	729 002 084	119 240 538	694 968 828	153 273 794
Udmurt Republic	49 635 298	1 325 403	50 026 940	933 761
Chuvash Republic	10 624 675	745 281	10 927 851	442 105
Perm Territory	28 439 070	1 843 894	28 487 601	1 795 363
Kirov Region	35 837 045	3 695 943	38 689 818	843 170
Nizhny Novgorod Region	86 352 038	6 869 220	88 621 634	4 599 624
Orenburg Region	45 463 724	2 199 699	45 490 432	2 172 991
Penza Region	5 981 857	51 856	5 982 357	51 356
Samara Region	511 940 057	54 745 724	559 924 129	6 761 652
Saratov Region	47 640 527	1 427 070	47 611 055	1 456 542
Ulyanovsk Region	5 344 826	80 521	5 396 161	29 186
<b>Ural Federal District</b>	<b>1 074 125 810</b>	<b>123 218 179</b>	<b>1 075 506 591</b>	<b>121 837 398</b>
Kurgan Region	3 603 755	70 952	3 629 103	45 604
Sverdlovsk Region	569 723 814	82 216 904	571 140 466	80 800 252
Tyumen Region	352 721 873	29 901 074	353 202 779	29 420 168
Chelyabinsk Region	148 076 368	11 029 249	147 534 243	11 571 374
<b>Siberian Federal District</b>	<b>230 234 477</b>	<b>40 202 390</b>	<b>224 973 854</b>	<b>45 463 013</b>
Republic of Altai	1 974 997	109 978	1 977 083	107 892
Republic of Buryatiya	0	0	0	0
Republic of Tuva	524 498	2 608	526 579	527
Republic of Khakassia	8 463 300	94 812	8 466 846	91 266
Altai Territory	11 120 862	130 665	11 122 105	129 422
Zabaykal Territory	3 276 108	34 360	3 303 499	6 969
Krasnoyarsk Territory	6 186 093	454 387	6 121 603	518 877
Irkutsk Region	20 950 842	1 834 068	20 275 758	2 509 152
Kemerovo Region	19 090 816	453 709	19 152 954	391 571
Novosibirsk Region	140 196 774	35 370 718	134 943 709	40 623 783
Omsk Region	10 204 424	1 542 087	10 831 989	914 522
Tomsk Region	8 245 763	174 998	8 251 729	169 032
<b>Far Eastern Federal District</b>	<b>550 471 850</b>	<b>70 282 682</b>	<b>570 281 449</b>	<b>50 473 083</b>
Republic of Sakha (Yakutia)	38 417 319	1 111 395	38 664 049	864 665
Kamchatka Territory	9 373 418	1 110 624	9 540 704	943 338
Primorskiy Territory	116 998 407	25 846 255	129 866 379	12 978 283
Khabarovsk Territory	5 706 357	153 915	5 711 816	148 456
Amur Region	371 517 351	39 013 390	377 969 004	32 561 737
Magadan Region	0	0	0	0
Sakhalin Region	8 458 998	3 047 103	8 529 497	2 976 604
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Total</b>	<b>66 550 539 811</b>	<b>19 871 064 580</b>	<b>67 060 717 948</b>	<b>19 360 886 443</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 1.05.18**

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	9 278 332 995	3 104 293 969	368 110 113	1 475 245 412	79 470 224	34 874 564
Belgorod Region	1 572 011	315 278	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	67 732	68 944	0	0	0	0
Voronezh Region	2 408 910	10 454	0	0	0	0
Ivanovo Region	688 191	240 603	15 958	0	0	0
Kaluga Region	6 308 038	937 315	123 741	0	0	0
Kostroma Region	367 079 601	3 685 677	308 624	23 539 287	0	0
Kursk Region	1 918 776	0	0	0	0	0
Lipetsk Region	24 023	0	1	0	0	0
Moscow Region	1 837 746	1 837 432	493 887	0	619 202	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 428 880	499 876	0	309 757	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	13 287	0	0	0
Yaroslavl Region	5 842 526	47 586	0	0	0	0
City of Moscow	8 889 156 561	3 096 650 804	367 154 615	1 451 396 368	78 851 022	34 874 564
<b>North-Western Federal District</b>	519 425 509	52 248 067	22 453 656	9 977 152	5 216 538	123 714
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 145 594	387 977	166 170	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	8 817 089	2 077 939	205 343	0	0	0
Kaliningrad Region	9 168 136	153 925	8 654	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	700 219	284 652	369 290	0	0	0
Pskov Region	49 206	0	0	0	0	0
St Petersburg	498 545 265	49 343 574	21 704 199	9 977 152	5 216 538	123 714
<b>Southern Federal District</b>	58 976 933	12 409 912	551 924	706 019	6 805 234	927 103
Republic of Adygeya	193 017	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	28 006 895	2 712 274	353	289 750	680 991	0
Krasnodar Territory	28 363 153	8 302 496	24 809	376 189	6 124 243	927 103
Astrakhan Region	1 923 710	1 253 589	3 785	0	0	0
Volgograd Region	365 864	36 587	513 620	0	0	0
Rostov Region	124 294	104 966	8 768	19 881	0	0
City of Sevastopol	0	0	0	20 199	0	0
<b>North-Caucasian Federal District</b>	820 763	195 924	2 792	0	0	0
Republik of Dagestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 511	0	2 792	0	0	0
Karachai-Cherkess Republic	442 878	9 870	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	373 374	186 054	0	0	0	0
<b>Volga Federal District</b>	270 661 824	65 141 870	52 321 454	4 959 885	2 908 799	0

Republic of Bashkortostan	10 747 245	2 560 427	232 262	66	0	0
Republic of Mari El	0	0	0	0	0	0
Republic of Mordovia	399 429	161 271	38 886	0	155 410	0
Republic of Tatarstan	182 433 770	46 036 052	46 824 812	979 473	1 801 007	0
Udmurt Republic	7 103 151	1 318 718	0	0	262 455	0
Chuvash Republic	188 837	9 662	22 093	0	13 005	0
Perm Territory	4 128 860	3 400 526	575 833	300 000	3 460	0
Kirov Region	12 080 827	374 113	9 761	0	14 880	0
Nizhny Novgorod Region	14 358 939	2 046 005	213 702	0	45 773	0
Orenburg Region	12 173 164	1 766 360	41 849	35 246	114 947	0
Penza Region	653 431	645 999	4	0	0	0
Samara Region	18 640 779	2 732 830	4 345 846	3 542 100	5 750	0
Saratov Region	7 753 392	4 089 907	16 406	103 000	492 112	0
Ulyanovsk Region	0	0	0	0	0	0
<b>Ural Federal District</b>	<b>234 092 036</b>	<b>42 445 342</b>	<b>8 967 388</b>	<b>5 487 490</b>	<b>35 285</b>	<b>49 904</b>
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	157 497 093	31 880 762	8 453 426	5 487 490	35 285	0
Tyumen Region	29 941 374	3 576 312	490 818	0	0	0
Chelyabinsk Region	46 653 569	6 988 268	23 144	0	0	49 904
<b>Siberian Federal District</b>	<b>40 049 703</b>	<b>7 553 938</b>	<b>117 304</b>	<b>0</b>	<b>111 406</b>	<b>123 546</b>
Republic of Altai	131 091	27 666	0	0	0	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	61 818	61 338	0	0	0	0
Altai Territory	152 466	99 196	4 057	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 864	36 944	0	0	0	0
Irkutsk Region	121 637	3 123	68 470	0	28 646	0
Kemerovo Region	2 843 530	750 528	35 097	0	5 921	0
Novosibirsk Region	35 125 147	6 547 943	7 585	0	0	0
Omsk Region	1 573 746	27 200	125	0	76 839	123 546
Tomsk Region	2 404	0	1 970	0	0	0
<b>Far Eastern Federal District</b>	<b>104 688 006</b>	<b>16 825 149</b>	<b>8 189 965</b>	<b>4 070 248</b>	<b>2 433 472</b>	<b>0</b>
Republic of Sakha (Yakutia)	1 583 564	279 237	314 748	0	210 165	0
Kamchatka Territory	678 368	626 588	8 920	0	0	0
Primorskiy Territory	23 292 051	2 923 641	179 486	994 021	0	0
Khabarovsk Territory	31 068	25 310	0	0	0	0
Amur Region	79 102 955	12 970 373	7 686 811	3 076 227	2 223 307	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Total</b>	<b>10 507 047 769</b>	<b>3 301 114 171</b>	<b>460 714 596</b>	<b>1 500 446 206</b>	<b>96 980 958</b>	<b>36 098 831</b>

Table 34

**Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.05.18**

thousand rubles				
		of which		
Total		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>	41 461 064 152	20 653 535 486	4 604 195 832	11 777 177 214
Belgorod Region	4 651 491	3 942 258	790	252 011
Bryansk Region	0	0	0	0
Vladimir Region	1 931 567	898 286	2 909	1 030 372
Voronezh Region	4 731 459	1 817 518	0	919 680
Ivanovo Region	9 015 612	6 012 688	286 639	1 939 534
Kaluga Region	40 839 750	23 149 207	13 254 172	4 256 116
Kostroma Region	437 634 292	40 696 020	189 084 593	148 190 674
Kursk Region	16 586 293	13 269 158	1 000 000	1 736 292
Lipetsk Region	19 446 195	6 997 326	8 500 000	2 469 272
Moscow Region	15 624 214	7 181 064	3 101 418	1 517 673
Orel Region	0	0	0	0
Ryazan Region	10 069 475	7 793 188	545 050	1 719 294
Smolensk Region	0	0	0	0
Tambov Region	1 452 544	1 124 521	132 813	193 417
Tver Region	689 927	607 333	0	82 594
Tula Region	1 516 430	1 197 086	190 000	98 344
Yaroslavl Region	10 264 900	5 111 094	9 365	3 976 003
City of Moscow	40 886 610 003	20 533 738 739	4 388 088 083	11 608 795 938
<b>North-Western Federal District</b>	1 117 765 234	671 030 567	228 439 819	129 522 924
Republic of Karelia	206 052	8 568	72 000	125 484
Komi Republic	2 167 649	1 835 409	41 822	290 418
Akhangelsk Region	0	0	0	0
Vologda Region	24 308 113	5 447 133	3 442 975	10 025 390
Kaliningrad Region	6 925 448	5 277 946	14 401	1 633 101
Leningrad Region	124 860	110 070	0	14 790
Murmansk Region	723 700	402 655	115 000	206 045
Novgorod Region	1 800 411	863 169	200 113	737 115
Pskov Region	950 430	861 722	0	88 708
St Petersburg	1 080 558 571	656 223 895	224 553 508	116 401 873
<b>Southern Federal District</b>	354 115 133	211 640 120	34 002 220	102 601 057
Republic of Adygeya	1 517 263	1 276 504	469	240 290
Republic of Kalmykia	0	0	0	0
Republic of Crimea	113 614 718	76 761 409	14 222 490	20 525 355
Krasnodar Territory	126 163 789	79 569 326	17 776 492	25 364 076
Astrakhan Region	1 213 263	379 473	90 877	707 333
Volgograd Region	10 667 286	8 639 782	752 806	1 274 066
Rostov Region	98 637 840	43 083 743	959 086	54 318 846
City of Sevastopol	2 300 974	1 929 883	200 000	171 091
<b>North-Caucasian Federal District</b>	12 704 723	8 423 565	681 865	3 539 079
Republik of Daghestan	779 405	552 062	700	226 643
Republic of Ingushetia	0	0	0	0

*The Central Bank of the Russian Federation  
Banking Supervision Department*

Kabardino-Balkar Republic	4 102 034	2 589 237	173 072	1 332 911
Karachai-Cherkess Republic	2 478 762	1 108 716	0	1 370 046
Republic of North Ossetia - Alania	629 769	417 216	0	212 553
Chechen Republic	0	0	0	0
Stavropol Territory	4 714 753	3 756 334	508 093	396 926
<b>Volga Federal District</b>	<b>861 364 252</b>	<b>415 923 744</b>	<b>81 290 166</b>	<b>269 681 332</b>
Republic of Bashkortostan	39 012 378	24 889 734	5 668 093	6 924 008
Republic of Mari El	1 651 868	770 022	315 882	50 428
Republic of Mordovia	12 091 146	8 457 613	106 912	3 039 671
Republic of Tatarstan	375 386 511	212 655 418	53 939 221	71 105 346
Udmurt Republic	31 124 396	4 365 959	1 191 500	24 559 311
Chuvash Republic	7 095 712	3 397 206	266 321	3 416 238
Perm Territory	16 739 240	9 150 573	42 618	7 264 907
Kirov Region	20 685 685	12 264 697	464 927	5 710 332
Nizhny Novgorod Region	48 648 953	31 718 976	4 047 699	5 824 787
Orenburg Region	27 029 573	12 293 238	771 895	12 628 233
Penza Region	4 011 098	2 679 167	207 442	746 106
Samara Region	248 777 463	70 648 783	12 098 813	125 435 075
Saratov Region	25 375 363	19 675 731	2 164 131	2 204 363
Ulyanovsk Region	3 734 866	2 956 627	4 712	772 527
<b>Ural Federal District</b>	<b>511 969 273</b>	<b>167 649 263</b>	<b>94 127 666</b>	<b>191 666 750</b>
Kurgan Region	2 094 678	1 938 978	4 186	108 529
Sverdlovsk Region	288 523 225	89 305 330	68 110 472	88 152 113
Tyumen Region	148 521 432	40 655 508	20 541 481	76 439 957
Chelyabinsk Region	72 829 938	35 749 447	5 471 527	26 966 151
<b>Siberian Federal District</b>	<b>126 273 733</b>	<b>55 683 552</b>	<b>27 513 140</b>	<b>38 630 484</b>
Republic of Altai	638 306	446 035	1 454	58 390
Republic of Buryatiya	0	0	0	0
Republic of Tuva	167 804	137 129	2 909	27 766
Republic of Khakassia	5 637 616	2 674 713	606 748	2 197 234
Altai Territory	7 615 671	5 562 631	609 551	1 364 447
Zabaykal Territory	2 350 870	2 223 861	85 000	42 009
Krasnoyarsk Territory	1 667 045	571 407	2 909	1 092 144
Irkutsk Region	14 250 979	8 243 910	433 030	5 385 290
Kemerovo Region	7 637 447	4 350 810	437 436	2 821 107
Novosibirsk Region	73 953 438	24 537 109	25 229 397	20 674 642
Omsk Region	6 627 392	3 372 005	103 252	2 906 613
Tomsk Region	5 727 165	3 563 942	1 454	2 060 842
<b>Far Eastern Federal District</b>	<b>338 272 313</b>	<b>129 040 579</b>	<b>7 577 937</b>	<b>184 720 867</b>
Republic of Sakha (Yakutia)	25 259 543	15 190 568	778 609	7 619 606
Kamchatka Territory	5 552 225	4 350 518	444 203	519 599
Primorskiy Territory	80 555 220	51 719 166	35 957	23 245 443
Khabarovsk Territory	4 731 534	3 448 498	3 350	638 803
Amur Region	220 191 290	52 912 406	6 175 000	152 295 206
Magadan Region	0	0	0	0
Sakhalin Region	1 982 501	1 419 423	140 818	402 210
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	44 783 528 813	22 312 926 876	5 077 828 645	12 697 539 707

Table 35

**Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.05.18**

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
<b>Central Federal District</b>	12 997 426 846	8 964 314 014	2 578 503 304	95 938 258
Belgorod Region	73 090	9 540	63 550	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	260 627	93 411	0	149 778
Ivanovo Region	8 573	8 573	0	0
Kaluga Region	0	0	0	0
Kostroma Region	57 423 713	22 027 307	17 585 858	1 808 353
Kursk Region	469 413	97 415	371 998	0
Lipetsk Region	0	0	0	0
Moscow Region	705 192	114 049	7 279	583 864
Orel Region	0	0	0	0
Ryazan Region	11 316	0	11 316	0
Smolensk Region	0	0	0	0
Tambov Region	0	0	0	0
Tver Region	0	0	0	0
Tula Region	0	0	0	0
Yaroslavl Region	139 578	119 571	0	9 195
City of Moscow	12 938 335 344	8 941 844 148	2 560 463 303	93 387 068
<b>North-Western Federal District</b>	163 030 516	109 151 451	14 633 506	4 764 181
Republic of Karelia	0	0	0	0
Komi Republic	17 747	17 747	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	1 305 973	325 830	937 467	1 520
Kaliningrad Region	255 369	84 465	0	170 904
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 769	0	6 769	0
Pskov Region	0	0	0	0
St Petersburg	161 444 658	108 723 409	13 689 270	4 591 757
<b>Southern Federal District</b>	5 290 219	3 340 812	1 459 039	490 368
Republic of Adygeya	27 053	0	0	27 053
Republic of Kalmykia	0	0	0	0
Republic of Crimea	600 622	241 781	14 241	344 600
Krasnodar Territory	17 348	0	15 080	2 268
Astrakhan Region	1 244 650	0	1 244 650	0
Volgograd Region	70 487	0	62 000	8 487
Rostov Region	3 271 589	3 044 570	121 277	105 742
City of Sevastopol	58 470	54 461	1 791	2 218
<b>North-Caucasian Federal District</b>	22 488	0	18 730	3 758
Republik of Daghestan	930	0	930	0
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	881	0	881	0
Karachai-Cherkess Republic	4 944	0	1 186	3 758
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
<b>Volga Federal District</b>	<b>76 200 865</b>	<b>18 025 509</b>	<b>26 932 166</b>	<b>376 518</b>
Republic of Bashkortostan	708 876	704 453	2 563	1 860
Republic of Mari El	1 091	0	1 091	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	26 949 645	1 815 573	24 579 513	75 319
Udmurt Republic	459 911	313 744	146 167	0
Chuvash Republic	51 398	24 800	0	26 598
Perm Territory	539 060	485 742	53 318	0
Kirov Region	1 348	0	996	352
Nizhny Novgorod Region	1 255 524	120 054	1 092 335	43 135
Orenburg Region	436 382	337 203	60 824	38 355
Penza Region	0	0	0	0
Samara Region	45 575 747	14 223 940	774 079	190 296
Saratov Region	221 354	0	221 280	74
Ulyanovsk Region	529	0	0	529
<b>Ural Federal District</b>	<b>36 434 149</b>	<b>22 315 464</b>	<b>13 989 133</b>	<b>120 347</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	22 458 713	19 357 242	2 981 505	110 761
Tyumen Region	12 652 753	2 569 150	10 074 017	9 586
Chelyabinsk Region	1 322 683	389 072	933 611	0
<b>Siberian Federal District</b>	<b>4 880 976</b>	<b>2 166 233</b>	<b>2 653 510</b>	<b>61 230</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 336	1 336	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	522 530	491 733	30 797	0
Kemerovo Region	9 551	6 530	0	3 021
Novosibirsk Region	4 236 340	1 617 034	2 619 303	0
Omsk Region	107 809	49 600	0	58 209
Tomsk Region	3 069	0	3 069	0
<b>Far Eastern Federal District</b>	<b>10 444 148</b>	<b>6 619 011</b>	<b>785 300</b>	<b>1 371 226</b>
Republic of Sakha (Yakutia)	418 351	82 543	150 455	185 353
Kamchatka Territory	243 648	119 649	123 999	0
Primorskiy Territory	374 850	192 199	126 208	56 038
Khabarovsk Territory	0	0	0	0
Amur Region	9 403 128	6 224 620	380 467	1 129 835
Magadan Region	0	0	0	0
Sakhalin Region	4 171	0	4 171	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
<b>Total</b>	<b>13 293 730 207</b>	<b>9 125 932 494</b>	<b>2 638 974 688</b>	<b>103 125 886</b>

Table 36

**Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.05.18**

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
	1	2	3	4	5	6
<b>Central Federal District</b>	1 693 372 953	259 993 964	45 491 959	60 105 706	706 800 071	32 316 147
Belgorod Region	136 311	0	0	0	1 341	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	56 456	0	0	0	46 494	0
Voronezh Region	23 662	0	0	0	1 608	0
Ivanovo Region	116 352	0	0	0	63 474	0
Kaluga Region	520 587	0	12 952 092	0	578 619	0
Kostroma Region	2 274 326	9 130	20 373 797	0	14 612 218	60 919
Kursk Region	210 309	0	0	0	13 875	0
Lipetsk Region	2 097 755	0	0	0	148 358	0
Moscow Region	111 259	0	0	0	611 034	22 445
Orel Region	0	0	0	0	0	0
Ryazan Region	777 977	0	0	0	102 102	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	54 161	0	0	0	4 847	0
Tver Region	51 034	0	0	0	2 677	0
Tula Region	38 211	0	0	0	1 337	0
Yaroslavl Region	904 909	0	0	0	37 384	0
City of Moscow	1 685 999 644	259 984 834	12 166 070	60 105 706	690 574 703	32 232 783
<b>North-Western Federal District</b>	99 156 317	4 215 632	18 512 392	54 488	9 380 355	458 110
Republic of Karelia	4 604	0	0	0	33 012	0
Komi Republic	223 448	0	41 822	0	2 866	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 005 064	10 453	45 000	0	711 311	1 520
Kaliningrad Region	362 458	4 513	9 689	0	77 150	25
Leningrad Region	19 697	0	0	0	412	0
Murmansk Region	29 892	0	0	0	50 405	0
Novgorod Region	51 425	0	0	0	6 577	0
Pskov Region	171 702	0	0	0	8 453	0
St Petersburg	97 288 027	4 200 666	18 415 881	54 488	8 490 169	456 565
<b>Southern Federal District</b>	20 641 403	280 515	657 891	1 791	5 398 939	193 244
Republic of Adygeya	92 324	0	0	0	42 505	376
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 671 903	241 781	0	0	1 323 607	178 357
Krasnodar Territory	11 921 874	0	657 891	0	2 433 864	2 268
Astrakhan Region	17 698	0	0	0	42 922	0
Volgograd Region	623 409	0	0	0	41 837	162
Rostov Region	2 780 494	0	0	0	1 513 154	9 999
City of Sevastopol	533 701	38 734	0	1 791	1 050	2 082
<b>North-Caucasian Federal District</b>	413 129	0	507 000	15 733	370 634	3 758

Republik of Daghestan	37 735	0	0	0	53 249	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	213 065	0	0	0	186 041	0
Karachai-Cherkess Republic	125 288	0	0	0	49 677	3 758
Republic of North Ossetia - Alania	13 935	0	0	0	28 715	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	23 106	0	507 000	15 733	52 952	0
<b>Volga Federal District</b>	<b>47 903 549</b>	<b>491 211</b>	<b>14 189 371</b>	<b>0</b>	<b>21 375 409</b>	<b>230 416</b>
Republic of Bashkortostan	554 326	0	5 524 788	0	832 734	0
Republic of Mari El	121 239	0	120 000	0	930	0
Republic of Mordovia	294 476	0	0	0	46 693	0
Republic of Tatarstan	14 755 992	0	5 045 031	0	5 662 960	45 921
Udmurt Republic	323 638	0	0	0	1 794 178	0
Chuvash Republic	63 693	0	0	0	54 480	0
Perm Territory	509 860	484 245	0	0	517 513	0
Kirov Region	1 045 184	0	0	0	607 349	0
Nizhny Novgorod Region	2 471 873	25	104 000	0	419 544	36 166
Orenburg Region	634 456	0	55 000	0	283 582	0
Penza Region	56 525	0	0	0	71 677	0
Samara Region	22 834 713	6 941	3 340 552	0	10 615 025	148 266
Saratov Region	4 149 135	0	0	0	366 892	63
Ulyanovsk Region	88 439	0	0	0	101 852	0
<b>Ural Federal District</b>	<b>12 496 418</b>	<b>372 694</b>	<b>3 901 436</b>	<b>1 458</b>	<b>12 232 005</b>	<b>9 097</b>
Kurgan Region	163 873	0	0	0	11 324	0
Sverdlovsk Region	5 023 230	5 406	3 734 522	0	9 921 467	3 950
Tyumen Region	2 264 455	367 288	0	0	1 680 750	5 147
Chelyabinsk Region	5 044 860	0	166 914	1 458	618 464	0
<b>Siberian Federal District</b>	<b>3 416 437</b>	<b>0</b>	<b>280 468</b>	<b>341</b>	<b>1 825 353</b>	<b>219</b>
Republic of Altai	27 887	0	0	0	1 347	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	8 782	0	0	341	9 323	0
Republic of Khakassia	49 018	0	0	0	73 327	0
Altai Territory	234 604	0	270 468	0	37 787	0
Zabaykal Territory	783 496	0	0	0	33 213	0
Krasnoyarsk Territory	24 381	0	0	0	65 939	0
Irkutsk Region	233 326	0	0	0	336 844	0
Kemerovo Region	120 063	0	10 000	0	89 785	219
Novosibirsk Region	1 658 945	0	0	0	985 453	0
Omsk Region	217 950	0	0	0	137 321	0
Tomsk Region	57 985	0	0	0	55 014	0
<b>Far Eastern Federal District</b>	<b>10 682 340</b>	<b>170 171</b>	<b>6 201 135</b>	<b>0</b>	<b>30 012 900</b>	<b>578 961</b>
Republic of Sakha (Yakutia)	949 069	82 543	0	0	214 273	0
Kamchatka Territory	140 918	0	0	0	86 655	0
Primorskiy Territory	4 945 859	0	26 135	0	978 762	18 323
Khabarovsk Territory	13 537	0	0	0	60 796	0
Amur Region	4 568 547	87 628	6 175 000	0	28 631 587	560 638
Magadan Region	0	0	0	0	0	0
Sakhalin Region	64 410	0	0	0	40 827	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 888 082 546	265 524 187	89 741 652	60 179 517	787 395 666	33 789 952

Table 37

## Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.05.18

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>	35 639 574 557	2 693 413	87 298	5 991 493 371	10 115 408 300	19 216 288 468
Belgorod Region	7 199 352	0	0	1 494 849	624 030	5 051 842
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 711 709	0	134	439 977	94 100	1 164 504
Voronezh Region	4 277 028	0	0	241 187	210 452	3 766 459
Ivanovo Region	11 962 260	0	0	1 488 661	714 157	9 662 362
Kaluga Region	42 909 341	0	0	1 834 434	19 791 093	21 232 106
Kostroma Region	430 557 630	0	0	24 780 151	99 006 080	305 378 269
Kursk Region	16 267 936	0	0	2 921 308	901 718	12 429 659
Lipetsk Region	16 554 786	0	0	1 453 608	1 046 423	14 031 420
Moscow Region	18 955 854	0	0	4 748 568	1 159 228	12 959 079
Orel Region	0	0	0	0	0	0
Ryazan Region	14 071 572	0	0	3 045 203	378 529	10 388 490
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 353 705	0	0	645 606	19 300	1 650 492
Tver Region	1 166 095	0	0	708 451	209 000	241 976
Tula Region	1 216 408	0	0	229 627	6 267	979 493
Yaroslavl Region	10 316 984	0	0	1 831 633	3 025 758	5 384 647
City of Moscow	35 060 053 897	2 693 413	87 164	5 945 630 108	9 988 222 165	18 811 967 670
<b>North-Western Federal District</b>	1 527 078 130	40 332	325	471 210 310	610 463 297	427 451 643
Republic of Karelia	245 913	0	0	158 222	50 000	35 208
Komi Republic	4 719 683	0	0	930 867	928 380	2 795 675
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	50 534 710	0	0	16 572 017	16 170 702	17 712 255
Kaliningrad Region	21 807 097	0	0	3 392 343	12 294 546	5 938 924
Leningrad Region	16 749	0	0	11 508	5 113	0
Murmansk Region	2 291 634	0	0	1 906 689	3 300	375 841
Novgorod Region	5 211 146	0	325	2 001 449	70 668	3 061 908
Pskov Region	1 822 179	0	0	553 437	460 000	807 713
St Petersburg	1 440 429 019	40 332	0	445 683 778	580 480 588	396 724 119
<b>Southern Federal District</b>	402 183 366	105 923	162	66 755 330	74 682 967	258 558 869
Republic of Adygeya	1 633 181	0	0	201 139	97 474	1 334 132
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	132 720 376	8 064	0	31 754 121	27 315 816	72 902 538
Krasnodar Territory	152 226 815	7 917	162	14 677 589	39 493 653	97 570 138
Astrakhan Region	4 383 813	0	0	1 589 326	1 020 913	1 069 696
Volgograd Region	8 205 559	0	0	1 766 376	880 867	5 552 163
Rostov Region	99 561 213	89 942	0	15 211 029	5 542 782	78 597 937
City of Sevastopol	3 452 409	0	0	1 555 750	331 462	1 532 265
<b>North-Caucasian Federal District</b>	13 452 779	0	0	4 707 493	2 544 940	6 025 045
Republik of Daghestan	814 369	0	0	469 026	0	285 681
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 219 423	0	0	1 066 003	10 513	3 118 460
Karachai-Cherkess Republic	2 669 182	0	0	779 805	1 574 599	314 504

Republic of North Ossetia - Alania	271 609	0	0	58 873	44 500	168 236
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 478 196	0	0	2 333 786	915 328	2 138 164
<b>Volga Federal District</b>	<b>878 698 208</b>	<b>3 441 436</b>	<b>0</b>	<b>113 026 521</b>	<b>279 599 603</b>	<b>479 835 967</b>
Republic of Bashkortostan	45 191 935	13 471	0	1 696 809	10 587 191	32 791 719
Republic of Mari El	2 038 459	0	0	322 196	6 191	1 690 220
Republic of Mordovia	20 757 855	0	0	1 799 676	758 458	18 140 228
Republic of Tatarstan	496 845 721	3 385 851	0	72 687 747	224 684 728	194 334 530
Udmurt Republic	34 743 677	11 539	0	2 723 507	614 268	31 332 263
Chuvash Republic	8 697 787	0	0	1 596 125	913 131	6 160 341
Perm Territory	21 119 113	5 778	0	2 605 639	2 511 928	15 963 457
Kirov Region	28 737 915	1 721	0	4 228 686	1 980 368	22 431 936
Nizhny Novgorod Region	63 845 950	10 279	0	10 880 424	6 081 801	46 633 769
Orenburg Region	30 867 343	12 797	0	2 773 467	3 437 528	24 622 044
Penza Region	4 221 722	0	0	1 005 013	582 698	2 621 130
Samara Region	79 097 632	0	0	7 248 500	17 353 585	54 243 901
Saratov Region	38 594 789	0	0	3 069 655	9 752 347	25 750 407
Ulyanovsk Region	3 938 310	0	0	389 077	335 381	3 120 022
<b>Ural Federal District</b>	<b>789 494 674</b>	<b>83 394</b>	<b>0</b>	<b>81 742 118</b>	<b>249 285 829</b>	<b>454 404 283</b>
Kurgan Region	2 047 320	0	0	558 688	166 910	1 306 899
Sverdlovsk Region	377 928 726	11 364	0	54 999 405	51 872 412	270 101 374
Tyumen Region	304 198 148	63 195	0	10 611 519	187 001 936	104 939 165
Chelyabinsk Region	105 320 480	8 835	0	15 572 506	10 244 571	78 056 845
<b>Siberian Federal District</b>	<b>147 336 715</b>	<b>53 974</b>	<b>0</b>	<b>33 193 183</b>	<b>15 840 719</b>	<b>95 697 788</b>
Republic of Altai	1 427 122	0	0	796 327	64 265	548 097
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	163 554	0	0	40 670	42 000	80 884
Republic of Khakassia	6 431 774	0	0	1 082 209	509 577	4 778 458
Altai Territory	7 306 124	0	0	1 973 369	608 017	4 719 675
Zabaykal Territory	352 348	0	0	34 751	311 870	5 727
Krasnoyarsk Territory	5 165 676	0	0	1 462 602	55 742	3 451 732
Irkutsk Region	13 680 344	0	0	2 517 447	1 920 103	9 125 340
Kemerovo Region	14 078 652	0	0	1 086 949	4 143 746	8 819 625
Novosibirsk Region	84 056 191	53 974	0	22 023 744	7 254 861	52 608 642
Omsk Region	7 971 568	0	0	1 108 048	901 442	5 958 333
Tomsk Region	6 703 362	0	0	1 067 067	29 096	5 601 275
<b>Far Eastern Federal District</b>	<b>350 119 682</b>	<b>45 741</b>	<b>5 202</b>	<b>35 626 597</b>	<b>19 654 390</b>	<b>293 567 088</b>
Republic of Sakha (Yakutia)	29 826 326	20 167	0	4 954 632	2 715 921	22 049 624
Kamchatka Territory	6 221 964	0	0	1 151 105	94 276	4 950 194
Primorskiy Territory	93 456 389	18 936	0	18 275 065	10 343 771	64 298 175
Khabarovsk Territory	5 137 845	0	0	173 373	353 356	4 610 604
Amur Region	209 554 593	0	5 202	8 230 770	5 523 105	195 291 544
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 922 565	6 638	0	2 841 652	623 961	2 366 947
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	39 747 938 111	6 464 213	92 987	6 797 754 923	11 367 480 045	21 231 829 151

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of  
1.05.18**

		of which					thousand rubles
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other funds of legal entities (except credit institutions)	Individual deposits	
1	2	3	4	5	6	7	
<b>Central Federal District</b>	15 232 494 251	32 995 900	15 328	2 256 865 855	7 241 437 698	5 302 189 746	
Belgorod Region	764 375	0	0	31 853	0	732 522	
Bryansk Region	0	0	0	0	0	0	
Vladimir Region	125 584	0	0	67 321	0	58 263	
Voronezh Region	443 058	0	0	4 251	0	438 807	
Ivanovo Region	626 875	0	0	31 707	0	595 157	
Kaluga Region	1 030 191	0	0	35 019	0	995 172	
Kostroma Region	26 454 895	0	0	5 095 817	12 174 626	8 712 902	
Kursk Region	663 973	0	0	170 375	0	493 460	
Lipetsk Region	1 432 561	0	0	1 073 583	0	358 978	
Moscow Region	1 585 533	0	0	179 695	0	1 405 838	
Orel Region	0	0	0	0	0	0	
Ryazan Region	1 051 582	0	0	125 895	22 562	900 946	
Smolensk Region	0	0	0	0	0	0	
Tambov Region	21 862	0	0	4 412	0	17 436	
Tver Region	308 045	0	0	64 981	211 032	32 019	
Tula Region	31 619	0	0	430	0	31 189	
Yaroslavl Region	1 706 631	0	0	107 843	0	1 598 512	
City of Moscow	15 196 247 467	32 995 900	15 328	2 249 872 673	7 229 029 478	5 285 818 545	
<b>North-Western Federal District</b>	208 493 511	0	0	40 366 220	81 795 094	81 582 642	
Republic of Karelia	24 157	0	0	23 791	0	350	
Komi Republic	497 193	0	0	18 232	0	472 945	
Akhangelsk Region	0	0	0	0	0	0	
Vologda Region	4 208 108	0	0	1 963 700	1 096 383	1 139 433	
Kaliningrad Region	9 593 906	0	0	5 939 544	1 976 488	1 601 452	
Leningrad Region	126	0	0	126	0	0	
Murmansk Region	747 016	0	0	744 836	0	2 179	
Novgorod Region	148 740	0	0	17 340	1 550	129 850	
Pskov Region	2 451	0	0	2 082	0	369	
St Petersburg	193 271 814	0	0	31 656 569	78 720 673	78 236 064	
<b>Southern Federal District</b>	27 616 661	2 030	0	11 048 097	2 031 592	13 736 452	
Republic of Adygeya	180 882	0	0	70	62 000	118 812	
Republic of Kalmykia	0	0	0	0	0	0	
Republic of Crimea	5 274 935	2 030	0	122 217	0	4 589 007	
Krasnodar Territory	7 017 430	0	0	769 719	854 000	5 212 568	
Astrakhan Region	8 629 515	0	0	8 555 516	0	68 523	
Volgograd Region	371 193	0	0	97 387	0	273 791	
Rostov Region	5 384 264	0	0	1 426 992	1 053 995	2 853 102	
City of Sevastopol	758 442	0	0	76 196	61 597	620 649	
<b>North-Caucasian Federal District</b>	344 611	0	0	65 364	0	275 654	
Republik of Dagestan	22 073	0	0	14 022	0	8 051	
Republic of Ingushetia	0	0	0	0	0	0	
Kabardino-Balkar Republic	58 330	0	0	4 450	0	53 880	
Karachai-Cherkess Republic	31 805	0	0	3 209	0	28 596	
Republic of North Ossetia - Alania	19 271	0	0	0	0	19 271	
Chechen Republic	0	0	0	0	0	0	
Stavropol Territory	213 132	0	0	43 683	0	165 856	
<b>Volga Federal District</b>	164 134 101	6	0	19 010 973	104 121 093	40 424 840	

Republic of Bashkortostan	1 268 975	0	0	42 095	124 470	1 100 402
Republic of Mari El	13 613	0	0	258	0	7 912
Republic of Mordovia	194 602	0	0	10 560	0	181 961
Republic of Tatarstan	143 807 989	6	0	16 524 299	102 160 989	24 763 465
Udmurt Republic	927 445	0	0	242 690	0	684 755
Chuvash Republic	437 674	0	0	18 943	123 999	294 700
Perm Territory	1 783 598	0	0	226 834	34 151	1 522 613
Kirov Region	843 597	0	0	258 747	0	583 493
Nizhny Novgorod Region	4 535 345	0	0	354 963	918 090	3 222 142
Orenburg Region	2 158 444	0	0	23 600	274 411	1 859 396
Penza Region	32 555	0	0	4 310	27 900	0
Samara Region	6 647 489	0	0	1 189 611	457 083	4 905 825
Saratov Region	1 453 595	0	0	91 926	0	1 291 598
Ulyanovsk Region	29 180	0	0	22 137	0	6 578
<b>Ural Federal District</b>	<b>85 088 525</b>	<b>63 110</b>	<b>0</b>	<b>20 522 522</b>	<b>18 271 798</b>	<b>37 910 595</b>
Kurgan Region	32 903	0	0	25	0	32 875
Sverdlovsk Region	44 756 376	0	0	3 089 399	17 689 048	22 967 845
Tyumen Region	29 117 178	63 110	0	12 846 527	350 851	8 835 050
Chelyabinsk Region	11 182 068	0	0	4 586 571	231 899	6 074 825
<b>Siberian Federal District</b>	<b>36 880 991</b>	<b>0</b>	<b>0</b>	<b>19 618 502</b>	<b>3 920 241</b>	<b>12 767 733</b>
Republic of Altai	107 713	0	0	94 883	0	12 830
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	526	0	0	0	0	526
Republic of Khakassia	91 211	0	0	17 369	0	68 558
Altai Territory	129 057	0	0	13 553	0	115 504
Zabaykal Territory	6 969	0	0	0	0	6 969
Krasnoyarsk Territory	514 481	0	0	154 355	0	359 986
Irkutsk Region	2 386 645	0	0	296 346	0	1 908 586
Kemerovo Region	390 917	0	0	162 693	0	228 218
Novosibirsk Region	32 178 657	0	0	18 569 692	3 558 660	9 664 852
Omsk Region	906 079	0	0	252 558	357 821	295 700
Tomsk Region	168 736	0	0	57 053	3 760	106 004
<b>Far Eastern Federal District</b>	<b>46 545 244</b>	<b>0</b>	<b>0</b>	<b>8 364 404</b>	<b>14 275 730</b>	<b>22 993 624</b>
Republic of Sakha (Yakutia)	785 675	0	0	32 836	18 600	707 972
Kamchatka Territory	938 127	0	0	112 934	0	825 193
Primorskiy Territory	12 854 955	0	0	5 125 583	620 091	6 400 706
Khabarovsk Territory	148 451	0	0	6 677	0	141 774
Amur Region	28 847 306	0	0	509 218	13 637 039	14 525 443
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 970 730	0	0	2 577 156	0	392 536
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
<b>Total</b>	<b>15 801 597 895</b>	<b>33 061 046</b>	<b>15 328</b>	<b>2 375 861 937</b>	<b>7 465 853 246</b>	<b>5 511 881 286</b>

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions  
(by credit institutions registered in respective regions), as of 1.05.18**

thousand rubles			
	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>			
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	300 822	0	300 822
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	331 218 210	229 538 555	101 679 655
Kursk Region	62 000	0	62 000
Lipetsk Region	877 000	877 000	0
Moscow Region	2 161 000	2 161 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	0	0	0
Yaroslavl Region	0	0	0
City of Moscow	6 519 750 593	4 675 296 138	1 844 454 455
<b>North-Western Federal District</b>	336 999 134	279 243 731	57 755 403
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	9 935	0	9 935
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	336 989 199	279 243 731	57 745 468
<b>Southern Federal District</b>	13 948 878	13 454 348	494 530
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	11 125 887	11 125 887	0
Krasnodar Territory	1 672 991	1 178 461	494 530
Astrakhan Region	0	0	0
Volgograd Region	150 000	150 000	0
Rostov Region	1 000 000	1 000 000	0
City of Sevastopol	0	0	0
<b>North-Caucasian Federal District</b>	15 000	15 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
<b>Volga Federal District</b>	<b>107 502 455</b>	<b>100 790 406</b>	<b>6 712 049</b>
Republic of Bashkortostan	31 039 935	31 039 935	0
Republic of Mari El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	11 668 538	4 975 290	6 693 248
Udmurt Republic	5 270 000	5 270 000	0
Chuvash Republic	0	0	0
Perm Territory	83 596	83 596	0
Kirov Region	100 000	100 000	0
Nizhny Novgorod Region	3 126 735	3 126 735	0
Orenburg Region	100 000	100 000	0
Penza Region	18 801	0	18 801
Samara Region	55 869 850	55 869 850	0
Saratov Region	25 000	25 000	0
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	<b>102 202 649</b>	<b>92 847 167</b>	<b>9 355 482</b>
Kurgan Region	0	0	0
Sverdlovsk Region	101 946 528	92 591 046	9 355 482
Tyumen Region	56 631	56 631	0
Chelyabinsk Region	199 490	199 490	0
<b>Siberian Federal District</b>	<b>6 734 078</b>	<b>6 505 214</b>	<b>228 864</b>
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	25 070	25 070	0
Altai Territory	90 000	90 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	0	0	0
Kemerovo Region	0	0	0
Novosibirsk Region	6 619 008	6 390 144	228 864
Omsk Region	0	0	0
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>32 846 269</b>	<b>29 894 035</b>	<b>2 952 234</b>
Republic of Sakha (Yakutia)	140 879	140 879	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 157 753	1 157 753	0
Khabarovsk Territory	0	0	0
Amur Region	31 547 637	28 595 403	2 952 234
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>7 454 618 088</b>	<b>5 430 622 594</b>	<b>2 023 995 494</b>

# Macroprudential Indicators of the Banking Sector

Table 40

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

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	12,1	13,0	12,7
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	8,5	10,0	9,7
Risk-weighted assets <sup>1</sup> (Basel III) to total assets ratio	48,3	44,1	39,2	28,3	28,1
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>2</sup>	8,3	9,4	10,0	10,7	10,6
Loan loss provisions made as percent of total loans <sup>2</sup>	7,8	8,5	9,3	9,6	9,5
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	2,8	3,6	3,2	2,9	2,9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,4	0,4	0,4	0,4
Ratio of total large credit risks to own funds (capital) (N7)	254,4	219,6	226,1	206,7	213,8
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,5	4,0	4,1	4,1	4,1
mining	4,9	5,6	6,2	5,9	5,9
manufacturing	17,1	15,4	15,3	15,1	15,1
production and distribution of energy, gas and water	2,5	3,1	3,2	2,9	2,9
constructing	4,8	4,5	3,9	3,9	4,0
wholesale and retail trade, car and household appliance repair	11,3	10,9	9,5	9,5	9,6
transport and communication	4,2	4,2	4,2	4,9	4,9
other economic activities	24,1	23,1	22,6	22,4	22,6
individuals	27,5	29,1	30,9	31,2	31,0
of which					
mortgage loans	10,4	12,1	13,2	13,5	13,4
<i>Geographical distribution of interbank loans and deposits <sup>3</sup></i>					
Russian Federation	54,0	68,8	73,0	54,8	56,8
United Kingdom	12,3	7,5	5,5	10,4	8,8
USA	4,5	3,2	1,7	2,6	2,3
Germany	0,8	0,3	0,2	1,8	1,9
Austria	4,9	1,1	0,7	1,1	1,1
France	1,8	1,4	1,2	0,3	0,9
Italy	0,0	2,0	2,2	3,2	3,6
Cyprus	9,2	5,3	5,9	9,6	9,8
Netherlands	0,8	0,5	0,7	0,5	0,2
Other	11,8	9,9	9,0	15,7	14,5
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	10,6	10,5	11,0	11,4	10,9
Ratio of liquid assets to total assets	24,6	21,8	23,2	23,6	23,6
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	118,5	120,6	115,3
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	167,4	174,5	159,6
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)	59,0	52,3	55,4	53,5	54,4
Ratio of clients' funds to total loans <sup>4</sup>	106,1	107,5	111,1	110,5	110,0
<b>Market risk to total own funds (capital) <sup>5</sup></b>	44,0	43,7	42,6	38,3	37,5
of which					
Interest rate risk	34,4	36,8	31,9	29,1	28,5
Equity position risk	3,3	3,0	3,6	3,3	3,2
Foreign exchange risk	6,3	3,2	4,6	3,6	3,0
Commodity risk	-	0,9	2,5	2,4	2,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	13,3	11,3	11,2
<b>Banks' financial result over the reporting period (billion rubles)</b>	192,0	929,7	789,7	353,0	537,0
as percent of the banking sector assets <sup>6</sup>	0,3	1,2	1,0	0,4	0,6
as percent of the banking sector own funds (capital) <sup>6</sup>	2,3	10,3	8,3	3,8	5,7
<b>Return on assets <sup>7</sup></b>	0,3	1,2	1,0	1,0	0,9
<b>Return on equity <sup>7</sup></b>	2,3	10,3	8,3	8,5	8,1

<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>5</sup> Except loans, deposits and other funds, placed in interbank market.

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

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

Table 42

## Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
Basel III capital <sup>1</sup> structure	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)	billion rubles	share in own funds (Basel III capital)
Own funds ( Basel III capital):	<b>9 008,6</b>	<b>100,0</b>	<b>9 387,1</b>	<b>100,0</b>	<b>9 397,3</b>	<b>100,0</b>	<b>9 755,2</b>	<b>100,0</b>	<b>9 833,4</b>	<b>100,0</b>
of which:										
1. Tier 1 capital	6 002,5	66,6	6 586,7	70,2	6 622,7	70,5	7 481,0	76,7	7 471,7	76,0
of which:										
1.1. Common Equity Tier 1	5 857,8	65,0	6 408,2	68,3	6 417,9	68,3	7 086,9	72,7	7 044,2	71,6
1.2. Additional Tier 1	144,7	1,6	178,5	1,9	204,9	2,2	394,1	4,0	427,4	4,4
2. Tier 2 Capital	3 006,1	33,4	2 800,4	29,8	2 774,6	29,5	2 274,2	23,3	2 361,7	24,0
<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)	12,7	8	13,1	6	12,1	2	13,0	2	12,7	5
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	8,2	3	9,4	4	9,1	6
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	8,5	5	10,0	6	9,7	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	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	billion rubles	share in own funds								
<b>1. Factors of own funds (capital) increase</b>	<b>11 233,4</b>	<b>124,7</b>	<b>11 506,5</b>	<b>122,6</b>	<b>12 424,1</b>	<b>132,2</b>	<b>12 382,8</b>	<b>126,9</b>	<b>12 545,3</b>	<b>127,6</b>
1.1. Authorized capital	2 416,3	26,8	2 458,3	26,2	2 669,9	28,4	2 620,2	26,9	2 615,0	26,6
1.2. Issue income	1 451,5	16,1	1 479,7	15,8	1 764,6	18,8	1 741,9	17,9	1 741,6	17,7
1.3. Credit institutions' profit and funds	4 112,3	45,6	4 721,7	50,3	5 506,8	58,6	5 655,4	58,0	5 722,2	58,2
1.4. Subordinated loans	3 026,7	33,6	2 632,9	28,0	2 305,2	24,5	2 156,3	22,1	2 223,5	22,6
1.5. Increase in value of property due to revaluation	226,5	2,5	213,9	2,3	177,7	1,9	169,9	1,7	172,0	1,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	39,2	0,4	71,1	0,7
<b>2. Factors of own funds (capital) decrease</b>	<b>2 224,8</b>	<b>24,7</b>	<b>2 119,4</b>	<b>22,6</b>	<b>3 026,8</b>	<b>32,2</b>	<b>2 627,6</b>	<b>26,9</b>	<b>2 711,9</b>	<b>27,6</b>
2.1. Losses	823,1	9,1	679,3	7,2	1 488,8	15,8	1 525,1	15,6	1 552,9	15,8
2.2. Intangible assets	31,9	0,4	269,0	2,9	296,9	3,2	308,2	3,2	308,6	3,1
2.3. Treasury stocks (shares)	2,5	0,0	7,0	0,1	16,9	0,2	22,8	0,2	34,8	0,4
2.4. Sources of own funds (capital), created using improper assets	8,7	0,1	9,4	0,1	9,1	0,1	3,7	0,0	3,9	0,0
2.5. Subordinated loans granted to credit institutions	306,1	3,4	248,2	2,6	277,1	2,9	226,8	2,3	239,4	2,4
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	902,6	10,0	694,6	7,4	687,9	7,3	290,1	3,0	322,0	3,3
2.7. Other factors	149,9	1,7	212,0	2,3	250,0	2,7	251,0	2,6	250,3	2,5
<b>Own funds (capital), total</b>	<b>9 008,6</b>	<b>100,0</b>	<b>9 387,1</b>	<b>100,0</b>	<b>9 397,3</b>	<b>100,0</b>	<b>9 755,2</b>	<b>100,0</b>	<b>9 833,4</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>	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	1 550,7	1 364,4	1 246,9	907,7	967,6
3 <sup>rd</sup> group of assets	702,0	43,4	35,7	27,3	64,4
4 <sup>th</sup> group of assets	37 817,6	33 559,6	31 900,9	22 708,8	23 267,3
5 <sup>th</sup> group of assets	10,9	332,4	198,3	29,1	18,2
The value of credit risk on balance sheet assets	40 081,2	35 299,7	33 381,9	23 672,8	24 317,5

Reference data:

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
1 <sup>st</sup> group of assets without risk weighting	8 920,2	8 586,9	10 337,8	10 580,8	10 702,6

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

Table 45

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

		1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 397,3	9 755,2	9 833,4
2	Risk-weighted assets, billion rubles Of which:	70 914,5	71 810,2	77 884,2	75 200,9	77 228,5
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	33 381,9	23 672,8	24 317,5
	- risk-weighted claims on counterparties related to a bank (code 8957.0 <sup>2</sup> ), billion rubles	1 919,5	2 297,0	3 056,6	2 997,5	3 120,8
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 <sup>2</sup> ), billion rubles	140,4	232,1	246,8	247,2	251,7
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 589,8	3 349,9	3 521,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>2</sup>	873,3	594,7	453,1	380,4	434,2
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 369,8	7 830,2	7 806,3
	- market risk, billion rubles	3 859,4	4 012,4	3 916,1	3 646,6	3 590,6
	- credit claims of clearing participants (codes 8847 <sup>2</sup> )	71,7	75,4	137,8	142,8	138,4
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	17 234,5	12 570,5	13 324,7
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-467,2	-587,9	-1 029,8	-960,6	-963,0
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates <sup>3</sup>	540,4	576,2	1 483,5	1 496,0	1 504,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	653,2	1 667,5	5 139,8	5 253,3	5 252,2
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	315,1	291,1	319,3
	- other	245,1	389,5	589,3	14 283,0	14 610,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	12,1	13,0	12,7

<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. 180-I dated June 28, 2017 "On Banks' Required Ratios".<sup>3</sup> With the full cost of a loan (calculated by the credit institutions according to the Federal Law No. 353-FZ, dated December 21, 2013, «On Consumer Credits (Loans)»).

Table 46

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

Own funds (capital) adequacy ratio	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% <sup>1</sup>	27	3,8	24	4,4	20	6,8	22	5,3	22	6,2
From 8% to 10%	1	0,0	13	1,1	9	1,5	3	0,9	4	0,4
From 10% to 12%	83	39,0	44	19,1	36	21,5	33	3,1	40	21,7
From 12% to 14%	92	35,0	70	50,3	64	18,1	57	33,5	50	16,5
14% and more	517	22,2	458	25,1	420	52,1	415	53,7	406	51,3
Banking sector, total	733	100,0	623	100,0	561	100,0	542	100,0	534	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>

		1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
		bln. rubles	in %								
Loans	Standard	26 254,0	45,2	24 022,7	44,0	25 282,9	44,9	23 348,7	42,8	24 045,3	42,8
	Substandard	22 237,3	38,3	20 805,9	38,1	21 183,9	37,6	21 539,2	39,5	22 368,2	39,8
	Doubtful	4 769,2	8,2	4 641,0	8,5	4 230,6	7,5	3 770,3	6,9	3 806,1	6,8
	Problem	1 408,5	2,4	1 623,3	3,0	1 725,7	3,1	1 726,1	3,2	1 755,6	3,1
	Loss	3 442,2	5,9	3 536,3	6,5	3 908,2	6,9	4 125,9	7,6	4 211,1	7,5
Loan loss provision (LLP) made		4 545,7	7,8	4 619,7	8,5	5 223,2	9,3	5 252,8	9,6	5 331,1	9,5
<b>Reference data: less loans grouped into portfolios of homogeneous loans<sup>2</sup></b>											
Loans	Standard	26 122,5	55,3	23 867,6	54,7	25 125,2	57,2	23 194,8	55,7	23 888,0	55,5
	Substandard	13 276,4	28,1	11 529,8	26,4	10 406,8	23,7	10 398,4	25,0	10 958,1	25,4
	Doubtful	4 266,8	9,0	4 186,7	9,6	3 714,2	8,5	3 183,6	7,6	3 214,3	7,5
	Problem	1 261,5	2,7	1 538,5	3,5	1 650,6	3,8	1 646,1	4,0	1 680,1	3,9
	Loss	2 349,1	5,0	2 526,1	5,8	3 003,0	6,8	3 233,4	7,8	3 339,8	7,8
Loan loss provision (LLP)	Estimated LLP	4 483,4	9,5	4 765,6	10,9	5 288,9	12,0	5 302,1	12,7	5 461,3	12,7
	Estimated LLP adjusted for collateral	3 476,7	7,4	3 705,5	8,5	4 459,4	10,2	4 503,9	10,8	4 598,9	10,7
	LLP made	3 343,4	7,1	3 489,4	8,0	4 144,3	9,4	4 173,4	10,0	4 268,8	9,9
	LLP made as percent of estimated LLP		74,6		73,2		78,4		78,7		78,2
	LLP made as percent of estimated LLP adjusted for collateral		96,2		94,2		92,9		92,7		92,8

<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.

Table 48

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

	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	bln. rubles	in %								
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 834,8	100,0	10 980,4	100,0	12 431,5	100,0	12 854,0	100,0	13 106,1	100,0
1.1. Loans to legal entities (except credit institutions)	556,0	5,1	486,3	4,4	529,1	4,3	540,1	4,2	560,9	4,3
1.2. Loans to individuals	10 278,8	94,9	10 494,1	95,6	11 902,4	95,7	12 313,9	95,8	12 545,2	95,7
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		18,6		20,1		22,1		23,6		23,3
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans		11,1		10,3		8,7		8,4		8,1
4. Claims grouped into portfolios of homogeneous claims - total of which:	99,4	100,0	105,5	100,0	122,4	100,0	115,7	100,0	133,8	100,0
4.1. Portfolios of homogeneous claims on legal entities	31,3	31,5	53,4	50,6	63,2	51,6	65,8	56,9	79,1	59,2
4.2. Portfolios of homogeneous claims on individuals	68,1	68,5	52,1	49,4	59,2	48,4	49,9	43,1	54,7	40,8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		43,2		47,4		49,6		55,8		46,8

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

Table 49

**Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.05.18<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	560 908,9	100,0	40 423,6	100,0	7,2
of which by quality categories					
1.1. Quality Category I	240,1	0,0	0,0	0,0	0,0
1.2. Quality Category II	519 914,5	92,7	5 245,0	13,0	1,0
1.3. Quality Category III	3 549,5	0,6	486,3	1,2	13,7
1.4. Quality Category IV	3 044,9	0,5	1 111,7	2,8	36,5
1.5. Quality Category V	34 159,8	6,1	33 580,5	83,1	98,3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	15,4	100,0	7,7	100,0	50,0
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	7,8	50,6	0,1	1,0	1,0
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	7,6	49,4	7,6	99,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	560 924,3		40 431,2		7,2
4. Homogeneous claims grouped into portfolios - total	79 143,6	100,0	32 429,9	100,0	41,0
of which by quality categories					
4.1. Quality Category I	39 958,3	50,5	0,0	0,0	0,0
4.2. Quality Category II	2 488,4	3,1	28,7	0,1	1,2
4.3. Quality Category III	4569,4	5,8	545,3	1,7	11,9
4.4. Quality Category IV	356,3	0,5	161,2	0,5	45,2
4.5. Quality Category V	31771,1	40,1	31694,7	97,7	99,8
5. Claims for interest payments - total	5 676,6	100,0	2 108,4	100,0	37,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 010,1	35,4	1 951,3	92,5	97,1

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

Table 50

**Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.05.18<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	12 545 153,9	100,0	1 021 873,0	100,0	8,1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 312 595,2	10,5	43 277,3	4,2	3,3
1.1.2. residential real estate (mortgage) loans, total	4 221 198,7	33,6	69 969,3	6,8	1,7
1.1.3. car loans, total	700 123,7	5,6	57 614,5	5,6	8,2
1.1.4. other consumer loans, total	6 294 673,6	50,2	849 491,2	83,1	13,5
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>	269 528,1	2,1	5 639,2	0,6	2,1
1.2.2. a portfolio of loans without overdue payments	11 118 689,1	88,6	197 427,0	19,3	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	193 940,1	1,5	11 593,3	1,1	6,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	90 973,7	0,7	25 603,3	2,5	28,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	77 689,5	0,6	46 205,1	4,5	59,5
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	115 010,7	0,9	95 404,3	9,3	83,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	662 760,0	5,3	638 480,1	62,5	96,3
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	156 988,9	1,3	0,0	0,0	0,0
1.3.2. Quality category II	10 890 174,9	86,8	169 319,1	16,6	1,6
1.3.3. Quality category III	588 314,5	4,7	40 614,1	4,0	6,9
1.3.4. Quality category IV	72 501,5	0,6	31 026,2	3,0	42,8
1.3.5. Quality category V	837 174,1	6,7	780 913,6	76,4	93,3
2. Claims grouped into portfolios of homogeneous claims - total	54 651,0	6,5	30 248,1	3,9	55,3
of which by quality categories					
2.1. Quality category I	15 656,9	1,9	0,0	0,0	0,0
2.2. Quality category II	6 943,5	0,8	176,2	0,0	2,5
2.3. Quality category III	1432,7	0,2	158,9	0,0	11,1
2.4. Quality category IV	610,1	0,1	288,2	0,0	47,2
2.5. Quality category V	30007,9	3,6	29624,8	3,8	98,7
3. Claims for interest payments - total of which	178 477,2	100,0	66 795,3	100,0	37,4
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	69 400,6	38,9	62 792,2	94,0	90,5

<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).

**Table 51****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 %				
	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Substandard	7,2	6,1	7,1	5,3	5,6	1,8	1,9	2,8	2,1	2,2
Doubtful	23,0	20,2	17,2	13,8	13,3	18,0	16,9	19,2	18,1	17,7
Problem	15,5	18,7	17,8	19,0	19,1	41,1	42,3	44,7	48,3	48,6
Loss	54,2	54,8	57,8	61,8	61,8	77,1	75,7	79,8	79,8	79,0

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

**Table 52****The Value and Structure of Overdue Claims on Loans, Deposits and Other Claims**

Indicator	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>Overdue claims on loans, deposits and other claims, billion rubles</b>	<b>3046,6</b>	<b>2891,5</b>	<b>2993,5</b>	<b>3151,1</b>	<b>3208,3</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1924,2	2200,8	2265,6
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,3	5,2	5,2	5,6	5,5
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2694,3	2836,5	2843,9
- as percent of total loans, deposits and other claims in rubles	6,8	6,6	6,0	6,5	6,4
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	299,2	314,5	364,4
- as percent of total loans, deposits and other claims in foreign currency	2,5	1,8	2,2	2,5	2,7
- dollar equivalent, billion \$	7,0	4,8	5,2	5,5	5,9
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1942,4	2102,4	2153,6
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,2	6,3	6,4	6,9	6,9
Overdue claims on loans and other funds provided to individuals	863,8	857,9	848,9	839,4	821,2
Share of overdue claims in total volume of loans and other claims on individuals, percent	8,1	7,9	7,0	6,7	6,4

**Table 53****Distribution of Credit Institutions by Share of Overdue Claims in Credit Portfolio**

Share of overdue claims in total loans, deposits, and other claims	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
No overdue claims	56	55	55	45	45	2,7	3,9	4,5	4,6	4,9
Less than 5%	360	272	235	225	218	70,2	68,0	70,6	69,5	70,1
From 5 to 10%	156	131	100	102	100	16,0	18,8	7,6	7,7	10,6
From 10 to 15%	56	46	50	40	42	3,7	2,0	10,0	5,8	1,8
From 15 to 20%	26	24	30	35	34	2,0	1,4	0,9	2,2	4,3
From 20 to 60%	34	48	52	52	52	4,9	4,6	5,3	9,6	7,8
From 60 to 90%	6	6	4	5	4	0,3	1,1	1,0	0,4	0,3
90% and more	2	6	4	4	5	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	35	31	27	23	0,2	0,2	0,2	0,2	0,2

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

Indicators	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	21 247,1	20 162,8	21 020,8
Share of large credit risks in the banking sector assets, %	27,6	25,7	24,9	24,1	24,3

**Table 55****Structure of Large Loans<sup>1</sup> Grouped by Types of Collateral**

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Volume of large loans, billion rubles	13 838,1	12 884,1	12 477,9	12 420,2	12 862,9
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	2 529,9	2 404,8	2 402,0
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 027,7	1 009,8	997,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	184,3	154,7	138,9
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 180,2	1 182,2	1 115,1
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	355,8	344,6	342,4
collateral of proprietary rights (claims), billion rubles	689,2	541,4	584,1	570,2	541,2

<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).

## Market Risk

**Table 56**

### Structure of Market Risk of the Banking Sector

Risk	1.01.16		1.01.17		1.01.18		1.04.18		1.05.18	
	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	44,0	100,0	43,7	100,0	42,6	100,0	38,3	100,0	37,5	100,0
Of which										
- interest rate risk (IRR)	34,4	78,2	36,8	84,0	31,9	75,0	29,1	75,8	28,5	76,0
- equity position risk (EPR)	3,3	7,5	3,0	6,7	3,6	8,4	3,3	8,6	3,2	8,5
- foreign exchange risk (FER)	6,3	14,4	3,2	7,2	4,6	10,7	3,6	9,4	3,0	8,0
- commodity risk (CR)	-	-	0,9	2,0	2,5	5,9	2,4	6,2	2,8	7,5
Reference data:										
Number of credit institutions <sup>1</sup>		548		452		401		384		380
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %		98,2		98,1		98,4		94,7		94,5

<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 57**

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

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Share of assets in foreign currency in total assets, % of which: - 20 largest-asset credit institutions	34,7 37,3	27,8 29,9	22,3 24,0	21,9 23,5	23,0 24,5
Share of liabilities in foreign currency in total liabilities, % of which: - 20 largest-asset credit institutions	33,2 36,3	26,5 28,9	21,8 23,8	21,6 23,4	22,4 24,1
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p. of which: - 20 largest-asset credit institutions	1,4 1,0	1,2 1,0	0,5 0,2	0,3 0,1	0,6 0,4

**Table 58**

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

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
<b>Balance sheet positions</b>					
Claims, bln rubles	28 774,6	22 234,2	18 999,8	18 315,9	19 871,1
Liabilities, bln rubles	27 592,0	21 241,0	18 579,1	18 096,5	19 360,9
Net balance sheet position, bln rubles	1 182,6	993,1	420,6	219,4	510,2
Net balance sheet position to own funds (capital), % <sup>1</sup>	13,1	10,6	4,5	2,3	5,2
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	16 260,7	14 493,2	18 298,9	18 063,6	19 258,5
Liabilities, bln rubles	16 136,2	14 491,9	17 232,1	16 717,3	17 952,1
Net balance sheet position, bln rubles	124,5	1,3	1 066,8	1 346,3	1 306,4
Net balance sheet position to own funds (capital), % <sup>1</sup>	1,4	0,0	11,4	13,8	13,3

<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)

**Table 59****Compliance With Open Foreign Exchange Position (OFXP) Requirements**

	2016 y.				2017 y.				2018 y.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	9	9	7	8	5	6	4	5	2
Of which:									
- 20 largest-asset credit institutions	0	0	0	1	0	0	1	2	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	0,5	0,1	0,5	7,5	0,2	0,6	2,9	3,2	0,0
- On 20 largest-asset credit institutions	0,0	0,0	0,0	8,5	0,0	0,0	3,4	3,9	0,0

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

Table 60

## Information on Open Foreign Exchange Positions of Banking Sector

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

**Table 61****Open Currency Positions of the Banking Sector by Currencies as of 1.05.18**

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
<b>USD</b>					
short	169	-21,1	-1,4	-3,0	-18,1
long	334	190,4	2,3	-657,7	848,1
<b>EUR</b>					
short	212	-61,5	-1,4	77,6	-139,1
long	287	76,1	1,4	236,6	-160,4
<b>GBP</b>					
short	49	-5,6	-0,2	-9,1	3,5
long	207	3,5	0,1	21,9	-18,3

## Liquidity of Credit Institutions

Table 62

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

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	44,3	42,4	42,0	42,6	41,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	21,2	20,3	20,0	19,3
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	30,9	31,9	32,5	33,9	32,7

<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.

<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.

**Table 63****Distribution of Credit Institutions Classified by Use of Short-term Liabilities (Less Than 1 year) to Fund Long-term Assets (in excess of 1 year)**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Less than 0	238	224	203	185	176	14,8	9,6	13,9	8,8	9,0
From 0 to 20	304	258	223	212	214	20,6	23,7	14,1	16,4	17,0
More than 20	191	141	135	138	133	64,6	66,8	72,0	74,8	74,0
Data not available	0	0	0	7	11	0,0	0,0	0,0	0,0	0,0
Total	733	623	561	542	534	100,0	100,0	100,0	100,0	100,0

**Table 64****The Relation of Short-term Assets and Short-term Liabilities<sup>1</sup> of the Banking Sector**

	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	31,6	34,7	36,2	35,9	36,6
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	46,3	46,3	47,4	49,0
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), %	16,5	18,0	13,9	16,1	17,9

<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.

**Table 65****Distribution of Credit Institutions Classified by Liquidity Coverage Deficit**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18	1.01.16	1.01.17	1.01.18	1.04.18	1.05.18
Less than 0	486	429	409	393	375	19,5	12,3	25,4	19,9	19,0
From 0 to 20	145	98	82	74	79	20,0	20,8	19,3	13,4	14,9
More than 20	102	96	70	68	69	60,5	66,9	55,3	66,8	66,1
Data not available	0	0	0	7	11	0	0	0,0	0,0	0,0
Total	733	623	561	542	534	100	100	100,0	100,0	100,0