

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 93,2	85 191,8 92,5
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 47,6 51,1 10 803,9 12,6 13,5 20,0	42 366,2 46,0 49,7 12 173,7 13,2 14,3 22,3
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 172,8 10,4	1 308,1 10,9
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	7 034,9 10,3 14,2	7 822,3 10,7 13,6	9 724,0 12,3 12,5	11 777,4 14,1 14,2	11 450,1 13,3 14,3	12 310,9 13,4 14,5
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	14 251,0 20,9 28,8 35,7	16 957,5 23,2 29,5 38,0	18 552,7 23,4 23,9 38,7	23 219,1 27,8 28,0 43,4	24 200,3 28,2 30,2 44,7	25 987,4 28,2 30,5 47,6
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	14 565,1 21,4 29,4	16 900,5 23,1 29,4	23 418,7 29,6 30,2	27 064,2 32,5 32,6	24 321,6 28,3 30,4	24 843,2 27,0 29,2
Reference data							
Indicator (billion rubles)		1.01.13	1.01.14	1.01.15	1.01.16	1.01.17	1.01.18
Gross Domestic Product		68 163,9	73 133,9	79 199,7	83 387,2	85 917,8	92 081,9
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	53 525,8	54 113,0	54 634,1

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

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

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

Table 2

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

Date	Assets, total		Own funds (capital) ¹		Loans and other claims on non-financial organisations		Loans and other claims on individuals				Individual deposits		Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ³	
	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
Reference data:														
Increase from the beginning of the current year	-1,9		3,8		1,4		3,3		3,0		0,3		0,2	
Increase over the same period of the previous year	-1,1		1,0		-3,1		0,6		0,4		-1,0		-1,5	

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

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

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

Table 3

Banking Sector Indicators, Annual Growth Rates (%)

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

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

Institutional Features of the Banking Sector

Table 4

Number of Russian Credit Institutions

Indicator	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Credit institutions registered by the Bank of Russia and other authorities	1021	975	923	915	912
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	561	551	542
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	364	370
Credit institutions licensed to conduct operations in foreign currency	482	404	358	355	349
Credit institutions holding general licences	232	205	189	184	183

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	434	59,2	358	57,5	319	56,9	312	56,6	307	56,6
of which the City of Moscow and Moscow Region	392	53,5	321	51,5	284	50,6	277	50,3	274	50,6
North-Western	60	8,2	49	7,9	43	7,7	43	7,8	43	7,9
Southern ¹	42	5,7	38	6,1	35	6,2	35	6,4	34	6,3
North-Caucasian	22	3,0	17	2,7	17	3,0	17	3,1	15	2,8
Volga	85	11,6	77	12,4	71	12,7	70	12,7	69	12,7
Ural	32	4,4	29	4,7	26	4,6	25	4,5	25	4,6
Siberian	41	5,6	37	5,9	32	5,7	31	5,6	31	5,7
Far Eastern	17	2,3	18	2,9	18	3,2	18	3,3	18	3,3
Russian Federation	733	100,0	623	100,0	561	100,0	551	100,0	542	100,0

¹ Before 1.08.2016 - including credit institutions of the Crimea Federal District

Table 6

Branches of Credit Institutions (CIs), by Federal Districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.17	1.01.18	1.04.18	1.01.17	1.01.18	1.04.18	1.01.17	1.01.18	1.04.18	1.01.17	1.01.18	1.04.18	1.01.17	1.01.18	1.04.18	1.01.17	1.01.18	1.04.18
Central	358	319	307	36	25	23	182	146	139	46,2	42,4	42,1	22,9	23,7	23,6	16,6	16,4	16,3
of which the City of Moscow and Moscow Region ¹	321	284	274	34	23	21	80	66	63	22,5	21,5	21,4	20,6	21,2	21,1	7,3	7,4	7,4
North-Western	49	43	43	4	4	4	161	140	137	303,8	297,9	291,5	3,1	3,2	3,4	14,7	15,7	16,0
Southern	38	35	34	2	2	2	120	93	91	300,0	251,4	252,8	2,3	2,6	2,6	10,9	10,5	10,6
North-Caucasian	17	17	15	4	1	1	49	41	38	233,3	227,8	237,5	1,2	1,2	1,2	4,5	4,6	4,4
Volga	77	71	69	23	12	5	182	134	132	182,0	161,5	178,4	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	4,9	8,5	8,8	8,8
Siberian	37	32	31	8	8	8	124	106	101	275,6	265,0	259,0	2,6	2,8	2,8	11,3	11,9	11,8
Far Eastern	18	18	18	4	1	1	63	55	54	286,4	289,5	284,2	1,3	1,3	1,4	5,7	6,2	6,3
Russian Federation	623	561	542	124	97	88	974	793	767	130,4	120,5	121,8	43,4	45,4	45,1	88,7	89,1	89,7

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	44 883 973	54,1	44 232 891	55,3	47 513 821	55,8	48 509 053	58,4	49 755 043	59,5
From 6 to 20	17 925 387	21,6	18 257 646	22,8	20 007 403	23,5	17 454 137	21,0	16 907 117	20,2
From 21 to 50	9 391 355	11,3	8 444 718	10,6	9 167 982	10,8	8 716 926	10,5	8 723 580	10,4
From 51 to 200	8 484 303	10,2	7 520 065	9,4	7 195 769	8,4	7 097 994	8,6	7 023 770	8,4
From 201 to 500	2 060 315	2,5	1 528 737	1,9	1 282 184	1,5	1 208 218	1,5	1 181 144	1,4
From 501	254 375	0,3	79 197	0,1	24 680	0,0	13 320	0,0	10 840	0,0
Total	82 999 708	100,0	80 063 255	100,0	85 191 839	100,0	82 999 648	100,0	83 601 493	100,0

Table 8

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

	(%)				
Federal district	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Central	59,0	60,2	60,6	63,6	64,7
of which the City of Moscow and Moscow Region	59,6	61,1	61,5	64,5	65,7
North-Western	71,7	76,2	80,0	79,6	80,3
Southern ¹	68,5	71,4	75,7	76,7	77,2
North-Caucasian	68,5	65,7	64,1	64,1	67,2
Volga	53,6	56,6	55,1	55,3	57,0
Ural	76,6	74,0	74,2	73,9	73,5
Siberian	58,7	64,3	67,9	66,6	66,2
Far Eastern	86,0	83,5	86,2	86,0	86,6
Russian Federation	54,1	55,2	55,8	58,4	59,5

¹ 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 - 1.04.18)**

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.04.18						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4							1
2	From 6 to 20	15	1	14						
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			2	144	2		2	
5	From 201 to 500	300				5	282		9	3
6	From 501	61					16	35	4	
Became operating after 1.01.18										
Total over the period									15	4
Total as of 1.01.18¹		561								
Total as of 1.04.18¹		542	5	15	30	150	300	35		

	- credit institutions that moved up to the higher group by assets
	- credit institutions remaining in the same group
	- credit institutions that moved down to a lower group

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

Table 10

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

	1.01.16	1.01.17	1.01.18	1.03.18 ¹	1.04.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	13,0	12,7	12,3	12,8	12,2
Own funds (capital)	16,7	16,1	11,9	11,5	14,2
Correspondent accounts with non-resident banks	14,9	18,5	10,4	13,0	12,5
Loans and other claims on non-financial organisations	10,9	9,9	8,8	9,0	8,8
Loans and other claims on individuals	15,7	14,5	14,2	14,0	14,0
Loans, deposits and other claims credit institutions	15,4	18,8	20,7	23,7	16,8
Individual deposits	11,4	12,8	12,0	12,2	12,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	12,4	12,1	11,3	11,2	11,3
Profit (loss) of the current year	44,7	15,1	29,3	-10,1	20,9
Reference data:					
Number of credit institutions	106	92	84	84	84
of which 100% foreign-owned credit institutions					
Assets, total	6,4	6,3	6,5	7,0	6,8
Own funds (capital)	9,1	9,4	10,2	10,5	10,4
Correspondent accounts with non-resident banks	9,0	14,4	7,7	9,1	9,8
Loans and other claims on non-financial organisations	5,2	4,6	4,6	4,7	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	10,7	12,8
Individual deposits	4,5	5,0	5,7	5,7	5,7
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	6,9	6,7	7,2	7,5	7,9
Profit (loss) of the current year	46,7	14,9	21,2	20,3	13,8
Reference data:					
Number of credit institutions	68	67	65	65	65

¹ According to the list of credit institutions with foreign participation as of 1.01.2018.

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

Table 11

Selected Indicators of Credit Institutions Going through Insolvency Prevention Measures¹

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	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	10087,8	12,2	9433,9	11,3
Own funds (capital)	-24,3	-0,3	-105,2	-1,1	-480,5	-5,1	-616,2	-6,6	-389,2	-4,0
Loans and other claims on non-financial organisations	1709,4	5,1	1369,6	4,5	2586,5	8,6	2531,5	8,4	2554,2	8,3
of which overdue claims	698,3	33,6	640,4	33,8	984,1	50,7	1014,3	48,6	1101,4	52,4
Loans and other claims on individuals	547,7	5,1	294,0	2,7	556,6	4,6	550,2	4,4	554,8	4,4
of which overdue claims	88,6	10,3	88,9	10,4	179,8	21,2	176,8	20,8	176,7	21,0
Individual deposits	1293,4	5,6	922,0	3,8	2084,1	8,0	2106,0	8,2	2122,6	8,1
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) ²	1455,8	5,4	1242,3	5,1	2141,0	8,6	2131,7	8,7	1984,3	8,0
Reference data:										
Number of credit institutions ¹	29	4,0	26	4,2	29	5,2	29	5,3	30	5,5

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

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

Activities of Credit Institutions

Main Trends

Table 12

Structure of Assets, by Type of Investment

(billion rubles)

Assets		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 903,8	1 622,5	1 641,8
1.1.	of which: cash	1 801,3	1 404,3	1 735,1	1 513,8	1 524,1
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	4 735,2	4 665,5	4 938,8
3.	Correspondent account, total of which:	2 536,3	1 734,4	1 280,7	1 262,7	1 450,1
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	432,6	369,2	369,7
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	848,1	893,5	1 080,4
4.	Securities portfolio, total of which	11 777,4	11 450,1	12 310,9	12 121,6	12 505,3
4.1.	Debt securities	9 616,0	9 365,6	9 947,5	10 031,1	10 433,4
4.2.	Equity	295,2	357,4	479,7	477,8	464,9
4.3.	Promissory notes	204,0	178,0	136,7	131,3	130,3
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 747,0	1 481,4	1 476,7
5.	Other equity	568,0	877,5	1 180,3	1 197,7	1 196,4
6.	Financial derivatives assets at fair value	1 261,0	704,4	505,0	530,2	462,1
7.	Loans, total of which:	57 511,4	55 622,0	58 122,3	56 583,9	56 257,0
7.1.	Loans, deposits and other claims of which overdue claims	57 154,5	55 478,8	58 006,1	56 465,0	56 137,7
	of which:	3 046,6	2 891,5	2 993,5	3 116,6	3 151,1
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	30 192,5	30 180,7	30 627,2
	of which overdue claims	2 075,9	1 892,0	1 942,4	2 085,9	2 102,4
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	12 173,7	12 371,5	12 571,7
	of which overdue claims	863,8	857,9	848,9	848,3	839,4
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 804,6	8 160,2	7 011,7
	of which overdue claims	63,8	95,2	146,0	127,1	125,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 512,9	1 574,1	1 564,0
8.1	of which real estate, temporarily not used	109,4	197,9	207,5	271,4	265,3
9.	Allocation of profit	125,5	384,8	327,7	113,3	113,5
9.1.	of which income tax	110,1	343,4	306,0	91,0	91,2
10.	Other assets, total of which:	3 579,8	3 165,7	3 313,0	3 328,3	3 472,6
10.1.	Settlement accounts	1 826,2	1 381,8	1 237,6	1 213,2	1 358,0
10.2.	Accounts receivable	403,7	325,9	489,1	470,5	486,9
10.3.	Deferred expenses	134,4	41,8	44,7	40,8	39,9
Banking sector assets, total		82 999,7	80 063,3	85 191,8	82 999,6	83 601,5

Table 13

Structure of Liabilities¹, by Source of Funds

(billion rubles)

Liabilities ¹		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1.	Funds and profit of credit institutions of which:	7 551,7	8 611,4	8 962,9	8 510,8	8 785,4
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 866,3	4 642,7	4 789,1
1.2.	Profit (loss), including financial result of the previous year of which:	3 338,4	4 077,6	4 041,3	3 874,6	3 996,6
1.2.1.	Profit (loss) of the current year	192,0	929,7	789,7	177,5	353,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	2 016,5	1 821,0	2 333,0
3.	Transferable deposits of credit institutions of which:	801,0	828,6	774,8	710,4	741,8
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	396,2	327,1	330,9
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	253,1	281,2	299,4
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	9 265,3	7 845,8	6 565,6
5.	Clients' funds ² of which:	51 906,7	50 003,4	53 703,0	53 366,1	54 396,2
5.1.	Budgetary funds in settlement accounts	66,5	8,2	10,4	41,7	37,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,6	0,3	0,2
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	9 103,6	9 272,7	9 446,2
5.4.	Clients' float	488,5	451,1	536,9	599,7	602,8
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 900,4	17 536,6	18 107,8
5.6.	Individual deposits	23 219,1	24 200,3	25 987,4	25 765,5	26 055,2
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	23,4	17,0	14,8
6.	Bonds	1 266,5	1 092,9	1 211,4	1 270,6	1 268,6
7.	Promissory notes and bank acceptances	696,2	440,6	428,1	408,6	401,7
8.	Financial derivatives liabilities at fair value	880,7	483,1	337,1	363,4	323,4
9.	Other liabilities ¹ , total of which:	7 442,7	7 318,3	8 492,8	8 702,8	8 785,9
9.1.	Provisions	5 406,4	5 594,0	6 916,5	7 072,2	7 057,1
9.2.	Settlement accounts	1 075,9	821,2	666,4	601,3	754,4
9.3.	Accounts payable	80,0	164,8	208,6	323,7	261,0
9.4.	Deferred income	14,9	13,9	15,5	14,0	14,4
9.5.	Interest payable of which:	693,0	616,7	630,2	643,0	651,8
9.5.1	Overdue interest	0,0	0,0	0,1	0,5	0,4
Banking sector liabilities, total¹		82 999,7	80 063,3	85 191,8	82 999,6	83 601,5

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1.	Cash, precious metals and stones	2,3	2,0	2,2	2,0	2,0
1.1.	of which: money	2,2	1,8	2,0	1,8	1,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	3,0	3,8	5,6	5,6	5,9
3.	Correspondent accounts, total	3,1	2,2	1,5	1,5	1,7
3.1.	of which: Correspondent accounts with correspondent credit institutions	0,7	0,7	0,5	0,4	0,4
3.2.	Correspondent accounts with non-resident banks	2,3	1,5	1,0	1,1	1,3
4.	Securities portfolio, total	14,2	14,3	14,5	14,6	15,0
4.1.	of which Debt securities	11,6	11,7	11,7	12,1	12,5
4.2.	Equity	0,4	0,4	0,6	0,6	0,6
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	1,8
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	69,3	69,5	68,2	68,2	67,3
7.1.	of which: Loans, deposits and other claims	68,9	69,3	68,1	68,0	67,1
	of which overdue claims	3,7	3,6	3,5	3,8	3,8
7.1.1.	of which: Loans and other claims on non-financial organisations	40,1	37,6	35,4	36,4	36,6
	of which overdue claims	2,5	2,4	2,3	2,5	2,5
7.1.2.	Loans and other claims on individuals	12,9	13,5	14,3	14,9	15,0
	of which overdue claims	1,0	1,1	1,0	1,0	1,0
7.1.3.	Loans, deposits and other claims on credit institutions	10,4	11,4	11,5	9,8	8,4
	of which overdue claims	0,1	0,1	0,2	0,2	0,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,5	1,9	1,8	1,9	1,9
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	0,1
9.1.	of which income tax	0,1	0,4	0,4	0,1	0,1
10.	Other assets, total	4,3	4,0	3,9	4,0	4,2
	of which:					
10.1.	Settlement accounts	2,2	1,7	1,5	1,5	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
Banking sector assets, total		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1.	Funds and profit of credit institutions	9,1	10,8	10,5	10,3	10,5
	Of which:					
1.1.	Funds of credit institutions	5,0	5,5	5,7	5,6	5,7
1.2.	Profit (loss), including financial result of the previous year	4,0	5,1	4,7	4,7	4,8
	Of which:					
1.2.1.	Profit (loss) of the current year	0,2	1,2	0,9	0,2	0,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	6,5	3,4	2,4	2,2	2,8
3.	Transferable deposits of credit institutions	1,0	1,0	0,9	0,9	0,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,5	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,3	0,3	0,3	0,4
4.	Loans, deposits and other funds received from other credit institutions	8,5	10,7	10,9	9,5	7,9
5.	Clients' funds ²	62,5	62,5	63,0	64,3	65,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,0	0,0	0,1	0,0
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	10,7	10,9	10,7	11,2	11,3
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	21,1	21,7
5.6.	Individual deposits	28,0	30,2	30,5	31,0	31,2
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	1,5
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 ¹ , total	9,0	9,1	10,0	10,5	10,5
	Of which:					
9.1.	Provisions	6,5	7,0	8,1	8,5	8,4
9.2.	Settlement accounts	1,3	1,0	0,8	0,7	0,9
9.3.	Accounts payable	0,1	0,2	0,2	0,4	0,3
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,8	0,8	0,7	0,8	0,8
	Of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities, total¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1. Loans, deposits and other claims, total	37 091,8	39 691,9	44 682,1	44 343,8	43 704,6	20 062,8	15 786,9	13 324,1	12 121,3	12 433,1	57 154,5	55 478,8	58 006,1	56 465,0	56 137,7
of which															
- overdue claims	2 537,1	2 600,0	2 694,3	2 819,8	2 836,5	509,5	291,5	299,2	296,8	314,5	3 046,6	2 891,5	2 993,5	3 116,6	3 151,1
1.1 Loans and other claims on resident non-financial organisations	19 363,3	19 734,5	20 413,0	20 867,8	21 137,4	9 272,1	6 129,7	5 548,9	5 179,3	5 315,2	28 635,4	25 864,1	25 961,9	26 047,2	26 452,6
of which															
- overdue claims	1 546,1	1 616,7	1 647,2	1 761,1	1 735,3	262,5	117,7	75,1	89,4	101,5	1 808,5	1 734,5	1 722,3	1 850,6	1 836,9
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	434,9	427,9	437,2	8,3	4,9	3,7	3,5	3,4	514,3	433,4	438,6	431,4	440,5
of which															
- overdue claims	72,2	73,5	66,3	66,5	65,0	0,6	0,4	0,4	0,4	0,4	72,9	73,9	66,7	66,8	65,3
1.2 Loans and other claims on non-resident legal entities (except banks)	698,3	707,0	805,4	839,2	812,5	3 967,2	3 563,6	3 425,2	3 294,4	3 362,1	4 665,5	4 270,5	4 230,6	4 133,6	4 174,6
of which															
- overdue claims	92,7	51,0	90,8	103,0	125,2	174,7	106,6	129,2	132,3	140,3	267,4	157,6	220,0	235,3	265,5
1.3 Loans, deposits and other claims on resident financial sector	4 465,8	6 517,0	9 448,1	8 620,5	7 543,4	2 228,6	3 384,6	2 249,2	1 581,7	1 662,6	6 694,4	9 901,6	11 697,3	10 202,2	9 206,0
of which															
- overdue claims	95,0	103,9	141,3	138,9	167,7	9,0	7,5	4,6	4,4	4,6	103,9	111,5	145,9	143,3	172,2
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	6 285,8	5 619,5	4 410,7	1 761,6	2 202,6	1 784,1	829,0	864,4	5 035,2	7 124,3	8 069,9	6 448,5	5 275,1
of which															
- overdue claims	60,0	64,8	90,0	88,0	88,2	0,9	0,5	0,1	0,1	0,1	60,9	65,3	90,2	88,1	88,3
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	3 162,3	3 001,1	3 132,7	467,1	1 182,0	465,1	752,6	798,2	1 659,2	2 777,3	3 627,4	3 753,7	3 930,9
of which															
- overdue claims	34,9	39,2	51,3	50,9	79,5	8,1	7,0	4,5	4,3	4,4	43,0	46,2	55,7	55,2	83,9
1.4 Loans, deposits and other claims on non-resident banks	253,3	198,1	196,7	178,4	183,9	3 321,5	1 769,0	1 538,0	1 533,3	1 552,7	3 574,8	1 967,2	1 734,7	1 711,7	1 736,5
of which															
- overdue claims	0,1	17,7	0,6	0,6	1,2	2,9	12,2	55,3	38,4	35,7	2,9	30,0	55,9	38,9	36,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 135,5	1 034,1	907,8	740,2	711,0	0,0	0,1	0,1	0,1	0,1	1 135,5	1 034,2	907,9	740,3	711,1
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
1.6 Loans and other claims on resident individuals	10 381,8	10 629,8	12 047,5	12 253,2	12 450,0	274,7	155,0	104,4	96,0	98,9	10 656,5	10 784,7	12 151,9	12 349,2	12 548,8
of which															
- overdue claims	803,1	810,2	813,5	815,7	806,5	58,9	46,1	33,4	30,7	30,5	862,0	856,3	846,8	846,3	837,0
1.7 Loans and other claims on non-resident individuals	14,0	13,8	17,9	18,7	19,1	13,8	5,3	3,8	3,6	3,8	27,8	19,2	21,8	22,3	22,9
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,5	1,4	1,8	1,9	1,6	2,0	2,0	2,4
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	5 123,1	5 181,5	5 133,2
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	214,7	228,4	226,2	16,5	12,2	10,0	10,5	12,8	196,4	213,0	224,7	238,9	239,0
Credit institutions' portfolio of residents promissory notes	127,9	129,0	98,6	96,4	94,2	73,7	46,7	36,2	33,1	34,2	201,6	175,7	134,8	129,5	128,4
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

¹ 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	1.03.18	1.04.18
1. Loans, deposits and other claims, total	100,0 68,9	100,0 69,3	100,0 68,1	100,0 68,0	100,0 67,1
Of which: - overdue claims	5,3 3,7	5,2 3,6	5,2 3,5	5,5 3,8	5,6 3,8
1.1 Loans and other claims on resident non-financial organizations	50,1 34,5	46,6 32,3	44,8 30,5	46,1 31,4	47,1 31,6
Of which: - overdue claims	3,2 2,2	3,1 2,2	3,0 2,0	3,3 2,2	3,3 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
1.2 Loans and other claims on non-resident legal entities (except banks)	8,2 5,6	7,7 5,3	7,3 5,0	7,3 5,0	7,4 5,0
Of which: - overdue claims	0,5 0,3	0,3 0,2	0,4 0,3	0,4 0,3	0,5 0,3
1.3 Loans, deposits and other claims on resident financial sector	11,7 8,1	17,8 12,4	20,2 13,7	18,1 12,3	16,4 11,0
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	11,4 7,8	9,4 6,3
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	6,6 4,5	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
1.4 Loans, deposits and other claims on non-resident banks	6,3 4,3	3,5 2,5	3,0 2,0	3,0 2,1	3,1 2,1
Of which: - overdue claims	0,0 0,0	0,1 0,0	0,1 0,1	0,1 0,0	0,1 0,0
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	2,0 1,4	1,9 1,3	1,6 1,1	1,3 0,9	1,3 0,9
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other claims on resident individuals	18,6 12,8	19,4 13,5	20,9 14,3	21,9 14,9	22,4 15,0
Of which: - overdue claims	1,5 1,0	1,5 1,1	1,5 1,0	1,5 1,0	1,5 1,0
1.7 Loans and other claims on non-resident individuals	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision for loans, deposits and other claims	7,9 5,5	8,2 5,7	8,8 6,0	9,2 6,2	9,1 6,1
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 Portfolio¹

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	в % к итогу	млрд. руб.	в % к итогу
Securities, total	11 573,4	100,0	11 272,0	100,0	12 174,2	100,0	11 990,2	100,0	12 375,0	100,0
- in rubles	7 317,8	63,2	7 778,2	69,0	9 095,1	74,7	9 107,4	76,0	9 504,3	76,8
- in foreign currency	4 255,7	36,8	3 493,9	31,0	3 079,1	25,3	2 882,8	24,0	2 870,7	23,2
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	2 192,3	18,3	2 272,8	18,4
- in rubles	1 003,1	8,7	1 096,7	9,7	1 232,3	10,1	1 391,9	11,6	1 496,9	12,1
- in foreign currency	688,8	6,0	692,9	6,1	807,8	6,6	800,4	6,7	775,9	6,3
Securities available for sale	5 024,4	43,4	5 104,0	45,3	6 040,7	49,6	6 075,9	50,7	6 500,7	52,5
- in rubles	2 851,0	24,6	3 342,6	29,7	4 581,6	37,6	4 731,5	39,5	5 148,2	41,6
- in foreign currency	2 173,4	18,8	1 761,3	15,6	1 459,1	12,0	1 344,3	11,2	1 352,5	10,9
Securities held-to-maturity	3 188,9	27,6	2 814,9	25,0	2 315,4	19,0	2 194,7	18,3	2 078,5	16,8
- in rubles	1 797,2	15,5	1 781,6	15,8	1 515,3	12,4	1 468,4	12,2	1 348,4	10,9
- in foreign currency	1 391,7	12,0	1 033,3	9,2	800,1	6,6	726,3	6,1	730,2	5,9
Shares in associates and subsidiaries	1 662,2	14,4	1 549,0	13,7	1 747,0	14,4	1 481,4	12,4	1 476,7	11,9
- in rubles	1 661,5	14,4	1 548,2	13,7	1 746,3	14,3	1 480,7	12,3	1 476,0	11,9
- in foreign currency	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0	0,7	0,0
Reference data:										
Revaluation of securities	-109,0		83,8		30,7		54,9		49,6	
Provisions for losses on securities available for sale	33,9		48,5		300,1		283,3		284,3	
Provisions for losses on securities held-to-maturity	11,2		14,6		7,1		7,0		7,0	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		219,2		282,1		282,2	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	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	10 031,1	100,0	10 433,4	100,0
- in rubles	5 468,3	56,9	5 959,5	63,6	6 955,6	69,9	7 226,6	72,0	7 642,3	73,2
- in foreign currency	4 147,7	43,1	3 406,2	36,4	2 991,9	30,1	2 804,5	28,0	2 791,2	26,8
of which: revaluation	-87,8	-0,9	63,9	0,7	30,8	0,3	49,5	0,5	50,0	0,5
Debt securities at book value held (without revaluation)	9 703,8	100,0	9 301,8	100,0	9 916,7	100,0	9 981,6	100,0	10 383,4	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	3 508,1	35,1	3 391,1	32,7
- in rubles	1 967,3	20,3	2 709,4	29,1	2 824,0	28,5	2 836,5	28,4	2 737,3	26,4
- in foreign currency	579,2	6,0	651,3	7,0	730,3	7,4	671,7	6,7	653,8	6,3
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	340,3	3,4	672,7	6,7	1 099,2	10,6
- in rubles	0,0	0,0	0,0	0,0	340,3	3,4	672,7	6,7	1 099,2	10,6
- 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	410,2	4,1	402,7	3,9
- in rubles	190,4	2,0	275,7	3,0	391,6	3,9	410,2	4,1	402,7	3,9
- 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	431,1	4,3	470,8	4,5
- in rubles	525,5	5,4	402,1	4,3	415,2	4,2	421,7	4,2	461,6	4,4
- in foreign currency	9,3	0,1	19,7	0,2	12,0	0,1	9,4	0,1	9,2	0,1
other debt securities of residents	1 210,3	12,5	1 412,8	15,2	2 013,0	20,3	2 045,4	20,5	2 042,8	19,7
- in rubles	1 209,0	12,5	1 406,6	15,1	2 003,4	20,2	2 037,6	20,4	2 036,2	19,6
- in foreign currency	1,3	0,0	6,2	0,1	9,6	0,1	7,8	0,1	6,6	0,1
debt securities of other countries	160,2	1,7	129,9	1,4	69,2	0,7	87,0	0,9	76,3	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	87,0	0,9	76,3	0,7
debt securities of non-resident banks	341,4	3,5	75,5	0,8	43,2	0,4	42,4	0,4	44,9	0,4
- in rubles	9,5	0,1	4,7	0,1	23,0	0,2	23,5	0,2	23,0	0,2
- in foreign currency	331,9	3,4	70,8	0,8	20,2	0,2	18,9	0,2	21,9	0,2
other debt securities of non-residents	2 015,9	20,8	1 852,3	19,9	1 769,3	17,8	1 612,2	16,2	1 660,7	16,0
- in rubles	206,6	2,1	153,4	1,6	134,5	1,4	134,0	1,3	129,4	1,2
- in foreign currency	1 809,3	18,6	1 699,0	18,3	1 634,8	16,5	1 478,3	14,8	1 531,3	14,7
debt securities delivered without derecognition in the balance sheet	2 698,1	27,8	1 758,5	18,9	1 277,7	12,9	1 126,4	11,3	1 148,6	11,1
- in rubles	1 442,7	14,9	934,8	10,0	773,3	7,8	606,1	6,1	667,9	6,4
- in foreign currency	1 255,3	12,9	823,7	8,9	504,4	5,1	520,3	5,2	480,7	4,6
overdue debt securities	6,1	0,1	14,6	0,2	31,0	0,3	46,0	0,5	46,3	0,4
- in rubles	5,1	0,1	9,0	0,1	19,5	0,2	34,9	0,3	34,9	0,3
- in foreign currency	1,1	0,0	5,7	0,1	11,5	0,1	11,1	0,1	11,4	0,1
Reference data:										
Provisions for losses on debt securities	40,0		45,9		276,3		258,4		259,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	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	477,8	100,0	464,9	100,0
- in rubles	188,0	63,7	270,5	75,7	393,2	82,0	400,1	83,7	386,1	83,0
- in foreign currency	107,3	36,3	87,0	24,3	86,5	18,0	77,7	16,3	78,8	17,0
of which: revaluation	-21,2	-7,2	20,0	5,6	-0,2	0,0	5,5	1,1	-0,5	-0,1
Shares held at book value (without revaluation)	316,4	100,0	337,5	100,0	479,8	100,0	472,3	100,0	465,3	100,0
of which shares of:										
resident credit institutions	13,5	4,3	2,4	0,7	10,3	2,1	9,0	1,9	9,6	2,1
- in rubles	13,5	4,3	2,4	0,7	10,3	2,1	9,0	1,9	9,6	2,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	139,3	44,0	160,1	47,4	223,1	46,5	219,9	46,6	215,2	46,2
- in rubles	136,7	43,2	160,1	47,4	223,1	46,5	219,9	46,6	215,2	46,2
- 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	14,0	3,0	14,4	3,1
- 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	14,0	3,0	14,4	3,1
other non-residents	50,0	15,8	44,9	13,3	48,3	10,1	44,9	9,5	44,7	9,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	50,0	15,8	44,9	13,3	48,2	10,1	44,9	9,5	44,6	9,6
shares delivered without derecognition in the balance sheet	10,6	3,4	18,5	5,5	1,9	0,4	2,8	0,6	4,7	1,0
- in rubles	10,6	3,3	18,5	5,5	1,8	0,4	2,8	0,6	4,3	0,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,5	0,1
Shares valued at cost ¹	101,6	32,1	109,7	32,5	181,8	37,9	181,7	38,5	176,7	38,0
- in rubles	48,4	15,3	69,5	20,6	158,1	32,9	162,9	34,5	157,4	33,8
- in foreign currency	53,3	16,8	40,2	11,9	23,8	5,0	18,8	4,0	19,3	4,2
Reference data:										
Provisions for losses on shares	10,9		26,9		61,4		77,5		77,3	

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

Table 21

Credit Institutions' Portfolio of Discounted Promissory Notes

(billion rubles)

	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	100,5	98,2	96,1
of which promissory notes, not paid when due	10,7	12,9	13,2	13,6	13,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	36,2	33,1	34,2
of which promissory notes, not paid when due	0,01	0,01	0,00	0,00	0,00
Total	204,0	178,0	136,7	131,3	130,3

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	млрд. руб.	В % к итогу	млрд. руб.	В % к итогу
Discounted promissory notes, total	204,0	100,0	178,0	100,0	136,7	100,0	131,3	100,0	130,3	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,2	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	55,2	72,4	55,6
- other promissory notes of residents	74,7	36,6	87,7	49,3	56,0	41,0	57,1	43,4	56,0	43,0
- 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
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		27,8		27,7		27,6	

¹ 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	1.03.18	1.04.18
Land temporarily out of use in operating activities	7,5	9,5	7,5	7,6	7,0
Land temporarily out of use in operating activities, leased out	11,5	9,5	6,3	6,3	6,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	58,7	109,7	107,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	15,1	15,3	15,2
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	4,3	4,3	2,4
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,2	4,1	4,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	61,0	65,0	64,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	36,9	45,5	45,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	13,5	13,7	12,7
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	27,4	27,6

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations¹

(billion rubles)

		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1.	Funds raised from organisations, total	28 442,1	25 635,1	27 547,2	27 407,4	28 157,9
	- in rubles	14 889,3	15 467,4	18 174,5	18 115,7	18 384,5
	- in foreign currency	13 552,7	10 167,6	9 372,7	9 291,8	9 773,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 905,2	8 763,7	9 103,6	9 272,7	9 446,2
	- in rubles	6 179,5	6 686,4	6 925,2	7 066,2	7 035,6
	- in foreign currency	2 725,7	2 077,2	2 178,4	2 206,5	2 410,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	360,7	372,1	373,8
	- in rubles	207,4	255,9	347,1	356,8	359,0
	- in foreign currency	9,0	11,7	13,7	15,3	14,8
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,6	0,3	0,2
1.3.	Float	472,5	436,1	518,8	580,6	586,5
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 900,4	17 536,6	18 107,8
	- in rubles	8 522,2	8 529,4	10 952,8	10 697,4	11 014,3
	- in foreign currency	10 496,0	7 855,7	6 947,6	6 839,2	7 093,5
	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	2 193,6	2 660,7
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	41,3	41,7
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	23,4	17,0	14,8
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	0,3	2,4
	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	3 291,0	3 592,8
	- in rubles	2 649,1	2 503,9	3 040,4	2 840,7	2 978,6
	- in foreign currency	642,3	903,0	398,3	450,4	614,2
	with maturity from 31 days to 1 year	5 852,1	4 650,2	6 670,0	6 605,8	6 873,5
	- in rubles	3 257,3	3 584,3	5 629,1	5 580,2	5 897,6
	- in foreign currency	2 594,8	1 065,9	1 040,9	1 025,6	975,8
	with maturity in excess of 1 year	9 874,7	8 328,1	7 791,8	7 639,7	7 641,6
	- in rubles	2 615,8	2 441,3	2 283,3	2 276,5	2 138,1
	- in foreign currency	7 258,9	5 886,8	5 508,4	5 363,2	5 503,5
	Reference data					
	Funds raised from non-resident organisations, total	5 130,4	3 927,7	3 094,7	3 076,3	3 178,0
	- in rubles	433,7	279,7	294,7	268,3	280,4
	- in foreign currency	4 696,6	3 648,0	2 800,0	2 807,9	2 897,6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	608,7	654,8	684,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	204,8	215,8	222,6
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 253,0	2 176,3	2 244,0
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

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

Table 25

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

	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Issued debt obligations - total	2 536,9	2 019,5	2 027,8	2 081,9	2 081,5
including:					
bonds:	1 266,5	1 092,9	1 211,4	1 270,6	1 268,6
of which					
with maturities less than one year	2,6	1,0	37,0	37,0	34,0
with maturities in excess of one year	1 263,9	1 066,7	1 149,5	1 158,5	1 215,9
deposit certificates ¹	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	0,1	0,0
savings certificates ²	571,4	485,5	387,8	402,5	411,1
of which					
with maturities less than one year	364,8	223,4	216,1	227,2	229,0
with maturities in excess of one year	183,3	238,2	149,7	150,2	157,8
promissory notes and banker's acceptances	696,2	440,6	428,1	408,6	401,7
of which					
with maturities less than one year	329,8	192,0	165,1	149,7	160,9
with maturities in excess of one year	346,8	222,6	234,9	228,4	204,8

¹ Included in corporate deposits.

² Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1	Individual deposits	23 219,1	24 200,3	25 987,4	25 765,5	26 055,2
	- of which savings certificates	571,4	485,5	387,8	402,5	411,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	5 461,7	5 280,5	5 310,2
	- in rubles	3 176,5	3 563,6	4 353,3	4 160,5	4 159,7
	- in foreign currency	667,1	860,8	1 108,5	1 119,9	1 150,5
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	9 825,6	9 861,5	9 933,9
	- in rubles	6 948,4	7 553,3	8 952,5	9 040,5	9 113,4
	- in foreign currency	2 330,1	958,2	873,1	821,0	820,5
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	10 700,1	10 623,6	10 811,1
	- in rubles	6 273,3	7 359,8	7 336,8	7 369,0	7 508,6
	- in foreign currency	3 823,7	3 904,7	3 363,2	3 254,5	3 302,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	450,3	434,9	439,4

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	1.03.18	1.04.18
Loans, deposits and other funds received from other credit institutions, total	7 091,0	8 559,1	9 265,3	7 845,8	6 565,6
- in rubles	3 687,6	5 376,5	6 576,5	6 096,2	4 881,8
- in foreign currency	3 403,5	3 182,6	2 688,7	1 749,6	1 683,8
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	8 286,9	6 736,3	5 578,5
- in rubles	3 432,9	5 105,2	6 379,2	5 831,9	4 714,1
- in foreign currency	1 591,9	2 158,1	1 907,7	904,5	864,5
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	1 109,5	987,0
- in rubles	254,7	271,3	197,3	264,3	167,7
- in foreign currency	1 811,6	1 024,5	781,0	845,1	819,3
of which					
overdue debt	0,5	0,1	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,5	0,1	0,0	0,0	0,0

Table 28

Distribution of Budgetary Funds in Settlement Accounts by Groups of Credit Institutions on 1.04.18

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	39	36 980	100,0	56 466 581	67,5
No budgetary funds	496	0	0,0	27 134 911	32,5
Data not available	7	0	0,0	0	0,0
Total	542	36 980	100,0	83 601 493	100,0

¹ Without government and other extra-budgetary funds.

Funds Raised From and Placed With Non-Residents

№	Indicator	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	5 677,3	6,8	4 402,2	5,5	3 625,4	4,3	3 586,8	4,3	3 692,9	4,4
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	3 046,9	3,7	3 151,3	3,8
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	2 392,2	2,9	2 466,6	3,0
1.2	Individual deposits (excluding saving certificates)	372,0	0,4	370,6	0,5	450,3	0,5	434,9	0,5	439,4	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	293,3	0,4	295,0	0,4
1.3	Funds in other accounts	207,2	0,2	132,3	0,2	108,7	0,1	105,1	0,1	102,3	0,1
2.	Funds in correspondent and other accounts of credit institutions	204,5	0,2	230,1	0,3	256,7	0,3	284,6	0,3	304,8	0,4
3.	Loans, deposits and other funds raised from credit institutions	2 066,2	2,5	1 295,8	1,6	978,3	1,1	1 109,5	1,3	987,0	1,2
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	7 948,1	9,6	5 928,1	7,4	4 860,4	5,7	4 980,9	6,0	4 984,8	6,0
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	368,7	0,4	262,7	0,3	236,2	0,3	228,9	0,3	236,2	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
Placed funds											
1.	Loans, total	8 268,1	10,0	6 259,0	7,8	5 989,2	7,0	5 870,5	7,1	5 936,8	7,1
	of which overdue claims	272,2	0,3	189,2	0,2	277,9	0,3	276,3	0,3	304,9	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	1 711,7	2,1	1 736,5	2,1
1.2	Loans and other claims on legal entities	4 665,5	5,6	4 270,5	5,3	4 230,6	5,0	4 133,6	5,0	4 174,6	5,0
1.3	Loans and other claims on individuals	27,8	0,0	19,2	0,0	21,8	0,0	22,3	0,0	22,9	0,0
2.	Correspondent accounts with banks	1 924,8	2,3	1 200,8	1,5	848,1	1,0	893,5	1,1	1 080,4	1,3
3.	Securities acquired by credit institutions, total	2 571,2	3,1	2 106,9	2,6	1 946,3	2,3	1 802,3	2,2	1 842,8	2,2
	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	1 741,6	2,1	1 781,9	2,1
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	58,9	0,1	59,1	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.	Shares in associates and subsidiaries	547,5	0,7	586,4	0,7	604,6	0,7	609,6	0,7	615,6	0,7
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	13 325,5	16,1	10 162,1	12,7	9 410,8	11,0	9 182,5	11,1	9 482,3	11,3
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	0,0	9,1	0,0	11,3	0,0	13,3	0,0	15,6	0,0

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Total	191 965,4	929 662,4	789 661,2	177 516,2	353 033,6	733	623	561	539	535	125 480,2	343 434,3	305 950,3	48 044,0	75 170,2
Profit-making CIs ¹	735 803,4	1 291 867,7	1 561 646,7	310 029,0	521 597,2	553	445	421	392	400	113 513,3	332 167,4	297 328,1	46 600,8	73 649,5
Loss-making CIs	-543 838,1	-362 205,4	-771 985,5	-132 512,8	-168 563,6	180	178	140	147	135	11 966,9	11 266,8	8 622,1	1 443,2	1 520,8
CIs that have not provided their reporting						0	0	0	12	7					
Total						733	623	561	551	542					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	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)
1. Income of credit institutions, total	191 868,1	100,0	182 516,2	100,0	104 967,2	100,0	23 852,1	100,0
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
2. Expenses of credit institutions, total	191 675,5	100,0	181 587,2	100,0	104 182,1	100,0	23 499,1	100,0
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

¹ According to Profit and Loss Statement of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

**Some Indicators that Characterise Assets and Liabilities of Credit
Institutions by Federal Districts and Subjects of the Russian Federation**
Table 32

**Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in
respective regions, as of 1.04.18**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	59 311 379 574	17 555 695 641	59 437 078 199	17 429 997 016
Belgorod Region	9 449 461	710 099	9 448 700	710 860
Bryansk Region	0	0	0	0
Vladimir Region	2 848 987	65 142	2 848 749	65 380
Voronezh Region	10 416 181	526 256	10 241 177	701 260
Ivanovo Region	14 920 171	686 278	14 975 757	630 692
Kaluga Region	52 061 875	988 654	52 077 168	973 361
Kostroma Region	729 826 007	195 095 002	807 920 144	117 000 865
Kursk Region	23 517 120	694 279	23 530 393	681 006
Lipetsk Region	24 437 661	1 313 622	24 443 492	1 307 791
Moscow Region	32 139 784	1 240 418	31 886 245	1 493 957
Orel Region	0	0	0	0
Ryazan Region	19 028 222	1 262 701	18 954 246	1 336 677
Smolensk Region	0	0	0	0
Tambov Region	3 092 188	22 843	3 096 225	18 806
Tver Region	2 301 212	296 104	2 308 299	289 017
Tula Region	1 814 709	28 952	1 815 109	28 552
Yaroslavl Region	20 506 165	1 854 209	20 502 175	1 858 199
City of Moscow	58 365 019 831	17 350 911 082	58 413 030 320	17 302 900 593
North-Western Federal District	2 020 557 229	360 681 070	2 110 738 073	270 500 226
Republic of Karelia	620 570	23 196	624 270	19 496
Komi Republic	6 584 265	533 276	6 636 924	480 617
Akhangel'sk Region	0	0	0	0
Vologda Region	68 311 028	5 349 419	69 339 377	4 321 070
Kaliningrad Region	29 689 881	6 736 860	27 217 817	9 208 924
Leningrad Region	379 991	34 533	410 775	3 749
Murmansk Region	1 698 860	1 923 350	1 700 273	1 921 937
Novgorod Region	7 479 065	189 749	7 531 191	137 623
Pskov Region	3 214 344	9 545	3 219 665	4 224
St Petersburg	1 902 579 225	345 881 142	1 994 057 781	254 402 586
Southern Federal District	564 210 917	28 364 684	563 511 213	29 064 388
Republic of Adygeya	2 505 414	198 465	2 536 780	167 099
Republic of Kalmykia	0	0	0	0
Republic of Crimea	197 858 832	6 095 842	198 772 944	5 181 730
Krasnodar Territory	191 486 077	6 940 199	191 005 093	7 421 183
Astrakhan Region	7 697 016	7 550 276	7 744 213	7 503 079
Volgograd Region	14 991 114	917 177	15 370 558	537 733
Rostov Region	130 291 106	5 608 716	128 402 693	7 497 129
City of Sevastopol	19 381 358	1 054 009	19 678 932	756 435
North-Caucasian Federal District	26 841 402	581 677	27 060 614	362 465
Republic of Daghestan	2 844 505	57 521	2 880 171	21 855
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 211 637	100 139	7 250 980	60 796
Karachai-Cherkess Republic	6 709 493	148 665	6 845 502	12 656
Republic of North Ossetia - Alania	961 759	84 282	997 486	48 555

Chechen Republic	0	0	0	0
Stavropol Territory	9 114 008	191 070	9 086 475	218 603
Volga Federal District	1 488 705 528	164 875 791	1 492 136 724	161 444 595
Republic of Bashkortostan	97 698 703	1 871 380	98 003 578	1 566 505
Republic of Marii El	3 294 982	69 594	3 298 559	66 017
Republic of Mordovia	25 671 142	228 657	25 710 127	189 672
Republic of Tatarstan	719 826 298	109 715 572	689 441 159	140 100 711
Udmurt Republic	49 726 477	1 345 636	50 154 114	917 999
Chuvash Republic	10 860 147	642 161	11 080 534	421 774
Perm Territory	28 993 992	1 799 349	29 043 048	1 750 293
Kirov Region	35 985 220	3 688 087	38 889 213	784 094
Nizhny Novgorod Region	85 528 083	6 238 959	87 444 691	4 322 351
Orenburg Region	45 999 289	2 148 163	46 045 870	2 101 582
Penza Region	5 898 792	55 508	5 899 481	54 819
Samara Region	326 391 125	35 576 791	354 237 559	7 730 357
Saratov Region	47 631 547	1 447 504	47 646 064	1 432 987
Ulyanovsk Region	5 199 731	48 430	5 242 727	5 434
Ural Federal District	1 097 486 814	98 907 056	1 083 955 730	112 438 140
Kurgan Region	3 819 787	64 600	3 845 239	39 148
Sverdlovsk Region	586 872 406	69 335 914	572 893 930	83 314 390
Tyumen Region	360 250 072	19 211 972	360 729 888	18 732 156
Chelyabinsk Region	146 544 549	10 294 570	146 486 673	10 352 446
Siberian Federal District	219 330 542	39 926 708	216 079 162	43 178 088
Republic of Altai	1 949 544	163 067	1 950 698	161 913
Republic of Buryatiya	0	0	0	0
Republic of Tuva	522 214	2 722	524 448	488
Republic of Khakassia	8 491 638	135 595	8 493 714	133 519
Altai Territory	11 293 780	147 693	11 300 598	140 875
Zabaykal Territory	3 179 352	34 514	3 208 358	5 508
Krasnoyarsk Territory	6 466 148	418 420	6 391 464	493 104
Irkutsk Region	20 909 005	1 744 547	20 377 052	2 276 500
Kemerovo Region	19 124 568	425 839	19 182 877	367 530
Novosibirsk Region	129 036 274	35 162 563	125 466 539	38 732 298
Omsk Region	10 051 766	1 534 755	10 874 658	711 863
Tomsk Region	8 306 253	156 993	8 308 756	154 490
Far Eastern Federal District	557 045 961	66 902 079	574 413 672	49 534 368
Republic of Sakha (Yakutia)	36 699 674	1 331 592	37 207 585	823 681
Kamchatka Territory	9 308 941	1 161 205	9 463 625	1 006 521
Primorskiy Territory	117 586 782	25 614 733	129 400 941	13 800 574
Khabarovsk Territory	5 734 430	123 312	5 748 366	109 376
Amur Region	379 884 700	35 661 795	384 701 397	30 845 098
Magadan Region	0	0	0	0
Sakhalin Region	7 831 434	3 009 442	7 891 758	2 949 118
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	65 285 557 967	18 315 934 706	65 504 973 387	18 096 519 286

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

Table 33

Securities Acquired by Credit Institutions Registered in Respective Regions, as of 1.04.18

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	9 171 168 688	3 189 955 217	373 526 378	1 452 970 956	78 258 621	32 797 276
Belgorod Region	1 543 264	290 151	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	70 148	60 490	0	0	0	0
Voronezh Region	2 745 737	10 392	0	0	0	0
Ivanovo Region	689 939	171 863	15 958	0	0	0
Kaluga Region	6 329 883	945 792	123 741	0	0	0
Kostroma Region	320 994 172	3 745 493	1 679 781	10 331 860	0	0
Kursk Region	1 916 824	0	0	0	0	0
Lipetsk Region	2 909 810	309 574	1	0	0	0
Moscow Region	1 818 017	1 812 891	493 887	0	726 510	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 459 954	497 194	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	97 809	34 785	12 887	0	0	0
Yaroslavl Region	7 411 636	187 854	0	0	0	0
City of Moscow	8 823 181 495	3 181 888 738	371 200 123	1 442 329 339	77 532 111	32 797 276
North-Western Federal District	535 516 738	62 722 444	22 694 446	9 977 152	5 389 194	114 053
Republic of Karelia	0	0	0	0	0	0
Komi Republic	873 759	382 857	162 953	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	9 723 812	1 863 646	273 353	0	0	0
Kaliningrad Region	10 193 325	143 524	8 663	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	707 989	284 584	345 725	0	0	0
Pskov Region	50 363	0	0	0	0	0
St Petersburg	513 967 490	60 047 833	21 903 752	9 977 152	5 389 194	114 053
Southern Federal District	65 901 616	13 185 547	472 145	706 029	7 040 432	1 037 689
Republic of Adygeya	182 930	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	33 068 209	2 698 857	333	289 750	680 991	0
Krasnodar Territory	30 129 061	9 090 636	28 571	376 189	6 124 243	854 478
Astrakhan Region	1 936 919	1 255 269	3 766	0	0	0
Volgograd Region	460 673	36 391	430 163	0	0	0
Rostov Region	123 824	104 394	8 723	19 881	0	183 211
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	928 647	197 160	2 907	0	0	0
Republic of Dagestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 476	0	2 907	0	0	0
Karachai-Cherkess Republic	549 278	9 813	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	374 893	187 347	0	0	0	0
Volga Federal District	287 041 563	67 845 721	51 019 404	4 059 599	2 795 003	0
Republic of Bashkortostan	10 196 917	2 924 708	191 918	66	0	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	400 189	153 849	38 674	0	65 586	0
Republic of Tatarstan	181 549 121	42 028 841	45 420 378	979 473	1 790 064	0
Udmurt Republic	8 182 660	1 363 129	0	0	261 198	0
Chuvash Republic	186 389	9 577	21 693	0	3 002	0
Perm Territory	4 079 301	3 379 484	467 404	300 000	3 460	0
Kirov Region	13 119 201	270 173	9 620	0	14 880	0
Nizhny Novgorod Region	14 003 362	1 311 804	222 995	0	45 773	0
Orenburg Region	12 622 495	1 766 717	41 653	35 246	114 943	0
Penza Region	654 646	593 342	4	0	0	0
Samara Region	34 268 564	9 956 360	4 588 748	2 641 814	3 750	0
Saratov Region	7 778 718	4 087 737	16 317	103 000	492 347	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	237 338 151	38 097 477	8 995 574	4 902 939	45 279	46 055
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	159 317 410	27 972 453	8 491 440	4 902 939	35 295	0
Tyumen Region	30 737 899	3 490 061	482 354	0	0	0
Chelyabinsk Region	47 282 842	6 634 963	21 780	0	9 984	46 055
Siberian Federal District	37 581 569	3 940 826	490 679	0	132 822	185 417
Republic of Altai	119 379	25 507	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	20 335	20 062	0	0	0	0
Altai Territory	97 123	43 109	4 092	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 829	36 716	0	0	0	0
Irkutsk Region	122 554	3 126	69 114	0	28 646	0
Kemerovo Region	2 844 390	744 322	36 915	0	22 460	0
Novosibirsk Region	32 805 072	3 042 118	378 463	0	0	0
Omsk Region	1 531 140	25 866	125	0	81 716	185 417
Tomsk Region	3 747	0	1 970	0	0	0
Far Eastern Federal District	97 957 421	15 112 896	7 676 187	4 070 248	2 412 116	0
Republic of Sakha (Yakutia)	1 656 565	277 502	326 290	0	208 968	0
Kamchatka Territory	929 244	871 838	9 160	0	0	0
Primorskiy Territory	22 255 323	2 556 137	147 883	994 021	0	0
Khabarovsk Territory	31 070	25 148	0	0	0	0
Amur Region	73 085 219	11 382 271	7 192 854	3 076 227	2 203 148	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	10 433 434 393	3 391 057 288	464 877 720	1 476 686 923	96 073 467	34 180 490

Table 34

**Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in
Respective Regions, as of 1.04.18**

thousand rubles

	Total	of which		
		Loans and other claims on non- financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	40 413 968 579	20 285 226 836	4 165 613 831	11 544 384 704
Belgorod Region	4 585 408	3 911 430	742	242 854
Bryansk Region	0	0	0	0
Vladimir Region	1 877 426	843 228	3 012	1 031 186
Voronezh Region	4 761 879	2 119 641	0	664 446
Ivanovo Region	8 913 380	6 120 494	186 639	1 954 871
Kaluga Region	41 000 075	23 119 724	13 554 172	4 143 961
Kostroma Region	443 585 443	42 804 515	192 373 642	147 209 156
Kursk Region	16 391 795	13 025 089	1 000 000	1 706 677
Lipetsk Region	17 887 455	7 050 423	6 950 000	2 408 878
Moscow Region	16 537 299	7 091 146	3 983 481	1 562 935
Orel Region	0	0	0	0
Ryazan Region	10 109 285	7 843 090	580 050	1 674 202
Smolensk Region	0	0	0	0
Tambov Region	1 818 870	1 172 383	452 813	191 815
Tver Region	977 633	642 697	250 000	84 936
Tula Region	1 464 497	1 147 358	220 000	97 139
Yaroslavl Region	10 067 379	5 031 321	9 699	3 922 983
City of Moscow	39 833 990 755	20 163 304 297	3 946 049 581	11 377 488 665
North-Western Federal District	1 062 829 752	657 684 364	185 571 942	126 668 226
Republic of Karelia	211 391	8 884	60 000	142 507
Komi Republic	2 158 620	1 823 176	41 822	293 622
Akhangel'sk Region	0	0	0	0
Vologda Region	23 766 280	5 392 612	3 175 016	9 547 575
Kaliningrad Region	6 693 875	5 057 175	14 569	1 622 131
Leningrad Region	118 203	103 193	0	15 010
Murmansk Region	722 928	430 992	100 000	191 936
Novgorod Region	1 710 547	868 110	100 113	742 226
Pskov Region	987 477	903 028	0	84 449
St Petersburg	1 026 460 431	643 097 194	182 080 422	114 028 770
Southern Federal District	356 692 069	211 551 431	35 300 518	103 174 713
Republic of Adygeya	1 504 462	1 265 785	479	238 198
Republic of Kalmykia	0	0	0	0
Republic of Crimea	108 588 776	72 906 168	14 203 186	19 346 935
Krasnodar Territory	125 901 134	77 944 594	19 869 572	24 567 567
Astrakhan Region	1 277 643	372 358	91 073	693 716
Volgograd Region	9 993 338	8 598 221	92 049	1 302 428
Rostov Region	95 771 193	41 147 868	1 044 159	53 299 437
City of Sevastopol	13 655 523	9 316 437	0	3 726 432
North-Caucasian Federal District	13 302 114	8 810 975	734 370	3 696 055
Republik of Daghestan	1 077 612	731 604	3 204	342 804
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	4 168 113	2 615 550	223 073	1 322 676

Karachai-Cherkess Republic	2 596 844	1 161 687	0	1 435 157
Republic of North Ossetia - Alania	642 095	426 492	0	215 603
Chechen Republic	0	0	0	0
Stavropol Territory	4 817 450	3 875 642	508 093	379 815
Volga Federal District	879 434 854	436 700 986	84 124 792	266 861 054
Republic of Bashkortostan	39 396 442	25 376 527	5 555 435	6 923 382
Republic of Marii El	1 621 127	730 466	339 423	50 452
Republic of Mordovia	12 171 087	8 409 971	7 080	2 880 700
Republic of Tatarstan	393 776 451	225 786 460	60 348 115	70 172 720
Udmurt Republic	30 674 247	4 091 119	1 641 500	24 328 669
Chuvash Republic	7 202 893	3 309 476	321 293	3 554 871
Perm Territory	16 362 051	8 906 093	52 711	7 118 993
Kirov Region	20 200 205	12 018 271	428 488	5 492 105
Nizhny Novgorod Region	49 223 208	31 083 445	4 118 524	5 739 358
Orenburg Region	27 311 197	12 535 285	1 013 114	12 370 992
Penza Region	3 817 153	2 655 714	107 515	718 243
Samara Region	249 567 293	80 291 044	7 862 484	124 544 878
Saratov Region	24 752 796	18 925 748	2 324 230	2 194 234
Ulyanovsk Region	3 358 704	2 581 367	4 880	771 457
Ural Federal District	515 209 979	167 539 221	91 480 175	196 722 929
Kurgan Region	2 162 635	1 998 081	4 186	120 631
Sverdlovsk Region	287 880 515	90 779 436	59 162 352	94 715 889
Tyumen Region	154 004 898	39 633 533	27 332 063	75 444 030
Chelyabinsk Region	71 161 931	35 128 171	4 981 574	26 442 379
Siberian Federal District	119 155 810	54 392 012	22 154 391	38 016 954
Republic of Altai	651 467	430 439	1 506	58 560
Republic of Buryatiya	0	0	0	0
Republic of Tuva	170 610	138 352	3 012	29 246
Republic of Khakassia	5 439 966	2 580 430	406 989	2 192 011
Altai Territory	7 523 874	5 444 238	629 851	1 349 532
Zabaykal Territory	2 291 331	2 219 418	30 000	41 913
Krasnoyarsk Territory	2 211 395	711 090	433 013	1 066 696
Irkutsk Region	13 827 939	7 939 889	418 178	5 283 096
Kemerovo Region	7 511 544	4 329 178	397 263	2 757 850
Novosibirsk Region	67 429 717	23 762 654	19 683 769	20 415 480
Omsk Region	6 457 248	3 341 343	149 304	2 779 265
Tomsk Region	5 640 719	3 494 981	1 506	2 043 305
Far Eastern Federal District	344 011 672	127 986 279	9 636 873	189 539 770
Republic of Sakha (Yakutia)	25 090 072	15 019 798	775 108	7 630 537
Kamchatka Territory	5 287 483	4 046 043	636 281	518 000
Primorskiy Territory	80 544 044	50 856 362	1 638 867	22 638 011
Khabarovsk Territory	4 660 983	3 360 353	3 350	643 973
Amur Region	226 674 158	53 352 157	6 577 242	157 733 402
Magadan Region	0	0	0	0
Sakhalin Region	1 754 932	1 351 566	6 025	375 847
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	43 704 604 829	21 949 892 104	4 594 616 892	12 469 064 405

Table 35

**Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions,
Registered in Respective Regions, as of 1.04.18**

thousand rubles

	Total	of which		
		Loans and other claims on non- financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	12 144 916 463	8 520 104 139	2 337 487 707	96 590 045
Belgorod Region	10 767	9 335	1 432	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	324 444	167 322	0	141 002
Ivanovo Region	8 079	8 079	0	0
Kaluga Region	0	0	0	0
Kostroma Region	47 715 177	20 845 494	12 601 612	3 547 351
Kursk Region	434 892	91 303	343 589	0
Lipetsk Region	0	0	0	0
Moscow Region	652 776	105 421	6 723	540 632
Orel Region	0	0	0	0
Ryazan Region	10 562	0	10 562	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	130 672	105 728	859	13 278
City of Moscow	12 095 629 094	8 498 771 457	2 324 522 930	92 347 782
North-Western Federal District	175 455 077	104 727 144	35 043 196	3 772 656
Republic of Karelia	0	0	0	0
Komi Republic	17 640	17 640	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	1 053 063	302 762	710 283	1 404
Kaliningrad Region	234 987	74 630	0	160 357
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 351	0	6 351	0
Pskov Region	0	0	0	0
St Petersburg	174 143 036	104 332 112	34 326 562	3 610 895
Southern Federal District	5 016 456	3 133 424	1 421 557	461 475
Republic of Adygeya	20 012	0	0	20 012
Republic of Kalmykia	0	0	0	0
Republic of Crimea	552 683	222 057	12 216	318 410
Krasnodar Territory	33 208	0	31 113	2 095
Astrakhan Region	1 264 129	0	1 264 129	0
Volgograd Region	10 559	0	0	10 559
Rostov Region	3 019 523	2 808 588	112 016	98 919
City of Sevastopol	116 342	102 779	2 083	11 480
North-Caucasian Federal District	22 133	0	18 662	3 471
Republik of Daghestan	859	0	859	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	817	0	817	0

Karachai-Cherkess Republic	4 724	0	1 253	3 471
Republic of North Ossetia - Alania	0	0	0	0
Chechen Republic	0	0	0	0
Stavropol Territory	15 733	0	15 733	0
Volga Federal District	55 195 652	16 770 651	26 255 884	359 997
Republic of Bashkortostan	592 404	588 319	2 367	1 718
Republic of Marii El	1 007	0	1 007	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	26 253 761	1 773 049	23 964 584	73 487
Udmurt Republic	509 988	337 760	172 228	0
Chuvash Republic	47 970	22 459	0	25 511
Perm Territory	490 810	442 085	48 725	0
Kirov Region	1 124	0	926	198
Nizhny Novgogrod Region	1 089 238	112 304	936 472	40 462
Orenburg Region	406 543	314 377	56 179	35 987
Penza Region	0	0	0	0
Samara Region	25 600 717	13 180 298	871 762	182 178
Saratov Region	201 703	0	201 634	69
Ulyanovsk Region	387	0	0	387
Ural Federal District	35 271 896	23 890 123	11 199 963	110 317
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 124 756	21 230 290	1 785 186	100 778
Tyumen Region	10 924 798	2 296 604	8 618 655	9 539
Chelyabinsk Region	1 222 342	363 229	796 122	0
Siberian Federal District	5 809 194	1 947 419	3 804 687	57 085
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	1 274	1 274	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	0	0	0	0
Irkutsk Region	462 296	420 788	41 508	0
Kemerovo Region	2 810	0	0	2 810
Novosibirsk Region	5 240 428	1 480 414	3 760 011	0
Omsk Region	99 218	44 943	0	54 275
Tomsk Region	2 827	0	2 827	0
Far Eastern Federal District	11 396 143	6 741 392	1 823 139	1 276 133
Republic of Sakha (Yakutia)	625 687	315 223	138 965	171 499
Kamchatka Territory	114 530	114 530	0	0
Primorskiy Territory	1 526 654	203 862	1 266 217	56 201
Khabarovsk Territory	0	0	0	0
Amur Region	9 068 166	6 107 777	356 851	1 048 433
Magadan Region	0	0	0	0
Sakhalin Region	61 106	0	61 106	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	12 433 083 014	8 677 314 292	2 417 054 795	102 631 179

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.04.18

thousand rubles

	on loans and other claims with non-financial organisations		on loans, deposits and other claims with credit institutions		on loans and other claims with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	1 662 522 721	236 580 160	45 186 609	35 786 294	719 367 193	30 928 072
Belgorod Region	136 452	0	0	0	1 388	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	56 285	0	0	0	45 314	0
Voronezh Region	9 689	0	0	0	2 165	0
Ivanovo Region	114 918	0	0	0	60 363	0
Kaluga Region	577 189	0	12 952 092	0	581 667	0
Kostroma Region	2 366 295	11 024	20 375 365	0	16 739 072	72 677
Kursk Region	208 242	0	0	0	14 297	0
Lipetsk Region	2 071 252	0	0	0	148 643	0
Moscow Region	109 314	0	0	0	614 693	24 743
Orel Region	0	0	0	0	0	0
Ryazan Region	805 421	0	0	0	103 377	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	55 120	0	0	0	5 799	0
Tver Region	78 456	0	0	0	2 027	0
Tula Region	57 932	0	0	0	1 395	0
Yaroslavl Region	915 848	0	0	0	39 618	0
City of Moscow	1 654 960 308	236 569 136	11 859 152	35 786 294	701 007 375	30 830 652
North-Western Federal District	99 729 511	3 760 806	18 512 392	54 488	9 407 435	423 488
Republic of Karelia	4 604	0	0	0	44 360	0
Komi Republic	230 320	0	41 822	0	2 821	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	975 143	9 808	45 000	0	707 124	1 404
Kaliningrad Region	363 443	4 234	9 689	0	76 048	29
Leningrad Region	19 707	0	0	0	382	0
Murmansk Region	900	0	0	0	34 174	0
Novgorod Region	56 423	0	0	0	6 555	0
Pskov Region	171 702	0	0	0	8 488	0
St Petersburg	97 907 269	3 746 764	18 415 881	54 488	8 527 483	422 055
Southern Federal District	22 084 072	309 704	657 891	1 654	6 824 279	182 958
Republic of Adygeya	90 820	0	0	0	42 083	308
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 557 501	222 057	0	0	1 307 507	157 439
Krasnodar Territory	11 767 472	0	657 891	0	2 396 008	2 094
Astrakhan Region	17 708	0	0	0	41 648	0
Volgograd Region	584 981	0	0	0	40 807	2 865
Rostov Region	2 667 540	0	0	0	1 458 182	9 223
City of Sevastopol	2 398 050	87 647	0	1 654	1 538 044	11 029
North-Caucasian Federal District	526 854	0	507 000	15 733	419 549	3 471
Republik of Daghestan	44 376	0	0	0	98 830	0

Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	267 673	0	0	0	188 863	0
Karachai-Cherkess Republic	122 760	0	0	0	49 030	3 471
Republic of North Ossetia - Alania	13 939	0	0	0	29 133	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	78 106	0	507 000	15 733	53 693	0
Volga Federal District	49 655 369	442 085	14 188 819	0	21 863 508	215 451
Republic of Bashkortostan	988 776	0	5 524 788	0	834 902	0
Republic of Marii El	121 441	0	120 000	0	929	0
Republic of Mordovia	273 330	0	0	0	46 077	0
Republic of Tatarstan	14 867 739	0	5 045 031	0	5 714 917	42 462
Udmurt Republic	336 671	0	0	0	1 732 658	0
Chuvash Republic	64 398	0	0	0	58 900	0
Perm Territory	530 424	442 085	0	0	544 218	0
Kirov Region	1 093 244	0	0	0	611 978	0
Nizhny Novgogrod Region	2 509 096	0	104 000	0	432 125	33 940
Orenburg Region	616 953	0	55 000	0	269 184	0
Penza Region	56 018	0	0	0	81 556	0
Samara Region	24 055 009	0	3 340 000	0	11 085 932	138 990
Saratov Region	4 053 806	0	0	0	346 693	59
Ulyanovsk Region	88 464	0	0	0	103 439	0
Ural Federal District	12 479 977	344 218	3 901 436	1 458	12 807 098	8 541
Kurgan Region	167 177	0	0	0	16 526	0
Sverdlovsk Region	5 095 335	4 978	3 734 522	0	10 501 650	3 650
Tyumen Region	2 450 020	339 240	0	0	1 658 803	4 891
Chelyabinsk Region	4 767 445	0	166 914	1 458	630 119	0
Siberian Federal District	3 370 148	0	220 716	341	1 771 024	202
Republic of Altai	25 357	0	0	0	1 350	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	8 174	0	0	341	9 480	0
Republic of Khakassia	62 592	0	0	0	72 955	0
Altai Territory	216 378	0	210 716	0	37 589	0
Zabaykal Territory	782 405	0	0	0	33 212	0
Krasnoyarsk Territory	30 718	0	0	0	64 819	0
Irkutsk Region	203 339	0	0	0	304 429	0
Kemerovo Region	112 772	0	10 000	0	91 250	202
Novosibirsk Region	1 653 318	0	0	0	985 368	0
Omsk Region	218 818	0	0	0	115 325	0
Tomsk Region	56 277	0	0	0	55 247	0
Far Eastern Federal District	10 209 871	395 262	6 201 135	0	34 609 177	540 165
Republic of Sakha (Yakutia)	570 866	315 223	0	0	211 938	0
Kamchatka Territory	183 888	0	0	0	90 204	0
Primorskiy Territory	4 920 525	0	26 135	0	988 914	20 153
Khabarovsk Territory	13 732	0	0	0	61 908	0
Amur Region	4 456 432	80 039	6 175 000	0	33 215 612	520 012
Magadan Region	0	0	0	0	0	0
Sakhalin Region	64 428	0	0	0	40 601	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 860 578 523	241 832 235	89 375 998	35 859 968	807 069 263	32 302 348

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.04.18

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
Central Federal District	35 100 046 740	2 272 755	88 327	6 229 136 136	9 768 319 793	18 783 515 351
Belgorod Region	7 071 999	0	0	1 494 399	668 533	4 885 494
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 796 512	0	89	505 650	93 100	1 163 235
Voronezh Region	4 057 508	0	0	275 133	216 161	3 493 534
Ivanovo Region	11 818 213	0	0	1 500 487	680 303	9 535 579
Kaluga Region	43 878 055	0	0	1 909 806	20 765 126	21 189 147
Kostroma Region	417 786 702	0	0	22 988 045	90 502 065	303 172 854
Kursk Region	16 001 273	0	0	2 931 139	713 518	12 336 435
Lipetsk Region	18 020 454	0	0	2 299 847	1 049 593	14 654 870
Moscow Region	19 114 900	0	0	5 051 637	1 482 124	12 489 365
Orel Region	0	0	0	0	0	0
Ryazan Region	13 984 207	0	0	3 436 929	155 349	10 261 816
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 348 263	0	0	635 207	18 800	1 665 791
Tver Region	1 301 831	0	0	1 044 410	14 000	237 173
Tula Region	1 240 147	0	0	227 440	6 232	1 005 741
Yaroslavl Region	11 280 796	0	0	1 896 668	3 863 194	5 474 493
City of Moscow	34 530 345 880	2 272 755	88 238	6 182 939 339	9 648 091 695	18 381 949 824
North-Western Federal District	1 517 586 819	33 514	325	475 197 232	603 241 436	418 035 508
Republic of Karelia	245 340	0	0	143 951	50 000	45 370
Komi Republic	4 989 751	0	0	1 167 751	930 800	2 824 472
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	60 980 780	0	0	17 287 876	26 208 145	17 334 728
Kaliningrad Region	19 670 565	0	0	2 764 171	11 269 664	5 561 578
Leningrad Region	30 183	0	0	21 655	8 528	0
Murmansk Region	1 156 064	0	0	778 000	3 300	365 072
Novgorod Region	5 396 277	0	325	2 277 998	63 148	2 973 909
Pskov Region	1 788 773	0	0	533 660	460 000	793 392
St Petersburg	1 423 329 086	33 514	0	450 222 170	564 247 851	388 136 987
Southern Federal District	398 630 215	69 987	223	68 706 581	71 560 302	255 800 055
Republic of Adygeya	1 621 072	0	0	223 524	97 474	1 299 504
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	128 435 465	4 915	0	32 350 630	24 795 664	70 592 909
Krasnodar Territory	153 422 893	7 204	223	15 897 171	39 216 592	97 736 055
Astrakhan Region	4 500 221	0	0	1 623 360	1 030 339	1 062 113
Volgograd Region	8 229 704	0	0	1 852 496	797 079	5 575 568
Rostov Region	97 758 332	57 868	0	14 803 312	5 270 455	77 472 109
City of Sevastopol	4 662 528	0	0	1 956 088	352 699	2 061 797
North-Caucasian Federal District	14 251 414	0	0	5 287 883	2 682 064	6 122 351
Republic of Daghestan	1 215 584	0	0	823 586	0	351 806
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 173 727	0	0	1 054 320	10 413	3 084 253
Karachai-Cherkess Republic	3 115 794	0	0	1 112 328	1 654 539	348 688
Republic of North Ossetia - Alania	288 579	0	0	61 546	44 500	182 533
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 457 730	0	0	2 236 103	972 612	2 155 071

Volga Federal District	873 846 313	3 450 111	0	115 781 427	275 913 591	475 912 248
Republic of Bashkortostan	46 733 933	9 542	0	2 291 931	10 401 784	33 924 396
Republic of Marii El	2 101 098	0	0	373 040	6 191	1 698 824
Republic of Mordovia	20 536 150	0	0	1 712 552	621 648	18 130 171
Republic of Tatarstan	490 609 927	3 407 487	0	72 088 212	221 451 337	191 940 243
Udmurt Republic	35 021 260	7 730	0	3 229 980	519 049	31 211 134
Chuvash Republic	8 814 005	0	0	1 618 979	986 645	6 188 051
Perm Territory	21 666 030	6 336	0	3 258 170	2 511 848	15 810 357
Kirov Region	28 943 981	1 200	0	4 659 594	1 959 421	22 181 202
Nizhny Novgorod Region	62 774 407	8 109	0	10 454 505	5 965 803	46 125 993
Orenburg Region	31 111 942	9 707	0	3 230 082	3 281 201	24 580 795
Penza Region	4 168 375	0	0	1 037 239	488 242	2 632 375
Samara Region	79 017 674	0	0	8 144 622	17 746 643	52 893 987
Saratov Region	38 560 564	0	0	3 307 562	9 684 242	25 541 819
Ulyanovsk Region	3 786 967	0	0	374 959	289 537	3 052 901
Ural Federal District	786 599 004	59 277	0	76 294 497	254 881 137	451 621 948
Kurgan Region	2 278 446	0	0	630 418	329 941	1 303 145
Sverdlovsk Region	367 725 522	7 155	0	48 651 562	48 267 445	269 855 991
Tyumen Region	312 023 744	44 757	0	10 950 453	196 247 766	103 342 370
Chelyabinsk Region	104 571 292	7 365	0	16 062 064	10 035 985	77 120 442
Siberian Federal District	139 524 546	46 583	0	28 758 269	15 435 689	92 907 800
Republic of Altai	1 400 956	0	0	768 166	62 138	561 167
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	165 132	0	0	42 373	42 000	80 743
Republic of Khakassia	6 483 063	0	0	1 075 354	516 177	4 803 281
Altai Territory	7 516 937	0	0	2 203 857	584 637	4 721 275
Zabaykal Territory	329 443	0	0	29 544	294 136	5 763
Krasnoyarsk Territory	5 465 701	0	0	1 863 459	46 304	3 395 674
Irkutsk Region	14 001 204	0	0	2 704 702	1 977 299	9 216 964
Kemerovo Region	14 113 129	0	0	1 198 152	4 132 965	8 765 303
Novosibirsk Region	75 309 255	46 583	0	16 613 676	6 861 945	49 804 949
Omsk Region	7 959 450	0	0	1 115 271	887 992	5 951 752
Tomsk Region	6 780 276	0	0	1 143 715	30 096	5 600 929
Far Eastern Federal District	357 785 166	45 760	112 524	36 417 103	22 234 983	297 747 673
Republic of Sakha (Yakutia)	28 417 880	19 934	0	3 758 944	2 694 680	21 837 524
Kamchatka Territory	6 116 109	0	0	1 146 496	94 276	4 838 393
Primorskiy Territory	93 952 354	22 358	0	17 921 381	11 652 077	63 894 681
Khabarovsk Territory	5 084 082	0	0	179 397	224 259	4 679 867
Amur Region	218 923 040	0	112 524	11 204 484	6 997 390	200 140 071
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 291 701	3 468	0	2 206 401	572 301	2 357 137
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	39 188 270 217	5 977 987	201 399	7 035 579 128	11 014 268 995	20 781 662 934

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.04.18**

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
Central Federal District	14 658 964 667	30 942 174	15 837	2 299 685 011	6 876 796 592	5 066 245 855
Belgorod Region	710 843	0	0	33 700	0	677 143
Bryansk Region	0	0	0	0	0	0
Vladimir Region	65 327	0	0	11 036	0	54 291
Voronezh Region	557 889	0	0	3 830	0	554 059
Ivanovo Region	628 434	0	0	46 154	0	582 269
Kaluga Region	972 178	0	0	32 965	0	939 213
Kostroma Region	30 926 882	0	0	6 127 195	15 145 039	9 218 471
Kursk Region	680 902	0	0	191 534	0	474 425
Lipetsk Region	1 307 744	0	0	912 989	0	383 539
Moscow Region	1 491 466	0	0	231 901	0	1 259 565
Orel Region	0	0	0	0	0	0
Ryazan Region	1 140 942	0	0	162 053	0	898 215
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 804	0	0	2 504	0	16 287
Tver Region	288 808	0	0	58 629	198 235	31 932
Tula Region	28 528	0	0	161	0	28 367
Yaroslavl Region	1 763 982	0	0	95 110	0	1 668 308
City of Moscow	14 618 381 938	30 942 174	15 837	2 291 775 250	6 861 453 318	5 049 459 771
North-Western Federal District	201 635 531	0	0	40 886 295	78 745 781	78 410 085
Republic of Karelia	19 488	0	0	19 126	0	348
Komi Republic	479 767	0	0	29 805	0	449 826
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	4 293 100	0	0	1 897 106	1 015 199	1 377 432
Kaliningrad Region	9 177 411	0	0	5 592 856	1 845 338	1 572 665
Leningrad Region	3 749	0	0	3 749	0	0
Murmansk Region	1 910 841	0	0	1 908 742	0	2 098
Novgorod Region	137 308	0	0	16 682	1 432	119 194
Pskov Region	4 224	0	0	3 878	0	346
St Petersburg	185 609 643	0	0	31 414 351	75 883 812	74 888 176
Southern Federal District	28 375 221	1 876	0	12 122 743	2 062 840	13 413 946
Republic of Adygeya	166 507	0	0	64	57 265	109 178
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 028 310	1 876	0	111 361	0	4 395 793
Krasnodar Territory	7 031 641	0	0	800 977	796 549	5 270 214
Astrakhan Region	7 502 618	0	0	7 434 120	0	63 317
Volgograd Region	457 297	0	0	192 769	0	264 514
Rostov Region	7 434 921	0	0	3 507 634	1 152 281	2 689 566
City of Sevastopol	753 927	0	0	75 818	56 745	621 364
North-Caucasian Federal District	357 060	0	0	63 573	0	290 202
Republic of Dagestan	16 648	0	0	6 687	0	9 942
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	60 642	0	0	8 398	0	52 244
Karachai-Cherkess Republic	12 667	0	0	1 774	0	10 893
Republic of North Ossetia - Alania	48 538	0	0	0	0	48 538
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	218 565	0	0	46 714	0	168 585
Volga Federal District	155 898 857	6	0	17 596 722	99 691 945	37 823 052
Republic of Bashkortostan	1 556 935	0	0	42 406	473 532	1 037 522

Republic of Marii El	12 983	0	0	543	0	7 198
Republic of Mordovia	189 458	0	0	13 454	0	174 454
Republic of Tatarstan	134 839 160	6	0	13 848 323	97 329 810	23 189 918
Udmurt Republic	915 813	0	0	60 498	183 766	671 549
Chuvash Republic	405 578	0	0	12 765	114 530	278 254
Perm Territory	1 739 111	0	0	231 631	31 155	1 476 325
Kirov Region	779 393	0	0	214 904	0	564 137
Nizhny Novgorod Region	4 254 256	0	0	321 468	828 600	3 070 355
Orenburg Region	2 089 813	0	0	13 250	255 653	1 819 947
Penza Region	37 086	0	0	4 636	32 439	0
Samara Region	7 644 140	0	0	2 670 629	413 632	4 352 137
Saratov Region	1 429 702	0	0	161 457	28 828	1 176 585
Ulyanovsk Region	5 429	0	0	758	0	4 671
Ural Federal District	79 037 668	58 242	0	11 154 621	19 149 236	41 691 171
Kurgan Region	33 955	0	0	197	0	33 483
Sverdlovsk Region	50 397 364	0	0	5 429 362	17 349 959	27 195 588
Tyumen Region	18 631 115	58 242	0	2 843 822	1 502 591	8 299 068
Chelyabinsk Region	9 975 234	0	0	2 881 240	296 686	6 163 032
Siberian Federal District	35 565 783	0	0	18 759 157	3 581 219	12 574 624
Republic of Altai	161 666	0	0	138 906	0	22 760
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	487	0	0	0	0	487
Republic of Khakassia	133 439	0	0	13 461	0	54 157
Altai Territory	140 564	0	0	28 928	0	111 636
Zabaykal Territory	5 508	0	0	0	0	5 508
Krasnoyarsk Territory	488 647	0	0	137 790	0	346 877
Irkutsk Region	2 163 965	0	0	158 400	0	1 789 017
Kemerovo Region	366 940	0	0	153 812	0	213 121
Novosibirsk Region	31 243 076	0	0	17 978 118	3 252 705	9 649 607
Omsk Region	707 175	0	0	101 419	325 398	280 358
Tomsk Region	154 316	0	0	48 323	3 116	101 096
Far Eastern Federal District	48 071 678	0	0	10 357 144	13 496 231	23 071 937
Republic of Sakha (Yakutia)	751 514	0	0	8 425	17 179	701 688
Kamchatka Territory	1 003 893	0	0	181 719	0	822 174
Primorskiy Territory	13 427 665	0	0	6 561 458	601 909	6 071 366
Khabarovsk Territory	109 372	0	0	9 983	0	99 389
Amur Region	29 849 285	0	0	1 044 331	12 877 143	14 998 599
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2 929 949	0	0	2 551 228	0	378 721
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 207 906 465	31 002 298	15 837	2 410 625 266	7 093 523 844	5 273 520 872

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.04.18

thousand rubles			
	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	6 010 846 812	4 397 779 215	1 613 067 597
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	141 124	0	141 124
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	281 906 393	211 070 068	70 836 325
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	2 223 000	2 223 000	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	70 561	0	70 561
City of Moscow	5 725 628 734	4 183 609 147	1 542 019 587
North-Western Federal District	289 810 020	228 182 680	61 627 340
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	9 322	0	9 322
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	289 800 698	228 182 680	61 618 018
Southern Federal District	15 898 687	15 546 445	352 242
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	14 211 238	14 211 238	0
Krasnodar Territory	537 449	185 207	352 242
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
North-Caucasian Federal District	20 000	20 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20 000	20 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0
Chechen Republic	0	0	0

Stavropol Territory	0	0	0
Volga Federal District	120 409 857	116 730 499	3 679 358
Republic of Bashkortostan	30 159 599	30 159 599	0
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	12 312 944	8 651 227	3 661 717
Udmurt Republic	5 100 000	5 100 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	95 288	95 288	0
Kirov Region	0	0	0
Nizhny Novgorod Region	3 175 973	3 175 973	0
Orenburg Region	430 165	430 165	0
Penza Region	17 641	0	17 641
Samara Region	68 723 247	68 723 247	0
Saratov Region	145 000	145 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	98 478 737	93 997 913	4 480 824
Kurgan Region	0	0	0
Sverdlovsk Region	97 822 193	93 341 369	4 480 824
Tyumen Region	456 631	456 631	0
Chelyabinsk Region	199 913	199 913	0
Siberian Federal District	7 386 390	7 312 972	73 418
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	25 905	25 905	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	7 270 485	7 197 067	73 418
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	22 729 266	22 220 321	508 945
Republic of Sakha (Yakutia)	140 888	140 888	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 466 896	1 466 896	0
Khabarovsk Territory	0	0	0
Amur Region	21 121 482	20 612 537	508 945
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	6 565 579 769	4 881 790 045	1 683 789 724

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	1.03.18	1.04.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	12,1	12,5	13,0
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	8,5	8,8	10,0
Risk-weighted assets ¹ (Basel III) to total assets ratio	48,3	44,1	39,2	28,5	28,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	8,3	9,4	10,0	10,6	10,7
Loan loss provisions made as percent of total loans ²	7,8	8,5	9,3	9,7	9,6
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	3,0	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	213,5	206,7
<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	15,2	15,1
production and distribution of energy, gas and water	2,5	3,1	3,2	3,2	2,9
constructing	4,8	4,5	3,9	3,8	3,9
wholesale and retail trade, car and household appliance repair	11,3	10,9	9,5	9,6	9,5
transport and communication	4,2	4,2	4,2	4,9	4,9
other economic activities	24,1	23,1	22,6	22,1	22,4
individuals	27,5	29,1	30,9	31,2	31,2
of which					
mortgage loans	10,4	12,1	13,2	13,4	13,5
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	54,0	68,8	73,0	66,8	54,8
United Kingdom	12,3	7,5	5,5	7,6	10,4
USA	4,5	3,2	1,7	1,5	2,6
Germany	0,8	0,3	0,2	1,6	1,8
Austria	4,9	1,1	0,7	0,9	1,1
France	1,8	1,4	1,2	0,2	0,3
Italy	0,0	2,0	2,2	2,4	3,2
Cyprus	9,2	5,3	5,9	7,1	9,6
Netherlands	0,8	0,5	0,7	0,2	0,5
Other	11,8	9,9	9,0	11,8	15,7
Liquidity					
Ratio of high liquid assets to total assets	10,6	10,5	11,0	10,8	11,4
Ratio of liquid assets to total assets	24,6	21,8	23,2	23,2	23,6
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	118,5	112,6	120,6
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	167,4	170,8	174,5
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	53,6	53,5
Ratio of clients' funds to total loans ⁴	106,1	107,5	111,1	110,2	110,5
Market risk to total own funds (capital) ⁵	44,0	43,7	42,6	39,5	38,3
of which					
Interest rate risk	34,4	36,8	31,9	30,8	29,1
Equity position risk	3,3	3,0	3,6	3,4	3,3
Foreign exchange risk	6,3	3,2	4,6	2,8	3,6
Commodity risk	-	0,9	2,5	2,5	2,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	13,3	14,1	11,3
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	789,7	177,5	353,0
as percent of the banking sector assets ⁶	0,3	1,2	1,0	0,2	0,4
as percent of the banking sector own funds (capital) ⁶	2,3	10,3	8,3	1,9	3,8
Return on assets ⁷	0,3	1,2	1,0	0,9	1,0
Return on equity ⁷	2,3	10,3	8,3	8,0	8,5

¹ Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures ²	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.01.17	623	9 387,1	47	-41,4	246	121,3	226	666,2	39	611,3	19	650,7	7	468,4	6	845,6	7	6 170,0	26	-105,2
1.02.17	619	9 396,5	46	3,9	245	120,7	224	672,9	38	597,6	19	657,6	7	469,7	6	847,1	7	6 255,8	27	-228,9
1.03.17	616	9 409,7	47	2,4	242	117,7	223	664,3	38	593,6	19	660,4	7	465,4	6	840,0	7	6 298,6	27	-232,6
1.04.17	607	9 479,0	49	4,7	236	115,0	219	650,5	41	665,3	16	555,0	8	520,8	6	848,4	7	6 330,8	25	-211,5
1.05.17	600	9 610,9	48	4,8	235	115,9	212	630,0	41	670,6	17	617,2	7	471,1	6	879,6	7	6 362,5	27	-141,0
1.06.17	591	9 649,2	46	4,3	230	113,7	210	619,5	40	642,5	15	499,4	10	627,0	6	911,7	7	6 364,5	27	-133,5
1.07.17	589	9 613,9	44	0,7	228	111,8	212	622,5	40	649,3	16	545,2	9	583,8	6	928,7	7	6 310,6	27	-138,8
1.08.17	582	9 779,5	42	3,8	226	110,7	212	630,2	39	639,2	14	490,6	10	637,3	6	930,3	7	6 450,6	26	-113,1
1.09.17	576	9 781,8	42	-0,6	221	108,2	211	631,7	39	644,0	14	492,5	10	649,6	6	928,8	6	6 277,6	27	49,9
1.10.17	574	9 332,0	43	3,5	218	107,5	211	628,9	39	648,2	15	540,0	8	506,4	6	933,7	6	6 385,9	28	-422,1
1.11.17	572	9 374,9	43	3,6	218	109,0	208	623,1	40	665,5	15	541,5	8	511,0	6	969,6	6	6 418,5	28	-466,9
1.12.17	567	9 147,1	42	3,2	215	107,6	205	605,9	41	658,2	16	567,9	8	515,8	6	983,0	6	6 486,3	28	-780,8
1.01.18	561	9 397,3	38	3,3	206	99,9	212	613,7	40	634,3	17	591,8	8	522,0	4	571,8	7	6 840,9	29	-480,5
1.02.18	558	9 259,0	43	1,1	201	97,6	210	609,2	39	608,0	19	674,6	7	474,9	4	580,9	6	6 803,4	29	-590,6
1.03.18	551	9 328,3	44	1,5	198	96,3	205	596,8	39	606,0	19	671,9	7	482,8	4	585,2	6	6 904,1	29	-616,2
1.04.18	542	9 755,2	40	0,4	195	95,0	203	600,1	37	598,0	20	701,6	7	497,2	4	597,4	6	7 054,7	30	-389,2
Reference data: own funds (capital) adequacy ratio as of 1.04.18, %	13,0		34,9		25,0		20,9		19,5		17,0		14,7		17,3		14,6		16,4	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
Basel III capital¹ 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):	9 008,6	100,0	9 387,1	100,0	9 397,3	100,0	9 328,3	100,0	9 755,2	100,0
of which:										
1. Tier 1 capital	6 002,5	66,6	6 586,7	70,2	6 622,7	70,5	6 575,8	70,5	7 481,0	76,7
of which:										
1.1. Common Equity Tier 1	5 857,8	65,0	6 408,2	68,3	6 417,9	68,3	6 212,7	66,6	7 086,9	72,7
1.2. Additional Tier 1	144,7	1,6	178,5	1,9	204,9	2,2	363,2	3,9	394,1	4,0
2. Tier 2 Capital	3 006,1	33,4	2 800,4	29,8	2 774,6	29,5	2 752,5	29,5	2 274,2	23,3
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	8	13,1	6	12,1	2	12,5	3	13,0	2
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	8,2	3	8,3	5	9,4	4
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	8,5	5	8,8	6	10,0	6

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

² Minimum capital requirements set: N1.0 - 8,0% (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) ¹

Indicators	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds	billion rubles	share in own funds
1. Factors of own funds (capital) increase	11 233,4	124,7	11 506,5	122,6	12 424,1	132,2	12 064,8	129,3	12 382,8	126,9
1.1. Authorized capital	2 416,3	26,8	2 458,3	26,2	2 669,9	28,4	2 513,0	26,9	2 620,2	26,9
1.2. Issue income	1 451,5	16,1	1 479,7	15,8	1 764,6	18,8	1 676,6	18,0	1 741,9	17,9
1.3. Credit institutions' profit and funds	4 112,3	45,6	4 721,7	50,3	5 506,8	58,6	5 564,6	59,7	5 655,4	58,0
1.4. Subordinated loans	3 026,7	33,6	2 632,9	28,0	2 305,2	24,5	2 103,2	22,5	2 156,3	22,1
1.5. Increase in value of property due to revaluation	226,5	2,5	213,9	2,3	177,7	1,9	168,8	1,8	169,9	1,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	38,5	0,4	39,2	0,4
2. Factors of own funds (capital) decrease	2 224,8	24,7	2 119,4	22,6	3 026,8	32,2	2 736,5	29,3	2 627,6	26,9
2.1. Losses	823,1	9,1	679,3	7,2	1 488,8	15,8	1 554,2	16,7	1 525,1	15,6
2.2. Intangible assets	31,9	0,4	269,0	2,9	296,9	3,2	306,5	3,3	308,2	3,2
2.3. Treasury stocks (shares)	2,5	0,0	7,0	0,1	16,9	0,2	22,8	0,2	22,8	0,2
2.4. Sources of own funds (capital), created using improper assets	8,7	0,1	9,4	0,1	9,1	0,1	4,1	0,0	3,7	0,0
2.5. Subordinated loans granted to credit institutions	306,1	3,4	248,2	2,6	277,1	2,9	229,2	2,5	226,8	2,3
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	343,4	3,7	290,1	3,0
2.7. Other factors	149,9	1,7	212,0	2,3	250,0	2,7	276,3	3,0	251,0	2,6
Own funds (capital), total	9 008,6	100,0	9 387,1	100,0	9 397,3	100,0	9 328,3	100,0	9 755,2	100,0

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

Table 44

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

The value of credit risk on balance sheet assets ¹	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	1 550,7	1 364,4	1 246,9	1 108,4	907,7
3 rd group of assets	702,0	43,4	35,7	31,3	27,3
4 th group of assets	37 817,6	33 559,6	31 900,9	22 484,9	22 708,8
5 th group of assets	10,9	332,4	198,3	33,6	29,1
The value of credit risk on balance sheet assets	40 081,2	35 299,7	33 381,9	23 658,3	23 672,8

Reference data:

	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1 st group of assets without risk weighting	8 920,2	8 586,9	10 337,8	9 878,5	10 580,8

¹ Assets recognized in balance sheet are taken into account

Table 45

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

		1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 397,3	9 328,3	9 755,2
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	77 884,2	74 644,1	75 200,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	33 381,9	23 658,3	23 672,8
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	1 919,5	2 297,0	3 056,6	2 878,6	2 997,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	140,4	232,1	246,8	246,7	247,2
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 589,8	3 335,7	3 349,9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	873,3	594,7	453,1	406,9	380,4
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 369,8	7 949,2	7 830,2
	- market risk, billion rubles	3 859,4	4 012,4	3 916,1	3 582,0	3 646,6
	- credit claims of clearing participants (codes 8847 ²)	71,7	75,4	137,8	123,3	142,8
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	17 234,5	12 353,2	12 570,5
	- 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	-844,2	-960,6
	- the value of credit risk on the part of unsecured consumer loans, extended after 1.07.2013 at higher interest rates ³	540,4	576,2	1 483,5	1 466,4	1 496,0
	- 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	5 189,0	5 253,3
	- 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	304,2	291,1
	- other	245,1	389,5	589,3	13 994,8	14 283,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	12,1	12,5	13,0

¹ Calculated by form 0409135.

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

³ 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		1.03.18		1.04.18	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 8% ¹	27	3,8	24	4,4	20	6,8	22	6,7	22	5,3
From 8% to 10%	1	0,0	13	1,1	9	1,5	6	0,7	3	0,9
From 10% to 12%	83	39,0	44	19,1	36	21,5	35	6,6	33	3,1
From 12% to 14%	92	35,0	70	50,3	64	18,1	49	32,3	57	33,5
14% and more	517	22,2	458	25,1	420	52,1	426	50,4	415	53,7
Banking sector, total	733	100,0	623	100,0	561	100,0	551	100,0	542	100,0

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

Minimum capital requirements set: N1.0 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)¹

		1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
		bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
Loans	Standard	26 254,0	45,2	24 022,7	44,0	25 282,9	44,9	23 367,5	42,6	23 348,7	42,8
	Substandard	22 237,3	38,3	20 805,9	38,1	21 183,9	37,6	21 603,8	39,4	21 539,2	39,5
	Doubtful	4 769,2	8,2	4 641,0	8,5	4 230,6	7,5	4 109,5	7,5	3 770,3	6,9
	Problem	1 408,5	2,4	1 623,3	3,0	1 725,7	3,1	1 744,8	3,2	1 726,1	3,2
	Loss	3 442,2	5,9	3 536,3	6,5	3 908,2	6,9	4 053,5	7,4	4 125,9	7,6
Loan loss provision (LLP) made		4 545,7	7,8	4 619,7	8,5	5 223,2	9,3	5 305,5	9,7	5 252,8	9,6
Reference data: less loans grouped into portfolios of homogeneous loans ²											
Loans	Standard	26 122,5	55,3	23 867,6	54,7	25 125,2	57,2	23 210,6	54,9	23 194,8	55,7
	Substandard	13 276,4	28,1	11 529,8	26,4	10 406,8	23,7	10 687,1	25,3	10 398,4	25,0
	Doubtful	4 266,8	9,0	4 186,7	9,6	3 714,2	8,5	3 534,8	8,4	3 183,6	7,6
	Problem	1 261,5	2,7	1 538,5	3,5	1 650,6	3,8	1 662,7	3,9	1 646,1	4,0
	Loss	2 349,1	5,0	2 526,1	5,8	3 003,0	6,8	3 150,3	7,5	3 233,4	7,8
Loan loss provision (LLP)	Estimated LLP	4 483,4	9,5	4 765,6	10,9	5 288,9	12,0	5 372,8	12,7	5 302,1	12,7
	Estimated LLP adjusted for collateral	3 476,7	7,4	3 705,5	8,5	4 459,4	10,2	4 564,4	10,8	4 503,9	10,8
	LLP made	3 343,4	7,1	3 489,4	8,0	4 144,3	9,4	4 217,8	10,0	4 173,4	10,0
	LLP made as percent of estimated LLP		74,6		73,2		78,4		78,5		78,7
	LLP made as percent of estimated LLP adjusted for collateral		96,2		94,2		92,9		92,4		92,7

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

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

Structure of Loans and Claims Grouped Into Homogeneous Portfolios ¹

	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total of which:	10 834,8	100,0	10 980,4	100,0	12 431,5	100,0	12 633,6	100,0	12 854,0	100,0
1.1. Loans to legal entities (except credit institutions)	556,0	5,1	486,3	4,4	529,1	4,3	521,3	4,1	540,1	4,2
1.2. Loans to individuals	10 278,8	94,9	10 494,1	95,6	11 902,4	95,7	12 112,3	95,9	12 313,9	95,8
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		23,0		23,6
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		8,6		8,4
4. Claims grouped into portfolios of homogeneous claims - total of which:	99,4	100,0	105,5	100,0	122,4	100,0	111,8	100,0	115,7	100,0
4.1. Portfolios of homogeneous claims on legal entities	31,3	31,5	53,4	50,6	63,2	51,6	62,8	56,2	65,8	56,9
4.2. Portfolios of homogeneous claims on individuals	68,1	68,5	52,1	49,4	59,2	48,4	49,0	43,8	49,9	43,1
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		56,5		55,8

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.04.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	540 118,1	100,0	40 396,2	100,0	7,5
of which by quality categories					
1.1. Quality Category I	223,6	0,0	0,0	0,0	0,0
1.2. Quality Category II	499 287,8	92,4	4 924,0	12,2	1,0
1.3. Quality Category III	3 180,8	0,6	398,6	1,0	12,5
1.4. Quality Category IV	2 643,6	0,5	936,3	2,3	35,4
1.5. Quality Category V	34 782,3	6,4	34 137,2	84,5	98,1
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,0	0,0	0,0	0,0	0,0
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	0,0	0,0	0,0	0,0	0,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	540 118,1		40 396,2		7,5
4. Homogeneous claims grouped into portfolios - total	65 804,3	100,0	32 062,6	100,0	48,7
of which by quality categories					
4.1. Quality Category I	27 236,0	41,4	0,0	0,0	0,0
4.2. Quality Category II	2 458,6	3,7	29,5	0,1	1,2
4.3. Quality Category III	4319,4	6,6	519,8	1,6	12,0
4.4. Quality Category IV	395,4	0,6	179,9	0,6	45,5
4.5. Quality Category V	31395,0	47,7	31333,5	97,7	99,8
5. Claims for interest payments - total	4 646,3	100,0	2 113,7	100,0	45,5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 022,9	43,5	1 966,1	93,0	97,2

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.04.18¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	12 313 915,8	100,0	1 039 078,3	100,0	8,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 277 913,7	10,4	42 299,4	4,1	3,3
1.1.2. residential real estate (mortgage) loans, total	4 129 311,4	33,5	69 493,5	6,7	1,7
1.1.3. car loans, total	687 318,5	5,6	58 993,8	5,7	8,6
1.1.4. other consumer loans, total	6 203 438,3	50,4	866 782,6	83,4	14,0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	262 632,5	2,1	5 485,1	0,5	2,1
1.2.2. a portfolio of loans without overdue payments	10 831 019,8	88,0	190 425,7	18,3	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	226 263,7	1,8	12 647,6	1,2	5,6
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	101 227,5	0,8	28 416,9	2,7	28,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	77 772,2	0,6	45 820,8	4,4	58,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	117 100,4	1,0	97 070,9	9,3	82,9
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	681 965,9	5,5	657 702,3	63,3	96,4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	153 708,0	1,2	0,0	0,0	0,0
1.3.2. Quality category II	10 641 575,4	86,4	164 429,6	15,8	1,5
1.3.3. Quality category III	583 525,1	4,7	41 084,2	4,0	7,0
1.3.4. Quality category IV	77 380,0	0,6	32 920,1	3,2	42,5
1.3.5. Quality category V	857 727,3	7,0	800 644,3	77,1	93,3
2. Claims grouped into portfolios of homogeneous claims - total	49 876,3	5,8	32 498,9	4,1	65,2
of which by quality categories					
2.1. Quality category I	8 822,0	1,0	0,0	0,0	0,0
2.2. Quality category II	6 858,5	0,8	174,8	0,0	2,5
2.3. Quality category III	1308,8	0,2	148,8	0,0	11,4
2.4. Quality category IV	604,8	0,1	287,0	0,0	47,5
2.5. Quality category V	32282,3	3,8	31888,3	4,0	98,8
3. Claims for interest payments - total	179 700,6	100,0	70 262,1	100,0	39,1
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	73 520,9	40,9	66 320,4	94,4	90,2

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 51

Loan Loss Provisions by Credit Risk Categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Substandard	7,2	6,1	7,1	6,9	5,3	1,8	1,9	2,8	2,7	2,1
Doubtful	23,0	20,2	17,2	15,6	13,8	18,0	16,9	19,2	18,6	18,1
Problem	15,5	18,7	17,8	18,9	19,0	41,1	42,3	44,7	48,0	48,3
Loss	54,2	54,8	57,8	58,5	61,8	77,1	75,7	79,8	78,4	79,8

¹ 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	1.03.18	1.04.18
Overdue claims on loans, deposits and other claims, billion rubles	3046,6	2891,5	2993,5	3116,6	3151,1
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1924,2	2168,7	2200,8
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,3	5,2	5,2	5,5	5,6
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2694,3	2819,8	2836,5
- as percent of total loans, deposits and other claims in rubles	6,8	6,6	6,0	6,4	6,5
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	299,2	296,8	314,5
- as percent of total loans, deposits and other claims in foreign currency	2,5	1,8	2,2	2,4	2,5
- dollar equivalent, billion \$	7,0	4,8	5,2	5,3	5,5
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1942,4	2085,9	2102,4
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	848,3	839,4
Share of overdue claims in total volume of loans and other claims on individuals, percent	8,1	7,9	7,0	6,9	6,7

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	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
No overdue claims	56	55	55	50	45	2,7	3,9	4,5	4,7	4,6
Less than 5%	360	272	235	225	225	70,2	68,0	70,6	69,9	69,5
From 5 to 10%	156	131	100	107	102	16,0	18,8	7,6	7,9	7,7
From 10 to 15%	56	46	50	46	40	3,7	2,0	10,0	8,4	5,8
From 15 to 20%	26	24	30	27	35	2,0	1,4	0,9	2,8	2,2
From 20 to 60%	34	48	52	51	52	4,9	4,6	5,3	5,8	9,6
From 60 to 90%	6	6	4	5	5	0,3	1,1	1,0	0,4	0,4
90% and more	2	6	4	4	4	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other claims	37	35	31	24	27	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	1.03.18	1.04.18
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	21 247,1	19 916,0	20 162,8
Share of large credit risks in the banking sector assets, %	27,6	25,7	24,9	24,0	24,1

Table 55**Structure of Large Loans¹ Grouped by Types of Collateral**

	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Volume of large loans, billion rubles	13 838,1	12 884,1	12 477,9	12 166,1	12 420,2
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	2 529,9	2 448,2	2 404,8
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 027,7	1 036,0	1 009,8
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	184,3	183,9	154,7
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 180,2	1 135,0	1 182,2
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	355,8	348,2	344,6
collateral of proprietary rights (claims), billion rubles	689,2	541,4	584,1	578,1	570,2

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

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.16		1.01.17		1.01.18		1.03.18		1.04.18	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	44,0	100,0	43,7	100,0	42,6	100,0	39,5	100,0	38,3	100,0
Of which										
- interest rate risk (IRR)	34,4	78,2	36,8	84,0	31,9	75,0	30,8	77,9	29,1	75,8
- equity position risk (EPR)	3,3	7,5	3,0	6,7	3,6	8,4	3,4	8,7	3,3	8,6
- foreign exchange risk (FER)	6,3	14,4	3,2	7,2	4,6	10,7	2,8	7,0	3,6	9,4
- commodity risk (CR)	-	-	0,9	2,0	2,5	5,9	2,5	6,4	2,4	6,2
Reference data:										
Number of credit institutions ¹	548		452		401		389		384	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,2		98,1		98,4		94,9		94,7	

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

Comment: on the basis of reporting of credit institutions by 0409135 form according to Bank of Russia Regulation No. 511-P dated December 3, 2015 "On the Procedure for Calculating Market Risk by Credit Institutions" (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	1.03.18	1.04.18
Share of assets in foreign currency in total assets, %	34,7	27,8	22,3	21,2	21,9
of which:					
- 20 largest-asset credit institutions	37,3	29,9	24,0	22,9	23,5
Share of liabilities in foreign currency in total liabilities, %	33,2	26,5	21,8	21,1	21,6
of which:					
- 20 largest-asset credit institutions	36,3	28,9	23,8	22,8	23,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total, b.p.	1,4	1,2	0,5	0,1	0,3
of which:					
- 20 largest-asset credit institutions	1,0	1,0	0,2	0,1	0,1

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	1.03.18	1.04.18
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	18 999,8	17 608,1	18 315,9
Liabilities, bln rubles	27 592,0	21 241,0	18 579,1	17 494,0	18 096,5
Net balance sheet position, bln rubles	1 182,6	993,1	420,6	114,0	219,4
Net balance sheet position to own funds (capital), % ¹	13,1	10,6	4,5	1,2	2,3
Off-balance sheet positions ²					
Claims, bln rubles	16 260,7	14 493,2	18 298,9	17 576,6	18 063,6
Liabilities, bln rubles	16 136,2	14 491,9	17 232,1	16 165,6	16 717,3
Net balance sheet position, bln rubles	124,5	1,3	1 066,8	1 411,0	1 346,3
Net balance sheet position to own funds (capital), % ¹	1,4	0,0	11,4	15,1	13,8

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

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

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

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.04.18

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	166	-28,7	-1,7	-94,9	66,2
long	349	147,1	1,9	-782,6	929,6
EUR					
short	188	-64,0	-1,7	-48,3	-15,8
long	323	77,7	1,3	203,4	-125,7
GBP					
short	57	-6,6	-0,1	-7,7	1,2
long	210	2,1	0,1	18,7	-16,6

Liquidity of Credit Institutions

Table 62

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

	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	44,3	42,4	42,0	42,7	42,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	21,2	20,3	20,3	20,0
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	30,9	31,9	32,5	33,6	33,9

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

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

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	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Less than 0	238	224	203	190	185	14,8	9,6	13,9	13,5	8,8
From 0 to 20	304	258	223	207	212	20,6	23,7	14,1	12,3	16,4
More than 20	191	141	135	142	138	64,6	66,8	72,0	74,3	74,8
Data not available	0	0	0	12	7	0,0	0,0	0,0	0,0	0,0
Total	733	623	561	551	542	100,0	100,0	100,0	100,0	100,0

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

	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	31,6	34,7	36,2	35,2	35,9
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	46,3	46,3	47,0	47,4
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	17,3	16,1

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

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

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	1.03.18	1.04.18	1.01.16	1.01.17	1.01.18	1.03.18	1.04.18
Less than 0	486	429	409	401	393	19,5	12,3	25,4	17,4	19,9
From 0 to 20	145	98	82	70	74	20,0	20,8	19,3	15,4	13,4
More than 20	102	96	70	68	68	60,5	66,9	55,3	67,2	66,8
Data not available	0	0	0	12	7	0	0	0,0	0,0	0,0
Total	733	623	561	551	542	100	100	100,0	100,0	100,0