

THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

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Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-55
Market risk	56-61
Liquidity of credit institutions	62-65

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

Table 1

Macroeconomic Indicators

Indicator		1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
1.	Banking sector assets, total (billion rubles) as % of GDP	41 627,5 69,1	49 509,6 72,6	57 423,1 78,5	77 653,0 98,0	82 999,7 99,7	80 063,3 93,0
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	5 242,1 8,7 12,6	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
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	23 266,2 38,6 55,9 5 550,9 9,2 13,3 15,6	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 52,8 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
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)	725,7 8,6	806,3 8,4	1 003,6 10,0	1 098,7 10,6	849,9 8,1	1 172,8 10,4
4.	Securities portfolio, total (billion rubles) as % of GDP as % of the banking sector assets	6 211,7 10,3 14,9	7 034,9 10,3 14,2	7 822,3 10,7 13,6	9 724,0 12,3 12,5	11 777,4 14,2 14,2	11 450,1 13,3 14,3
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ¹ as % of income of the population	11 871,4 19,7 28,5 33,3	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 27,9 28,0 43,4	24 200,3 28,1 30,2 44,7
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ² as % of GDP as % of the banking sector liabilities ²	12 777,6 21,2 30,7	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
Reference data							
Indicator (billion rubles)		1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
Gross Domestic Product		60 282,5	68 163,9	73 133,9	79 199,7	83 232,6	86 043,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)		8 445,2	9 595,7	10 065,7	10 379,6	10 496,3	11 267,0
Income of the population		35 648,7	39 903,7	44 650,4	47 920,6	53 525,8	54 102,5

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

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

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

Table 2

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

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

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	1.02.18	1.03.18
Credit institutions registered by the Bank of Russia and other authorities	1021	975	923	917	915
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	561	558	551
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	359	364
Credit institutions licensed to conduct operations in foreign currency	482	404	358	358	355
Credit institutions holding general licences	232	205	189	186	184

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.01.18		1.02.18		1.03.18	
	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	317	56,8	312	56,6
of which the City of Moscow and Moscow Region	392	53,5	321	51,5	284	50,6	282	50,5	277	50,3
North-Western	60	8,2	49	7,9	43	7,7	43	7,7	43	7,8
Southern ¹	42	5,7	38	6,1	35	6,2	35	6,3	35	6,4
North-Caucasian	22	3,0	17	2,7	17	3,0	17	3,0	17	3,1
Volga	85	11,6	77	12,4	71	12,7	71	12,7	70	12,7
Ural	32	4,4	29	4,7	26	4,6	26	4,7	25	4,5
Siberian	41	5,6	37	5,9	32	5,7	31	5,6	31	5,6
Far Eastern	17	2,3	18	2,9	18	3,2	18	3,2	18	3,3
Russian Federation	733	100,0	623	100,0	561	100,0	558	100,0	551	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	1.03.18	1.01.17	1.01.18	1.03.18	1.01.17	1.01.18	1.03.18	1.01.17	1.01.18	1.03.18	1.01.17	1.01.18	1.03.18	1.01.17	1.01.18	1.03.18
Central	358	319	312	36	25	24	182	146	144	46,2	42,4	42,9	22,9	23,7	23,7	16,6	16,4	16,6
of which the City of Moscow and Moscow Region ¹	321	284	277	34	23	22	80	66	66	22,5	21,5	22,1	20,6	21,2	21,1	7,3	7,4	7,6
North-Western	49	43	43	4	4	4	161	140	139	303,8	297,9	295,7	3,1	3,2	3,3	14,7	15,7	16,0
Southern	38	35	35	2	2	2	120	93	92	300,0	251,4	248,7	2,3	2,6	2,6	10,9	10,5	10,6
North-Caucasian	17	17	17	4	1	1	49	41	40	233,3	227,8	222,2	1,2	1,2	1,3	4,5	4,6	4,6
Volga	77	71	70	23	12	5	182	134	132	182,0	161,5	176,0	5,8	5,7	5,3	16,6	15,1	15,2
Ural	29	26	25	43	44	44	93	78	76	129,2	111,4	110,1	4,2	4,8	4,9	8,5	8,8	8,8
Siberian	37	32	31	8	8	8	124	106	103	275,6	265,0	264,1	2,6	2,8	2,8	11,3	11,9	11,9
Far Eastern	18	18	18	4	1	1	63	55	54	286,4	289,5	284,2	1,3	1,3	1,3	5,7	6,2	6,2
Russian Federation	623	561	551	124	97	89	974	793	780	130,4	120,5	121,9	43,4	45,4	45,1	88,7	89,1	89,8

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		1.02.18		1.03.18	
	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	49 235 082	58,6	48 509 053	58,4
From 6 to 20	17 925 387	21,6	18 257 646	22,8	20 007 403	23,5	17 742 857	21,1	17 454 137	21,0
From 21 to 50	9 391 355	11,3	8 444 718	10,6	9 167 982	10,8	8 736 738	10,4	8 716 926	10,5
From 51 to 200	8 484 303	10,2	7 520 065	9,4	7 195 769	8,4	7 070 497	8,4	7 097 994	8,6
From 201 to 500	2 060 315	2,5	1 528 737	1,9	1 282 184	1,5	1 245 993	1,5	1 208 218	1,5
From 501	254 375	0,3	79 197	0,1	24 680	0,0	18 142	0,0	13 320	0,0
Total	82 999 708	100,0	80 063 255	100,0	85 191 839	100,0	84 049 309	100,0	82 999 648	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	1.02.18	1.03.18
Central	59,0	60,2	60,6	63,6	63,6
of which the City of Moscow and Moscow Region	59,6	61,1	61,5	64,5	64,5
North-Western	71,7	76,2	80,0	79,1	79,6
Southern ¹	68,5	71,4	75,7	75,2	76,7
North-Caucasian	68,5	65,7	64,1	64,5	64,1
Volga	53,6	56,6	55,1	54,7	55,3
Ural	76,6	74,0	74,2	74,0	73,9
Siberian	58,7	64,3	67,9	66,7	66,6
Far Eastern	86,0	83,5	86,2	86,4	86,0
Russian Federation	54,1	55,2	55,8	58,6	58,4

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 - 1.03.18)**

Groups of credit institutions ranged by assets as of 1.01.18		Number of credit institutions as of 1.01.18	Groups as of 1.03.18						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	145	2		1	
5	From 201 to 500	300				4	285	1	5	1
6	From 501	61					13	38	2	
Became operating after 1.01.18										
Total over the period									8	2
Total as of 1.01.18¹		561								
Total as of 1.03.18¹		551	5	15	30	150	300	39		

	- 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	1.02.18 ¹	1.03.18 ¹
Credit institutions with foreign participation over 50%					
Assets, total	13,0	12,7	12,3	12,6	12,8
Own funds (capital)	16,7	16,1	11,9	11,7	11,5
Correspondent accounts with non-resident banks	14,9	18,5	10,4	12,5	13,0
Loans and other claims on non-financial organisations	10,9	9,9	8,8	8,8	9,0
Loans and other claims on individuals	15,7	14,5	14,2	14,1	14,0
Loans, deposits and other claims credit institutions	15,4	18,8	20,7	23,4	23,7
Individual deposits	11,4	12,8	12,0	12,2	12,2
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) ²	12,4	12,1	11,3	11,1	11,2
Profit (loss) of the current year	44,7	15,1	29,3	-23,7	-10,1
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	6,9	7,0
Own funds (capital)	9,1	9,4	10,2	10,5	10,5
Correspondent accounts with non-resident banks	9,0	14,4	7,7	11,1	9,1
Loans and other claims on non-financial organisations	5,2	4,6	4,6	4,7	4,7
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	10,4	10,7
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	7,4	7,5
Profit (loss) of the current year	46,7	14,9	21,2	32,5	20,3
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		1.02.18		1.03.18	
	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	10251,8	12,2	10087,8	12,2
Own funds (capital)	-24,3	-0,3	-105,2	-1,1	-480,5	-5,1	-0,6	-6,4	-616,2	-6,6
Loans and other claims on non-financial organisations	1709,4	5,1	1369,6	4,5	2586,5	8,6	2543,4	8,4	2531,5	8,4
of which overdue claims	698,3	33,6	640,4	33,8	984,1	50,7	990,8	48,4	1014,3	48,6
Loans and other claims on individuals	547,7	5,1	294,0	2,7	556,6	4,6	549,8	4,5	550,2	4,4
of which overdue claims	88,6	10,3	88,9	10,4	179,8	21,2	176,7	20,6	176,8	20,8
Individual deposits	1293,4	5,6	922,0	3,8	2084,1	8,0	2085,6	8,2	2106,0	8,2
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	2098,6	8,3	2131,7	8,7
Reference data:										
Number of credit institutions ¹	29	4,0	26	4,2	29	5,2	29	5,2	29	5,3

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	1.02.18	1.03.18
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 903,8	1 624,3	1 622,5
1.1.	of which: cash	1 801,3	1 404,3	1 735,1	1 481,4	1 513,8
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	4 735,2	4 972,8	4 665,5
3.	Correspondent account, total of which:	2 536,3	1 734,4	1 280,7	1 617,3	1 262,7
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	432,6	439,0	369,2
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	848,1	1 178,3	893,5
4.	Securities portfolio, total of which	11 777,4	11 450,1	12 310,9	12 069,3	12 121,6
4.1.	Debt securities	9 616,0	9 365,6	9 947,5	9 977,4	10 031,1
4.2.	Equity	295,2	357,4	479,7	476,8	477,8
4.3.	Promissory notes	204,0	178,0	136,7	131,2	131,3
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 747,0	1 483,8	1 481,4
5.	Other equity	568,0	877,5	1 180,3	1 172,9	1 197,7
6.	Financial derivatives assets at fair value	1 261,0	704,4	505,0	540,1	530,2
7.	Loans, total of which:	57 511,4	55 622,0	58 122,3	56 583,0	56 583,9
7.1.	Loans, deposits and other claims of which overdue claims	57 154,5	55 478,8	58 006,1	56 467,0	56 465,0
	of which:	3 046,6	2 891,5	2 993,5	3 103,4	3 116,6
7.1.1.	Loans and other claims on non-financial organisations of which overdue claims	33 300,9	30 134,7	30 192,5	30 295,8	30 180,7
	of which overdue claims	2 075,9	1 892,0	1 942,4	2 046,8	2 085,9
7.1.2.	Loans and other claims on individuals of which overdue claims	10 684,3	10 803,9	12 173,7	12 260,7	12 371,5
	of which overdue claims	863,8	857,9	848,9	855,6	848,3
7.1.3.	Loans, deposits and other claims on credit institutions of which overdue claims	8 610,0	9 091,5	9 804,6	8 318,5	8 160,2
	of which overdue claims	63,8	95,2	146,0	145,2	127,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 512,9	1 532,2	1 574,1
8.1	of which real estate, temporarily not used	109,4	197,9	207,5	217,2	271,4
9.	Allocation of profit	125,5	384,8	327,7	330,5	113,3
9.1.	of which income tax	110,1	343,4	306,0	308,2	91,0
10.	Other assets, total of which:	3 579,8	3 165,7	3 313,0	3 606,9	3 328,3
10.1.	Settlement accounts	1 826,2	1 381,8	1 237,6	1 525,9	1 213,2
10.2.	Accounts receivable	403,7	325,9	489,1	486,1	470,5
10.3.	Deferred expenses	134,4	41,8	44,7	40,9	40,8
Banking sector assets, total		82 999,7	80 063,3	85 191,8	84 049,3	82 999,6

Table 13**Structure of Liabilities¹, by Source of Funds**

(billion rubles)

Liabilities¹		1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
1.	Funds and profit of credit institutions of which:	7 551,7	8 611,4	8 962,9	8 659,4	8 510,8
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 866,3	4 630,9	4 642,7
1.2.	Profit (loss), including financial result of the previous year of which:	3 338,4	4 077,6	4 041,3	3 965,5	3 874,6
1.2.1.	Profit (loss) of the current year	192,0	929,7	789,7	71,1	177,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	2 016,5	2 006,7	1 821,0
3.	Transferable deposits of credit institutions of which:	801,0	828,6	774,8	833,2	710,4
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	396,2	403,4	327,1
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	253,1	298,9	281,2
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	9 265,3	7 844,6	7 845,8
5.	Clients' funds ² of which:	51 906,7	50 003,4	53 703,0	53 642,5	53 366,1
5.1.	Budgetary funds in settlement accounts	66,5	8,2	10,4	41,9	41,7
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,6	1,1	0,3
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	9 103,6	9 767,7	9 272,7
5.4.	Clients' float	488,5	451,1	536,9	565,6	599,7
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 900,4	17 637,7	17 536,6
5.6.	Individual deposits	23 219,1	24 200,3	25 987,4	25 471,7	25 765,5
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	23,4	18,3	17,0
6.	Bonds	1 266,5	1 092,9	1 211,4	1 243,9	1 270,6
7.	Promissory notes and bank acceptances	696,2	440,6	428,1	414,9	408,6
8.	Financial derivatives liabilities at fair value	880,7	483,1	337,1	370,8	363,4
9.	Other liabilities ¹ , total of which:	7 442,7	7 318,3	8 492,8	9 033,5	8 702,8
9.1.	Provisions	5 406,4	5 594,0	6 916,5	7 061,3	7 072,2
9.2.	Settlement accounts	1 075,9	821,2	666,4	1 012,9	601,3
9.3.	Accounts payable	80,0	164,8	208,6	267,3	323,7
9.4.	Deferred income	14,9	13,9	15,5	14,0	14,0
9.5.	Interest payable of which:	693,0	616,7	630,2	628,5	643,0
9.5.1.	Overdue interest	0,0	0,0	0,1	0,3	0,5
Banking sector liabilities, total ¹		82 999,7	80 063,3	85 191,8	84 049,3	82 999,6

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	1.02.18	1.03.18
1.	Cash, precious metals and stones	2,3	2,0	2,2	1,9	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	5,9	5,6
3.	Correspondent accounts, total	3,1	2,2	1,5	1,9	1,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	0,7	0,7	0,5	0,5	0,4
3.2.	Correspondent accounts with non-resident banks	2,3	1,5	1,0	1,4	1,1
4.	Securities portfolio, total	14,2	14,3	14,5	14,4	14,6
4.1.	of which Debt securities	11,6	11,7	11,7	11,9	12,1
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	67,3	68,2
7.1.	of which: Loans, deposits and other claims	68,9	69,3	68,1	67,2	68,0
	of which overdue claims	3,7	3,6	3,5	3,7	3,8
7.1.1.	of which: Loans and other claims on non-financial organisations	40,1	37,6	35,4	36,0	36,4
	of which overdue claims	2,5	2,4	2,3	2,4	2,5
7.1.2.	Loans and other claims on individuals	12,9	13,5	14,3	14,6	14,9
	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	9,9	9,8
	of which overdue claims	0,1	0,1	0,2	0,2	0,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1,5	1,9	1,8	1,8	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	0,4	0,1
9.1.	of which income tax	0,1	0,4	0,4	0,4	0,1
10.	Other assets, total	4,3	4,0	3,9	4,3	4,0
10.1.	of which: Settlement accounts	2,2	1,7	1,5	1,8	1,5
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	1.02.18	1.03.18
1.	Funds and profit of credit institutions	9,1	10,8	10,5	10,3	10,3
	Of which:					
1.1.	Funds of credit institutions	5,0	5,5	5,7	5,5	5,6
1.2.	Profit (loss), including financial result of the previous year	4,0	5,1	4,7	4,7	4,7
	Of which:					
1.2.1.	Profit (loss) of the current year	0,2	1,2	0,9	0,1	0,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	6,5	3,4	2,4	2,4	2,2
3.	Transferable deposits of credit institutions	1,0	1,0	0,9	1,0	0,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,6	0,5	0,5	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,2	0,3	0,3	0,4	0,3
4.	Loans, deposits and other funds received from other credit institutions	8,5	10,7	10,9	9,3	9,5
5.	Clients' funds ²	62,5	62,5	63,0	63,8	64,3
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,0	0,0	0,0	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	10,7	10,9	10,7	11,6	11,2
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	21,0	21,1
5.6.	Individual deposits	28,0	30,2	30,5	30,3	31,0
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	10,7	10,5
	Of which:					
9.1.	Provisions	6,5	7,0	8,1	8,4	8,5
9.2.	Settlement accounts	1,3	1,0	0,8	1,2	0,7
9.3.	Accounts payable	0,1	0,2	0,2	0,3	0,4
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,8	0,8	0,7	0,7	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	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
1. Loans, deposits and other claims, total	37 091,8	39 691,9	44 682,1	44 376,0	44 343,8	20 062,8	15 786,9	13 324,1	12 091,1	12 121,3	57 154,5	55 478,8	58 006,1	56 467,0	56 465,0
of which															
- overdue claims	2 537,1	2 600,0	2 694,3	2 788,0	2 819,8	509,5	291,5	299,2	315,5	296,8	3 046,6	2 891,5	2 993,5	3 103,4	3 116,6
1.1 Loans and other claims on resident non-financial organisations	19 363,3	19 734,5	20 413,0	20 710,4	20 867,8	9 272,1	6 129,7	5 548,9	5 432,3	5 179,3	28 635,4	25 864,1	25 961,9	26 142,7	26 047,2
of which															
- overdue claims	1 546,1	1 616,7	1 647,2	1 732,1	1 761,1	262,5	117,7	75,1	88,2	89,4	1 808,5	1 734,5	1 722,3	1 820,3	1 850,6
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	434,9	427,5	427,9	8,3	4,9	3,7	3,6	3,5	514,3	433,4	438,6	431,1	431,4
of which															
- overdue claims	72,2	73,5	66,3	66,6	66,5	0,6	0,4	0,4	0,4	0,4	72,9	73,9	66,7	66,9	66,8
1.2 Loans and other claims on non-resident legal entities (except banks)	698,3	707,0	805,4	802,3	839,2	3 967,2	3 563,6	3 425,2	3 350,8	3 294,4	4 665,5	4 270,5	4 230,6	4 153,1	4 133,6
of which															
- overdue claims	92,7	51,0	90,8	91,7	103,0	174,7	106,6	129,2	134,8	132,3	267,4	157,6	220,0	226,5	235,3
1.3 Loans, deposits and other claims on resident financial sector	4 465,8	6 517,0	9 448,1	8 929,5	8 620,5	2 228,6	3 384,6	2 249,2	1 242,8	1 581,7	6 694,4	9 901,6	11 697,3	10 172,4	10 202,2
of which															
- overdue claims	95,0	103,9	141,3	141,4	138,9	9,0	7,5	4,6	4,5	4,4	103,9	111,5	145,9	145,9	143,3
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	6 285,8	5 810,4	5 619,5	1 761,6	2 202,6	1 784,1	825,1	829,0	5 035,2	7 124,3	8 069,9	6 635,5	6 448,5
of which															
- overdue claims	60,0	64,8	90,0	90,0	88,0	0,9	0,5	0,1	0,1	0,1	60,9	65,3	90,2	90,2	88,1
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	3 162,3	3 119,2	3 001,1	467,1	1 182,0	465,1	417,7	752,6	1 659,2	2 777,3	3 627,4	3 536,9	3 753,7
of which															
- overdue claims	34,9	39,2	51,3	51,3	50,9	8,1	7,0	4,5	4,4	4,3	43,0	46,2	55,7	55,7	55,2
1.4 Loans, deposits and other claims on non-resident banks	253,3	198,1	196,7	174,3	178,4	3 321,5	1 769,0	1 538,0	1 508,7	1 533,3	3 574,8	1 967,2	1 734,7	1 683,1	1 711,7
of which															
- overdue claims	0,1	17,7	0,6	0,6	0,6	2,9	12,2	55,3	54,5	38,4	2,9	30,0	55,9	55,0	38,9
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	1 135,5	1 034,1	907,8	794,0	740,2	0,0	0,1	0,1	0,1	0,1	1 135,5	1 034,2	907,9	794,1	740,3
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	12 138,4	12 253,2	274,7	155,0	104,4	100,2	96,0	10 656,5	10 784,7	12 151,9	12 238,7	12 349,2
of which															
- overdue claims	803,1	810,2	813,5	821,7	815,7	58,9	46,1	33,4	31,9	30,7	862,0	856,3	846,8	853,6	846,3
1.7 Loans and other claims on non-resident individuals	14,0	13,8	17,9	18,3	18,7	13,8	5,3	3,8	3,7	3,6	27,8	19,2	21,8	22,0	22,3
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,5	1,5	1,4	1,9	1,6	2,0	2,0	2,0
Reference data:															
Provisions for loans, deposits and other claims ¹	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	5 123,1	5 144,6	5 181,5
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	214,7	221,1	228,4	16,5	12,2	10,0	10,8	10,5	196,4	213,0	224,7	231,9	238,9
Credit institutions' portfolio of residents promissory notes	127,9	129,0	98,6	95,5	96,4	73,7	46,7	36,2	33,8	33,1	201,6	175,7	134,8	129,4	129,5
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	1.02.18	1.03.18
1. Loans, deposits and other claims, total	100,0 68,9	100,0 69,3	100,0 68,1	100,0 67,2	100,0 68,0
Of which:					
- overdue claims	5,3 3,7	5,2 3,6	5,2 3,5	5,5 3,7	5,5 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	46,3 31,1	46,1 31,4
Of which:					
- overdue claims	3,2 2,2	3,1 2,2	3,0 2,0	3,2 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	7,4 4,9	7,3 5,0
Of which:					
- overdue claims	0,5 0,3	0,3 0,2	0,4 0,3	0,4 0,3	0,4 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	18,0 12,1	18,1 12,3
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	11,8 7,9	11,4 7,8
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	6,3 4,2	6,6 4,5
Of which					
- overdue claims	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.4 Loans, deposits and other claims on non-resident banks	6,3 4,3	3,5 2,5	3,0 2,0	3,0 2,0	3,0 2,1
Of which:					
- overdue claims	0,0 0,0	0,1 0,0	0,1 0,1	0,1 0,1	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	1,4 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	21,7 14,6	21,9 14,9
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	9,1 6,1	9,2 6,2
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		1.02.18		1.03.18	
	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	11 938,1	100,0	11 990,2	100,0
- in rubles	7 317,8	63,2	7 778,2	69,0	9 095,1	74,7	8 940,3	74,9	9 107,4	76,0
- in foreign currency	4 255,7	36,8	3 493,9	31,0	3 079,1	25,3	2 997,8	25,1	2 882,8	24,0
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	2 116,6	17,7	2 192,3	18,3
- in rubles	1 003,1	8,7	1 096,7	9,7	1 232,3	10,1	1 292,6	10,8	1 391,9	11,6
- in foreign currency	688,8	6,0	692,9	6,1	807,8	6,6	824,0	6,9	800,4	6,7
Securities available for sale	5 024,4	43,4	5 104,0	45,3	6 040,7	49,6	6 037,8	50,6	6 075,9	50,7
- in rubles	2 851,0	24,6	3 342,6	29,7	4 581,6	37,6	4 636,6	38,8	4 731,5	39,5
- in foreign currency	2 173,4	18,8	1 761,3	15,6	1 459,1	12,0	1 401,2	11,7	1 344,3	11,2
Securities held-to-maturity	3 188,9	27,6	2 814,9	25,0	2 315,4	19,0	2 253,7	18,9	2 194,7	18,3
- in rubles	1 797,2	15,5	1 781,6	15,8	1 515,3	12,4	1 493,1	12,5	1 468,4	12,2
- in foreign currency	1 391,7	12,0	1 033,3	9,2	800,1	6,6	760,6	6,4	726,3	6,1
Shares in associates and subsidiaries	1 662,2	14,4	1 549,0	13,7	1 747,0	14,4	1 483,8	12,4	1 481,4	12,4
- in rubles	1 661,5	14,4	1 548,2	13,7	1 746,3	14,3	1 483,1	12,4	1 480,7	12,3
- 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		45,4		54,9	
Provisions for losses on securities available for sale	33,9		48,5		300,1		306,7		283,3	
Provisions for losses on securities held-to-maturity	11,2		14,6		7,1		7,1		7,0	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		219,2		279,0		282,1	

¹ Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.01.18		1.02.18		1.03.18	
	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	9 977,4	100,0	10 031,1	100,0
- in rubles	5 468,3	56,9	5 959,5	63,6	6 955,6	69,9	7 058,7	70,7	7 226,6	72,0
- in foreign currency	4 147,7	43,1	3 406,2	36,4	2 991,9	30,1	2 918,7	29,3	2 804,5	28,0
of which: revaluation	-87,8	-0,9	63,9	0,7	30,8	0,3	41,4	0,4	49,5	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	9 936,0	100,0	9 981,6	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	3 589,8	36,1	3 508,1	35,1
- in rubles	1 967,3	20,3	2 709,4	29,1	2 824,0	28,5	2 886,6	29,1	2 836,5	28,4
- in foreign currency	579,2	6,0	651,3	7,0	730,3	7,4	703,1	7,1	671,7	6,7
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	340,3	3,4	487,2	4,9	672,7	6,7
- in rubles	0,0	0,0	0,0	0,0	340,3	3,4	487,2	4,9	672,7	6,7
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	190,6	2,0	275,7	3,0	391,6	3,9	393,0	4,0	410,2	4,1
- in rubles	190,4	2,0	275,7	3,0	391,6	3,9	393,0	4,0	410,2	4,1
- 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	482,5	4,9	431,1	4,3
- in rubles	525,5	5,4	402,1	4,3	415,2	4,2	469,4	4,7	421,7	4,2
- in foreign currency	9,3	0,1	19,7	0,2	12,0	0,1	13,1	0,1	9,4	0,1
other debt securities of residents	1 210,3	12,5	1 412,8	15,2	2 013,0	20,3	1 983,3	20,0	2 045,4	20,5
- in rubles	1 209,0	12,5	1 406,6	15,1	2 003,4	20,2	1 977,6	19,9	2 037,6	20,4
- in foreign currency	1,3	0,0	6,2	0,1	9,6	0,1	5,8	0,1	7,8	0,1
debt securities of other countries	160,2	1,7	129,9	1,4	69,2	0,7	66,5	0,7	87,0	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	160,2	1,7	129,9	1,4	69,2	0,7	66,5	0,7	87,0	0,9
debt securities of non-resident banks	341,4	3,5	75,5	0,8	43,2	0,4	42,3	0,4	42,4	0,4
- in rubles	9,5	0,1	4,7	0,1	23,0	0,2	23,4	0,2	23,5	0,2
- in foreign currency	331,9	3,4	70,8	0,8	20,2	0,2	18,9	0,2	18,9	0,2
other debt securities of non-residents	2 015,9	20,8	1 852,3	19,9	1 769,3	17,8	1 752,7	17,6	1 612,2	16,2
- in rubles	206,6	2,1	153,4	1,6	134,5	1,4	133,9	1,3	134,0	1,3
- in foreign currency	1 809,3	18,6	1 699,0	18,3	1 634,8	16,5	1 618,8	16,3	1 478,3	14,8
debt securities delivered without derecognition in the balance sheet	2 698,1	27,8	1 758,5	18,9	1 277,7	12,9	1 092,4	11,0	1 126,4	11,3
- in rubles	1 442,7	14,9	934,8	10,0	773,3	7,8	611,1	6,2	606,1	6,1
- in foreign currency	1 255,3	12,9	823,7	8,9	504,4	5,1	481,3	4,8	520,3	5,2
overdue debt securities	6,1	0,1	14,6	0,2	31,0	0,3	46,1	0,5	46,0	0,5
- in rubles	5,1	0,1	9,0	0,1	19,5	0,2	34,9	0,4	34,9	0,3
- in foreign currency	1,1	0,0	5,7	0,1	11,5	0,1	11,2	0,1	11,1	0,1
Reference data:										
Provisions for losses on debt securities	40,0		45,9		276,3		282,8		258,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.01.18		1.02.18		1.03.18	
	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	476,8	100,0	477,8	100,0
- in rubles	188,0	63,7	270,5	75,7	393,2	82,0	398,4	83,6	400,1	83,7
- in foreign currency	107,3	36,3	87,0	24,3	86,5	18,0	78,4	16,4	77,7	16,3
of which: revaluation	-21,2	-7,2	20,0	5,6	-0,2	0,0	3,9	0,8	5,5	1,1
Shares held at book value (without revaluation)	316,4	100,0	337,5	100,0	479,8	100,0	472,9	100,0	472,3	100,0
of which shares of:										
resident credit institutions	13,5	4,3	2,4	0,7	10,3	2,1	9,6	2,0	9,0	1,9
- in rubles	13,5	4,3	2,4	0,7	10,3	2,1	9,6	2,0	9,0	1,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	139,3	44,0	160,1	47,4	223,1	46,5	219,3	46,4	219,9	46,6
- in rubles	136,7	43,2	160,1	47,4	223,1	46,5	219,3	46,4	219,9	46,6
- 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	14,1	3,0	14,0	3,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	1,4	0,4	1,9	0,6	14,5	3,0	14,1	3,0	14,0	3,0
other non-residents	50,0	15,8	44,9	13,3	48,3	10,1	45,3	9,6	44,9	9,5
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	50,0	15,8	44,9	13,3	48,2	10,1	45,3	9,6	44,9	9,5
shares delivered without derecognition in the balance sheet	10,6	3,4	18,5	5,5	1,9	0,4	2,9	0,6	2,8	0,6
- in rubles	10,6	3,3	18,5	5,5	1,8	0,4	2,9	0,6	2,8	0,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Shares valued at cost ¹	101,6	32,1	109,7	32,5	181,8	37,9	181,7	38,4	181,7	38,5
- in rubles	48,4	15,3	69,5	20,6	158,1	32,9	162,6	34,4	162,9	34,5
- in foreign currency	53,3	16,8	40,2	11,9	23,8	5,0	19,1	4,0	18,8	4,0
Reference data:										
Provisions for losses on shares	10,9		26,9		61,4		76,7		77,5	

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	1.02.18	1.03.18
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	100,5	97,4	98,2
of which promissory notes, not paid when due	10,7	12,9	13,2	13,8	13,6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	36,2	33,8	33,1
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	131,2	131,3

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes¹

	1.01.16		1.01.17		1.01.18		1.02.18		1.03.18	
	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	131,2	100,0	131,3	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	73,2	55,8	72,4	55,2
- other promissory notes of residents	74,7	36,6	87,7	49,3	56,0	41,0	56,2	42,8	57,1	43,4
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,3	1,1	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		27,9		27,7	

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	1.02.18	1.03.18
Land temporarily out of use in operating activities	7,5	9,5	7,5	7,6	7,6
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	59,7	109,7
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	15,1	15,2	15,3
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	4,3	4,2	4,3
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,2	4,2	4,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	61,0	65,4	65,0
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	36,9	41,2	45,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	13,5	13,5	13,7
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	27,6	27,4

* 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	1.02.18	1.03.18
1.	Funds raised from organisations, total	28 442,1	25 635,1	27 547,2	27 973,1	27 407,4
	- in rubles	14 889,3	15 467,4	18 174,5	18 157,9	18 115,7
	- in foreign currency	13 552,7	10 167,6	9 372,7	9 815,2	9 291,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ²	8 905,2	8 763,7	9 103,6	9 767,7	9 272,7
	- in rubles	6 179,5	6 686,4	6 925,2	7 153,2	7 066,2
	- in foreign currency	2 725,7	2 077,2	2 178,4	2 614,4	2 206,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	360,7	374,7	372,1
	- in rubles	207,4	255,9	347,1	360,2	356,8
	- in foreign currency	9,0	11,7	13,7	14,5	15,3
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,6	1,1	0,3
1.3.	Float	472,5	436,1	518,8	548,1	580,6
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 900,4	17 637,7	17 536,6
	- in rubles	8 522,2	8 529,4	10 952,8	10 684,3	10 697,4
	- in foreign currency	10 496,0	7 855,7	6 947,6	6 953,3	6 839,2
	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	2 185,6	2 193,6
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	41,3
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	23,4	18,3	17,0
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	0,3
	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	3 462,5	3 291,0
	- in rubles	2 649,1	2 503,9	3 040,4	2 968,1	2 840,7
	- in foreign currency	642,3	903,0	398,3	494,4	450,4
	with maturity from 31 days to 1 year	5 852,1	4 650,2	6 670,0	6 434,8	6 605,8
	- in rubles	3 257,3	3 584,3	5 629,1	5 413,2	5 580,2
	- in foreign currency	2 594,8	1 065,9	1 040,9	1 021,6	1 025,6
	with maturity in excess of 1 year	9 874,7	8 328,1	7 791,8	7 740,3	7 639,7
	- in rubles	2 615,8	2 441,3	2 283,3	2 303,0	2 276,5
	- in foreign currency	7 258,9	5 886,8	5 508,4	5 437,3	5 363,2
	Reference data					
	Funds raised from non-resident organisations, total	5 130,4	3 927,7	3 094,7	3 120,3	3 076,3
	- in rubles	433,7	279,7	294,7	290,0	268,3
	- in foreign currency	4 696,6	3 648,0	2 800,0	2 830,3	2 807,9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	608,7	684,2	654,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	204,8	181,8	215,8
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 253,0	2 226,6	2 176,3
	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	1.02.18	1.03.18
Issued debt obligations - total	2 536,9	2 019,5	2 027,8	2 055,2	2 081,9
including:					
bonds:	1 266,5	1 092,9	1 211,4	1 243,9	1 270,6
of which					
with maturities less than one year	2,6	1,0	37,0	37,0	37,0
with maturities in excess of one year	1 263,9	1 066,7	1 149,5	1 131,9	1 158,5
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	0,1
savings certificates ²	571,4	485,5	387,8	396,3	402,5
of which					
with maturities less than one year	364,8	223,4	216,1	225,5	227,2
with maturities in excess of one year	183,3	238,2	149,7	148,6	150,2
promissory notes and banker's acceptances	696,2	440,6	428,1	414,9	408,6
of which					
with maturities less than one year	329,8	192,0	165,1	156,7	149,7
with maturities in excess of one year	346,8	222,6	234,9	229,0	228,4

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	1.02.18	1.03.18
1	Individual deposits	23 219,1	24 200,3	25 987,4	25 471,7	25 765,5
	- of which savings certificates	571,4	485,5	387,8	396,3	402,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	5 461,7	4 953,7	5 280,5
	- in rubles	3 176,5	3 563,6	4 353,3	3 824,9	4 160,5
	- in foreign currency	667,1	860,8	1 108,5	1 128,9	1 119,9
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	9 825,6	9 884,1	9 861,5
	- in rubles	6 948,4	7 553,3	8 952,5	9 031,8	9 040,5
	- in foreign currency	2 330,1	958,2	873,1	852,3	821,0
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	10 700,1	10 633,9	10 623,6
	- in rubles	6 273,3	7 359,8	7 336,8	7 332,9	7 369,0
	- in foreign currency	3 823,7	3 904,7	3 363,2	3 301,0	3 254,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	450,3	440,6	434,9

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	1.02.18	1.03.18
Loans, deposits and other funds received from other credit institutions, total	7 091,0	8 559,1	9 265,3	7 844,6	7 845,8
- in rubles	3 687,6	5 376,5	6 576,5	6 117,7	6 096,2
- in foreign currency	3 403,5	3 182,6	2 688,7	1 726,9	1 749,6
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	8 286,9	6 820,8	6 736,3
- in rubles	3 432,9	5 105,2	6 379,2	5 890,7	5 831,9
- in foreign currency	1 591,9	2 158,1	1 907,7	930,1	904,5
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	1 023,8	1 109,5
- in rubles	254,7	271,3	197,3	227,0	264,3
- in foreign currency	1 811,6	1 024,5	781,0	796,8	845,1
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 1.03.18

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	41 667	100,0	55 996 858	67,5
No budgetary funds	500	0	0,0	27 002 790	32,5
Data not available	12	0	0,0	0	0,0
Total	551	41 667	100,0	82 999 648	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		1.02.18		1.03.18	
		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	3 636,2	4,3	3 586,8	4,3
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	3 092,6	3,7	3 046,9	3,7
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	2 408,5	2,9	2 392,2	2,9
1.2	Individual deposits (excluding saving certificates)	372,0	0,4	370,6	0,5	450,3	0,5	440,6	0,5	434,9	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	300,2	0,4	293,3	0,4
1.3	Funds in other accounts	207,2	0,2	132,3	0,2	108,7	0,1	103,0	0,1	105,1	0,1
2.	Funds in correspondent and other accounts of credit institutions	204,5	0,2	230,1	0,3	256,7	0,3	302,3	0,4	284,6	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 066,2	2,5	1 295,8	1,6	978,3	1,1	1 023,8	1,2	1 109,5	1,3
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	4 962,3	5,9	4 980,9	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	231,6	0,3	228,9	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	5 861,0	7,0	5 870,5	7,1
	of which overdue claims	272,2	0,3	189,2	0,2	277,9	0,3	283,5	0,3	276,3	0,3
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	4,3	1 967,2	2,5	1 734,7	2,0	1 683,1	2,0	1 711,7	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	4 153,1	4,9	4 133,6	5,0
1.3	Loans and other claims on individuals	27,8	0,0	19,2	0,0	21,8	0,0	22,0	0,0	22,3	0,0
2.	Correspondent accounts with banks	1 924,8	2,3	1 200,8	1,5	848,1	1,0	1 178,3	1,4	893,5	1,1
3.	Securities acquired by credit institutions, total	2 571,2	3,1	2 106,9	2,6	1 946,3	2,3	1 922,7	2,3	1 802,3	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	1 861,5	2,2	1 741,6	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	59,4	0,1	58,9	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	609,6	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	9 578,9	11,4	9 182,5	11,1
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	0,0	9,1	0,0	11,3	0,0	12,7	0,0	13,3	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	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
Total	191 965,4	929 662,4	789 661,2	71 116,9	177 516,2	733	623	561	546	539	125 480,2	343 434,3	305 950,3	21 371,9	48 044,0
Profit-making CIs ¹	735 803,4	1 291 867,7	1 561 646,7	167 889,6	310 029,0	553	445	421	416	392	113 513,3	332 167,4	297 328,1	20 819,5	46 600,8
Loss-making CIs	-543 838,1	-362 205,4	-771 985,5	-96 772,7	-132 512,8	180	178	140	130	147	11 966,9	11 266,8	8 622,1	552,4	1 443,2
CIs that have not provided their reporting						0	0	0	12	12					
Total						733	623	561	558	551					

¹ including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses¹

	1.01.16		1.01.17		1.10.17		1.01.18	
	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	84 561,9	100,0	104 967,2	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	2 851,4	3,4	3 577,0	3,4
1.2. Interest income on loans to individuals	1 791,6	0,9	1 759,2	1,0	1 330,4	1,6	1 536,6	1,5
1.3. Income on operations with securities	1 411,8	0,7	1 337,3	0,7	937,7	1,1	1 207,2	1,2
1.4. Income on operations with foreign currency	169 003,8	88,1	161 782,9	88,6	71 791,9	84,9	87 885,8	83,7
1.5. Commissions	974,7	0,5	1 132,9	0,6	921,4	1,1	1 181,4	1,1
1.6. Recovery of loss provision	9 363,9	4,9	10 816,5	5,9	5 736,7	6,8	7 894,5	7,5
1.7. Other income	5 330,0	2,8	1 665,0	0,9	992,4	1,2	1 684,8	1,6
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 837,3	1,0	1 208,9	0,7	725,5	0,9	858,1	0,8
2. Expenses of credit institutions, total	191 675,5	100,0	181 587,2	100,0	83 880,1	100,0	104 182,1	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	1 746,4	2,1	2 271,2	2,2
2.2. Interest expenses on funds raised from individuals	1 451,2	0,8	1 636,0	0,9	1 049,2	1,3	1 173,5	1,1
2.3. Expenses on operations with securities	771,7	0,4	341,2	0,2	296,1	0,4	360,1	0,3
2.4. Expenses on operations with foreign currency	168 553,4	87,9	161 758,0	89,1	71 712,5	85,5	87 793,8	84,3
2.5. Commissions	202,3	0,1	280,2	0,2	236,7	0,3	295,8	0,3
2.6. Expenses on loss provision	11 080,5	5,8	11 481,0	6,3	6 602,9	7,9	9 327,8	9,0
2.7. Management expenses (including personnel costs)	1 239,9	0,6	1 455,5	0,8	1 105,3	1,3	1 446,6	1,4
2.8. Other expenses	5 665,2	3,0	2 113,3	1,2	1 131,0	1,3	1 513,3	1,5
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	1,0	1 299,0	0,7	687,2	0,8	831,0	0,8

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

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

Table 32

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.03.18

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	59 410 467 752	16 876 046 432	59 473 426 425	16 813 087 759
Belgorod Region	9 848 053	696 912	9 848 317	696 648
Bryansk Region	0	0	0	0
Vladimir Region	2 804 576	85 107	2 806 451	83 232
Voronezh Region	10 399 756	704 194	10 237 277	866 673
Ivanovo Region	14 966 453	736 784	15 017 956	685 281
Kaluga Region	51 655 293	955 465	51 652 659	958 099
Kostroma Region	728 012 034	201 686 728	790 332 343	139 366 419
Kursk Region	23 616 338	656 058	23 613 528	658 868
Lipetsk Region	23 526 915	845 835	23 523 238	849 512
Moscow Region	33 697 851	1 513 373	32 624 857	2 586 367
Orel Region	0	0	0	0
Ryazan Region	18 878 177	1 539 204	18 854 906	1 562 475
Smolensk Region	0	0	0	0
Tambov Region	3 022 594	20 765	3 025 517	17 842
Tver Region	2 093 750	284 759	2 095 937	282 572
Tula Region	2 517 879	1 198 506	2 527 363	1 189 022
Yaroslavl Region	20 465 689	2 830 993	21 287 104	2 009 578
City of Moscow	58 464 962 394	16 662 291 749	58 465 978 972	16 661 275 171
North-Western Federal District	1 987 706 481	342 785 869	2 050 731 439	279 760 911
Republic of Karelia	664 057	11 170	666 391	8 836
Komi Republic	6 882 878	495 954	6 925 012	453 820
Akhangel'sk Region	0	0	0	0
Vologda Region	57 936 826	4 716 573	59 655 941	2 997 458
Kaliningrad Region	23 823 721	6 407 336	21 283 722	8 947 335
Leningrad Region	369 384	32 000	400 386	998
Murmansk Region	1 764 525	1 684 643	1 765 960	1 683 208
Novgorod Region	7 106 903	676 357	7 581 365	201 895
Pskov Region	3 303 383	8 314	3 306 269	5 428
St Petersburg	1 885 854 804	328 753 522	1 949 146 393	265 461 933
Southern Federal District	563 967 457	31 151 741	566 158 198	28 961 000
Republic of Adygeya	2 545 114	211 576	2 563 436	193 254
Republic of Kalmykia	0	0	0	0
Republic of Crimea	195 929 118	5 889 430	196 749 825	5 068 723
Krasnodar Territory	192 103 320	7 189 690	191 868 182	7 424 828
Astrakhan Region	7 853 038	6 788 615	7 891 143	6 750 510
Volgograd Region	15 103 195	1 025 772	15 600 841	528 126
Rostov Region	130 867 361	9 052 610	131 697 085	8 222 886
City of Sevastopol	19 566 311	994 048	19 787 686	772 673
North-Caucasian Federal District	27 486 393	548 641	27 615 950	419 084
Republik of Daghestan	4 057 520	45 147	4 090 845	11 822
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 115 834	119 042	7 135 723	99 153

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

Karachai-Cherkess Republic	5 947 803	137 219	6 043 670	41 352
Republic of North Ossetia - Alania	935 573	82 458	970 982	47 049
Chechen Republic	0	0	0	0
Stavropol Territory	9 429 663	164 775	9 374 730	219 708
Volga Federal District	1 531 747 887	150 356 469	1 523 781 595	158 322 761
Republic of Bashkortostan	95 788 482	2 099 278	96 727 394	1 160 366
Republic of Marii El	3 480 989	71 745	3 486 238	66 496
Republic of Mordovia	25 793 225	212 858	25 826 875	179 208
Republic of Tatarstan	722 173 413	92 151 101	679 562 393	134 762 121
Udmurt Republic	48 991 113	1 417 264	49 570 482	837 895
Chuvash Republic	11 020 091	676 819	11 151 721	545 189
Perm Territory	29 048 990	1 815 343	29 077 403	1 786 930
Kirov Region	36 673 249	3 393 525	39 206 179	860 595
Nizhny Novgorod Region	86 147 623	6 159 989	87 941 557	4 366 055
Orenburg Region	45 328 321	1 929 899	45 463 715	1 794 505
Penza Region	6 080 563	51 220	6 079 894	51 889
Samara Region	367 907 888	38 791 119	396 247 091	10 451 916
Saratov Region	48 097 342	1 541 309	48 184 459	1 454 192
Ulyanovsk Region	5 216 598	45 000	5 256 194	5 404
Ural Federal District	1 099 756 220	103 385 865	1 080 983 482	122 158 603
Kurgan Region	3 703 017	43 263	3 711 506	34 774
Sverdlovsk Region	588 891 636	74 599 701	580 078 523	83 412 814
Tyumen Region	359 365 552	18 422 631	349 756 256	28 031 927
Chelyabinsk Region	147 796 015	10 320 270	147 437 197	10 679 088
Siberian Federal District	222 657 547	37 888 229	216 780 743	43 765 033
Republic of Altai	2 063 919	185 559	2 064 484	184 994
Republic of Buryatiya	0	0	0	0
Republic of Tuva	546 830	2 195	548 550	475
Republic of Khakassia	8 649 722	165 016	8 651 387	163 351
Altai Territory	11 178 190	125 523	11 173 046	130 667
Zabaykal Territory	3 503 197	42 803	3 540 690	5 310
Krasnoyarsk Territory	6 481 905	489 641	6 447 409	524 137
Irkutsk Region	21 765 754	2 272 010	21 806 438	2 231 326
Kemerovo Region	17 936 160	414 057	17 983 133	367 084
Novosibirsk Region	132 413 296	32 371 944	125 463 136	39 322 104
Omsk Region	9 688 281	1 656 476	10 669 514	675 243
Tomsk Region	8 430 293	163 005	8 432 956	160 342
Far Eastern Federal District	547 798 757	65 896 370	566 155 742	47 539 385
Republic of Sakha (Yakutia)	37 014 690	1 846 381	37 913 212	947 859
Kamchatka Territory	9 660 599	1 134 779	9 808 139	987 239
Primorskiy Territory	116 394 450	23 755 856	128 505 404	11 644 902
Khabarovsk Territory	5 799 374	138 116	5 784 511	152 979
Amur Region	370 865 479	35 750 191	376 020 902	30 594 768
Magadan Region	0	0	0	0
Sakhalin Region	8 064 165	3 271 047	8 123 574	3 211 638
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	65 391 588 494	17 608 059 616	65 505 633 574	17 494 014 536

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 1.03.18

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	8 811 526 081	3 323 604 765	379 001 902	1 458 115 622	79 397 615	31 774 571
Belgorod Region	1 547 958	283 703	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 562	15 138	0	0	0	0
Voronezh Region	4 352 364	1 812 007	0	0	0	0
Ivanovo Region	688 742	170 518	15 958	0	0	0
Kaluga Region	5 670 598	939 347	123 741	0	0	0
Kostroma Region	324 364 094	4 552 465	1 650 407	10 331 860	0	0
Kursk Region	1 871 690	258 416	0	0	0	0
Lipetsk Region	2 542 093	307 833	1	0	0	0
Moscow Region	1 599 083	1 595 326	493 887	0	719 919	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 294 228	648 871	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	155 810	34 578	12 883	0	36 471	0
Yaroslavl Region	8 477 137	86 857	0	0	0	0
City of Moscow	8 458 947 722	3 312 899 706	376 705 025	1 447 474 005	78 641 225	31 774 571
North-Western Federal District	529 683 832	68 921 265	24 586 793	9 977 152	5 627 743	110 666
Republic of Karelia	0	0	0	0	0	0
Komi Republic	860 123	375 232	164 065	0	0	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	10 007 970	416 466	257 891	0	0	0
Kaliningrad Region	9 237 852	139 637	8 646	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	699 515	279 352	336 992	0	0	0
Pskov Region	49 636	0	0	0	0	0
St Petersburg	508 828 736	67 710 578	23 819 199	9 977 152	5 627 743	110 666
Southern Federal District	61 868 641	13 386 082	417 240	706 029	7 040 432	1 006 986
Republic of Adygeya	178 405	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	29 345 408	2 690 022	322	289 750	680 991	0
Krasnodar Territory	30 006 946	9 312 906	28 778	376 189	6 124 243	828 872
Astrakhan Region	1 722 752	1 212 141	3 786	0	0	0
Volgograd Region	491 945	67 211	375 013	0	0	0
Rostov Region	123 185	103 802	8 752	19 881	0	178 114
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	970 436	157 929	10 917	0	655 340	0
Republik of Daghestan	0	0	0	0	655 340	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 645	0	10 917	0	0	0
Karachai-Cherkess Republic	584 672	9 754	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	381 119	148 175	0	0	0	0
Volga Federal District	264 702 808	55 687 593	54 765 017	4 059 599	2 935 629	0
Republic of Bashkortostan	10 558 024	4 687 606	191 635	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	389 845	158 930	38 738	0	228 190	0
Republic of Tatarstan	156 645 035	28 545 492	48 682 210	979 473	1 779 193	0
Udmurt Republic	7 798 877	1 456 138	0	0	263 154	0
Chuvash Republic	188 649	9 489	23 628	0	1 001	0
Perm Territory	4 077 121	3 350 798	529 820	300 000	3 460	0
Kirov Region	13 054 301	448 794	9 686	0	14 880	0
Nizhny Novgograd Region	13 167 851	1 381 410	224 765	0	45 773	0
Orenburg Region	12 336 576	1 451 421	39 861	35 246	107 771	0
Penza Region	648 619	588 344	4	0	0	0
Samara Region	38 073 623	9 498 266	5 007 928	2 641 814	3 750	0
Saratov Region	7 764 287	4 110 905	16 742	103 000	488 457	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	237 168 559	29 077 481	9 701 956	4 332 522	35 317	44 737
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	160 632 180	18 681 185	9 191 748	4 332 522	35 317	0
Tyumen Region	30 948 021	4 225 551	486 036	0	0	0
Chelyabinsk Region	45 588 358	6 170 745	24 172	0	0	44 737
Siberian Federal District	38 722 126	4 383 446	532 377	0	146 501	179 929
Republic of Altai	96 051	24 743	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	22 264	22 010	0	0	0	0
Altai Territory	148 142	43 250	3 818	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	37 341	36 489	0	0	0	0
Irkutsk Region	121 428	3 026	81 890	0	18 246	0
Kemerovo Region	2 740 013	739 907	38 714	0	1 854	0
Novosibirsk Region	33 691 184	3 488 316	405 860	0	0	0
Omsk Region	1 862 012	25 705	125	0	126 401	179 929
Tomsk Region	3 691	0	1 970	0	0	0
Far Eastern Federal District	86 414 843	12 907 260	8 755 167	4 200 248	2 389 636	0
Republic of Sakha (Yakutia)	1 675 886	275 736	308 492	0	207 319	0
Kamchatka Territory	1 014 135	864 919	9 230	0	0	0
Primorskiy Territory	21 812 607	3 814 143	70 760	1 124 021	0	0
Khabarovsk Territory	31 009	24 990	0	0	0	0
Amur Region	61 881 206	7 927 472	8 366 685	3 076 227	2 182 317	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	10 031 057 326	3 508 125 821	477 771 369	1 481 391 172	98 228 213	33 116 889

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.03.18

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	41 069 397 235	20 050 130 000	5 378 056 621	11 349 950 882
Belgorod Region	4 474 138	3 799 906	743	244 069
Bryansk Region	0	0	0	0
Vladimir Region	1 851 195	831 931	3 012	1 016 252
Voronezh Region	3 176 005	2 087 736	0	665 096
Ivanovo Region	9 143 197	5 903 203	761 639	1 988 142
Kaluga Region	41 236 062	23 127 446	13 854 172	4 068 635
Kostroma Region	431 629 900	40 090 659	182 821 935	144 178 668
Kursk Region	16 565 615	13 209 927	1 000 000	1 676 346
Lipetsk Region	17 622 371	7 138 014	6 700 000	2 305 372
Moscow Region	17 938 386	7 201 062	5 450 753	1 626 949
Orel Region	0	0	0	0
Ryazan Region	10 442 066	7 708 948	900 050	1 671 125
Smolensk Region	0	0	0	0
Tambov Region	1 419 381	1 056 670	162 813	197 898
Tver Region	763 161	675 924	0	87 237
Tula Region	1 402 828	1 104 010	201 628	97 190
Yaroslavl Region	9 604 998	4 857 030	9 699	3 856 354
City of Moscow	40 502 127 932	19 931 337 534	5 166 190 177	11 186 271 549
North-Western Federal District	1 046 547 211	653 596 265	172 680 484	123 952 577
Republic of Karelia	214 892	9 512	60 000	145 380
Komi Republic	2 214 899	1 783 852	41 822	299 225
Akhangel'sk Region	0	0	0	0
Vologda Region	21 820 994	5 399 049	2 945 442	9 066 662
Kaliningrad Region	7 377 858	5 268 798	14 569	1 604 912
Leningrad Region	122 052	106 740	0	15 312
Murmansk Region	692 645	423 189	78 000	191 456
Novgorod Region	1 653 400	901 486	113	751 787
Pskov Region	939 983	850 601	0	89 382
St Petersburg	1 011 510 488	638 853 038	169 540 538	111 788 461
Southern Federal District	344 329 974	203 637 048	32 309 025	101 783 064
Republic of Adygeya	1 542 125	1 296 524	479	245 122
Republic of Kalmykia	0	0	0	0
Republic of Crimea	101 156 153	66 191 929	14 546 636	18 536 463
Krasnodar Territory	120 548 651	76 116 741	16 645 616	24 106 618
Astrakhan Region	1 312 073	399 050	92 074	685 153
Volgograd Region	9 880 489	8 494 289	77 049	1 308 311
Rostov Region	96 178 072	41 795 859	947 171	53 146 309
City of Sevastopol	13 712 411	9 342 656	0	3 755 088
North-Caucasian Federal District	13 640 299	9 158 334	735 369	3 685 382
Republik of Daghestan	1 348 919	989 781	3 204	355 934
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	4 171 288	2 628 841	224 072	1 311 561
Karachai-Cherkess Republic	2 684 046	1 238 279	0	1 445 767
Republic of North Ossetia - Alania	741 921	535 406	0	206 515
Chechen Republic	0	0	0	0
Stavropol Territory	4 694 125	3 766 027	508 093	365 605
Volga Federal District	889 512 438	447 495 542	80 607 585	269 153 067
Republic of Bashkortostan	39 542 903	25 421 774	5 767 549	6 804 708
Republic of Marii El	1 633 891	742 177	291 254	50 703
Republic of Mordovia	11 912 227	8 320 953	7 080	2 791 680
Republic of Tatarstan	377 849 089	215 266 820	56 294 727	68 956 067
Udmurt Republic	31 478 247	4 158 877	1 591 500	24 775 539
Chuvash Republic	7 348 036	3 283 983	426 293	3 612 879
Perm Territory	16 646 708	9 173 896	62 711	7 144 845
Kirov Region	19 599 784	11 711 911	650 014	5 387 555
Nizhny Novgorod Region	50 585 710	31 123 312	4 965 873	5 734 368
Orenburg Region	26 618 200	12 404 138	569 366	12 275 903
Penza Region	3 835 530	2 627 725	107 515	743 258
Samara Region	274 712 555	102 301 029	7 284 739	127 931 051
Saratov Region	24 811 135	18 756 465	2 584 084	2 214 450
Ulyanovsk Region	2 938 423	2 202 482	4 880	730 061
Ural Federal District	520 882 663	163 177 759	103 206 095	197 904 868
Kurgan Region	2 244 470	2 084 498	4 186	117 478
Sverdlovsk Region	284 841 768	86 033 681	61 147 191	97 007 770
Tyumen Region	163 327 803	40 835 290	36 071 065	74 710 827
Chelyabinsk Region	70 468 622	34 224 290	5 983 653	26 068 793
Siberian Federal District	110 836 555	53 037 179	14 096 899	37 685 459
Republic of Altai	603 381	377 004	1 506	58 869
Republic of Buryatiya	0	0	0	0
Republic of Tuva	188 489	154 065	3 012	31 412
Republic of Khakassia	5 275 491	2 411 813	406 989	2 204 102
Altai Territory	7 520 784	5 376 697	653 732	1 379 555
Zabaykal Territory	2 718 153	2 476 165	200 000	41 988
Krasnoyarsk Territory	2 262 759	850 946	353 013	1 058 201
Irkutsk Region	13 030 369	7 287 177	321 178	5 260 033
Kemerovo Region	7 069 753	3 975 284	357 263	2 715 068
Novosibirsk Region	60 143 922	23 069 433	11 775 396	20 281 602
Omsk Region	6 429 927	3 586 130	23 304	2 636 035
Tomsk Region	5 593 527	3 472 465	1 506	2 018 594
Far Eastern Federal District	348 614 495	126 770 507	16 194 720	187 806 454
Republic of Sakha (Yakutia)	24 626 815	15 169 860	199 626	7 623 547
Kamchatka Territory	5 666 761	4 171 897	917 781	508 275
Primorskiy Territory	78 346 635	49 484 384	543 002	22 380 020
Khabarovsk Territory	4 641 248	3 216 206	3 350	666 497
Amur Region	233 356 295	53 456 428	14 254 936	156 221 745
Magadan Region	0	0	0	0
Sakhalin Region	1 976 741	1 271 732	276 025	406 370
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	44 343 760 870	21 707 002 634	5 797 886 798	12 271 921 753

Table 35

Distribution of Loans, Deposits and Other Claims in Foreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.03.18

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	11 857 338 294	8 318 263 382	2 304 264 329	93 247 832
Belgorod Region	10 850	9 458	1 392	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	315 600	162 711	0	137 202
Ivanovo Region	7 896	7 896	0	0
Kaluga Region	0	0	0	0
Kostroma Region	48 661 834	19 734 359	12 098 531	3 984 418
Kursk Region	369 314	63 120	306 194	0
Lipetsk Region	7	0	0	7
Moscow Region	634 505	102 573	6 536	525 396
Orel Region	0	0	0	0
Ryazan Region	10 275	0	10 275	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	117 832	95 293	836	9 854
City of Moscow	11 807 210 181	8 298 087 972	2 291 840 565	88 590 955
North-Western Federal District	160 873 152	102 052 740	24 104 720	3 724 275
Republic of Karelia	0	0	0	0
Komi Republic	17 165	17 165	0	0
Akhangel'sk Region	0	0	0	0
Vologda Region	371 656	295 932	25 158	1 364
Kaliningrad Region	227 912	71 876	0	156 036
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 179	0	6 179	0
Pskov Region	0	0	0	0
St Petersburg	160 250 240	101 667 767	24 073 383	3 566 875
Southern Federal District	5 694 191	3 603 933	1 549 436	540 822
Republic of Adygeya	19 819	0	0	19 819
Republic of Kalmykia	0	0	0	0
Republic of Crimea	534 781	213 356	11 664	309 761
Krasnodar Territory	242 609	0	240 573	2 036
Astrakhan Region	1 117 615	0	1 117 615	0
Volgograd Region	78 117	0	68 660	9 457
Rostov Region	3 586 600	3 289 283	108 898	188 419
City of Sevastopol	114 650	101 294	2 026	11 330
North-Caucasian Federal District	20 896	0	17 497	3 399
Republik of Daghestan	835	0	835	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	789	0	789	0
Karachai-Cherkess Republic	3 539	0	140	3 399
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	43 099 638	17 916 618	13 002 658	634 785
Republic of Bashkortostan	630 179	572 206	57 973	0
Republic of Marii El	979	0	979	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	11 959 831	1 706 218	9 701 785	72 547
Udmurt Republic	531 556	343 715	187 841	0
Chuvash Republic	45 874	18 761	0	27 113
Perm Territory	477 107	429 786	47 321	0
Kirov Region	947	0	900	47
Nizhny Novgogrod Region	1 047 721	100 056	908 224	39 441
Orenburg Region	389 055	306 658	47 380	35 017
Penza Region	0	0	0	0
Samara Region	27 834 596	14 439 218	1 868 818	460 264
Saratov Region	181 504	0	181 437	67
Ulyanovsk Region	289	0	0	289
Ural Federal District	36 908 770	23 477 779	13 315 402	107 323
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 771 073	20 889 558	2 775 636	97 613
Tyumen Region	11 126 698	2 232 047	8 884 941	9 710
Chelyabinsk Region	2 010 999	356 174	1 654 825	0
Siberian Federal District	6 529 018	1 893 591	4 579 307	56 117
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	1 249	1 249	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	55 672	0	55 672	0
Irkutsk Region	474 710	416 047	58 663	0
Kemerovo Region	2 697	0	0	2 697
Novosibirsk Region	5 900 998	1 439 088	4 461 907	0
Omsk Region	90 627	37 207	0	53 420
Tomsk Region	2 724	0	2 724	0
Far Eastern Federal District	10 807 907	6 517 413	1 507 537	1 257 806
Republic of Sakha (Yakutia)	608 580	306 453	135 099	167 028
Kamchatka Territory	111 343	111 343	0	0
Primorskiy Territory	1 619 647	197 078	1 363 735	58 454
Khabarovsk Territory	0	0	0	0
Amur Region	8 464 635	5 902 539	5 001	1 032 324
Magadan Region	0	0	0	0
Sakhalin Region	3 702	0	3 702	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	12 121 271 866	8 473 725 456	2 362 340 886	99 572 359

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.03.18

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	1 666 393 898	216 749 482	44 537 441	38 445 489	729 124 199	30 530 597
Belgorod Region	138 362	0	0	0	1 412	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	56 784	0	0	0	44 898	0
Voronezh Region	9 382	0	0	0	2 065	0
Ivanovo Region	127 286	0	0	0	63 184	0
Kaluga Region	580 624	0	12 952 092	0	583 594	0
Kostroma Region	1 903 128	10 728	20 375 365	0	16 321 366	70 634
Kursk Region	205 585	0	0	0	14 487	0
Lipetsk Region	2 181 632	0	0	0	146 407	0
Moscow Region	108 534	0	0	0	520 864	24 022
Orel Region	0	0	0	0	0	0
Ryazan Region	821 288	0	0	0	102 839	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	55 336	0	0	0	4 499	0
Tver Region	78 457	0	0	0	1 373	0
Tula Region	58 176	0	0	0	1 263	0
Yaroslavl Region	794 903	0	0	0	34 779	0
City of Moscow	1 659 274 421	216 738 754	11 209 984	38 445 489	711 281 169	30 435 941
North-Western Federal District	100 635 370	3 553 199	18 512 392	54 488	9 728 302	509 085
Republic of Karelia	4 604	0	0	0	44 243	0
Komi Republic	223 931	0	41 822	0	2 787	0
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 032 151	9 544	45 000	0	814 166	529
Kaliningrad Region	361 900	4 120	9 689	0	73 129	29
Leningrad Region	9 218	0	0	0	352	0
Murmansk Region	1 438	0	0	0	33 272	0
Novgorod Region	56 521	0	0	0	6 786	0
Pskov Region	171 708	0	0	0	9 059	0
St Petersburg	98 773 899	3 539 535	18 415 881	54 488	8 744 508	508 527
Southern Federal District	19 620 773	299 399	537 945	1 608	6 098 268	168 517
Republic of Adygeya	106 066	0	0	0	44 212	315
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	3 134 520	213 356	0	0	1 298 327	146 127
Krasnodar Territory	11 651 341	0	537 945	0	2 389 720	2 036
Astrakhan Region	18 671	0	0	0	41 415	0
Volgograd Region	556 244	0	0	0	39 928	283
Rostov Region	2 331 528	0	0	0	1 431 793	8 992
City of Sevastopol	1 822 403	86 043	0	1 608	852 873	10 764
North-Caucasian Federal District	613 067	0	507 000	15 733	423 291	3 399

Republik of Daghestan	46 494	0	0	0	101 257	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	286 251	0	0	0	189 483	0
Karachai-Cherkess Republic	108 921	0	0	0	49 112	3 399
Republic of North Ossetia - Alania	28 392	0	0	0	29 022	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	143 009	0	507 000	15 733	54 417	0
Volga Federal District	49 910 437	429 786	14 188 819	0	22 731 350	388 257
Republic of Bashkortostan	662 888	0	5 524 788	0	839 712	0
Republic of Marii El	121 441	0	120 000	0	930	0
Republic of Mordovia	235 986	0	0	0	47 296	0
Republic of Tatarstan	14 996 022	0	5 045 031	0	5 692 671	41 387
Udmurt Republic	330 982	0	0	0	1 661 351	0
Chuvash Republic	62 755	0	0	0	68 527	0
Perm Territory	510 645	429 786	0	0	564 799	0
Kirov Region	1 173 101	0	0	0	622 566	0
Nizhny Novgogrod Region	2 569 387	0	104 000	0	464 660	33 056
Orenburg Region	611 852	0	55 000	0	270 982	0
Penza Region	56 251	0	0	0	125 695	0
Samara Region	24 206 420	0	3 340 000	0	11 913 066	313 757
Saratov Region	4 260 210	0	0	0	355 593	57
Ulyanovsk Region	112 497	0	0	0	103 502	0
Ural Federal District	12 839 358	334 600	3 901 436	1 458	12 250 616	8 276
Kurgan Region	168 229	0	0	0	16 754	0
Sverdlovsk Region	5 484 481	4 798	3 734 522	0	9 932 607	3 548
Tyumen Region	2 481 004	329 802	0	0	1 655 193	4 728
Chelyabinsk Region	4 705 644	0	166 914	1 458	646 062	0
Siberian Federal District	3 234 448	0	162 226	341	1 777 588	197
Republic of Altai	23 842	0	0	0	1 585	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	7 589	0	0	341	10 431	0
Republic of Khakassia	59 994	0	0	0	72 047	0
Altai Territory	216 187	0	152 226	0	40 104	0
Zabaykal Territory	626 306	0	0	0	33 200	0
Krasnoyarsk Territory	27 917	0	0	0	65 249	0
Irkutsk Region	205 939	0	0	0	293 039	0
Kemerovo Region	117 448	0	10 000	0	91 380	197
Novosibirsk Region	1 675 759	0	0	0	1 003 110	0
Omsk Region	217 002	0	0	0	112 057	0
Tomsk Region	56 465	0	0	0	55 386	0
Far Eastern Federal District	10 904 577	383 265	6 201 135	0	34 066 722	526 870
Republic of Sakha (Yakutia)	567 900	306 453	0	0	208 464	0
Kamchatka Territory	305 782	0	0	0	88 527	0
Primorskiy Territory	4 935 887	0	26 135	0	1 014 414	16 427
Khabarovsk Territory	11 176	0	0	0	64 979	0
Amur Region	5 015 030	76 812	6 175 000	0	32 635 928	510 443
Magadan Region	0	0	0	0	0	0
Sakhalin Region	68 802	0	0	0	54 410	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 864 151 928	221 749 731	88 548 394	38 519 117	816 200 336	32 135 198

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.03.18

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	34 658 225 461	7 561 321	111 900	6 238 100 557	9 492 428 678	18 579 055 409
Belgorod Region	6 882 271	0	0	1 459 770	631 633	4 750 955
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 751 660	0	57	434 822	102 100	1 188 185
Voronezh Region	4 187 711	0	0	423 224	220 776	3 512 723
Ivanovo Region	11 855 279	0	0	1 603 236	699 494	9 458 184
Kaluga Region	43 579 779	0	0	2 437 321	19 826 291	21 304 553
Kostroma Region	403 365 111	0	0	19 578 401	80 217 422	303 000 872
Kursk Region	16 113 198	0	0	3 066 817	655 316	12 378 162
Lipetsk Region	17 116 069	0	0	1 745 613	838 756	14 513 158
Moscow Region	20 094 179	0	0	6 093 492	1 594 916	12 350 172
Orel Region	0	0	0	0	0	0
Ryazan Region	13 886 650	0	0	3 383 221	142 799	10 228 587
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 285 498	0	0	569 435	19 100	1 674 715
Tver Region	1 078 459	0	0	828 811	14 000	231 239
Tula Region	1 473 551	0	0	347 947	119 358	1 002 927
Yaroslavl Region	12 219 934	0	0	2 589 338	4 106 549	5 465 367
City of Moscow	34 102 336 112	7 561 321	111 843	6 193 539 109	9 383 240 168	18 177 995 610
North-Western Federal District	1 476 487 136	58 206	325	480 819 317	591 951 886	386 137 986
Republic of Karelia	279 771	0	0	162 205	50 000	59 355
Komi Republic	5 265 012	0	0	1 231 638	979 750	2 901 581
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	51 028 406	0	0	18 021 414	15 545 097	17 349 156
Kaliningrad Region	13 768 737	0	0	1 472 342	6 825 852	5 434 054
Leningrad Region	19 064	0	0	17 570	1 494	0
Murmansk Region	1 214 008	0	0	847 057	3 300	356 723
Novgorod Region	5 455 982	0	325	2 297 638	100 318	2 981 317
Pskov Region	1 878 131	0	0	628 589	460 000	788 269
St Petersburg	1 397 578 025	58 206	0	456 140 864	567 986 075	356 267 531
Southern Federal District	403 936 836	101 858	198	71 905 648	72 525 613	256 897 023
Republic of Adygeya	1 642 524	0	0	255 617	90 474	1 296 229
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	128 980 751	10 599	0	34 101 831	24 555 498	69 740 065
Krasnodar Territory	154 506 467	7 346	198	16 295 586	39 509 686	98 204 513
Astrakhan Region	4 659 117	0	0	1 554 012	1 064 189	1 051 885
Volgograd Region	8 496 416	0	0	1 864 177	907 066	5 719 263
Rostov Region	100 771 513	83 913	0	15 820 538	6 047 673	78 656 633
City of Sevastopol	4 880 048	0	0	2 013 887	351 027	2 228 435
North-Caucasian Federal District	14 114 867	0	0	5 302 296	2 538 455	6 052 522
Republik of Daghestan	1 862 410	0	0	1 312 599	77 018	364 532
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 090 401	0	0	1 017 799	10 313	3 040 875
Karachai-Cherkess Republic	2 243 555	0	0	362 753	1 574 446	306 342
Republic of North Ossetia - Alania	248 174	0	0	25 386	44 500	178 288

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 670 327	0	0	2 583 759	832 178	2 162 485
Volga Federal District	893 817 588	3 215 629	0	126 551 045	265 902 200	495 597 776
Republic of Bashkortostan	47 784 449	3 669	0	2 413 965	10 346 540	34 995 127
Republic of Marii El	2 175 529	0	0	405 043	48 191	1 700 534
Republic of Mordovia	20 601 809	0	0	1 734 238	716 196	18 099 494
Republic of Tatarstan	481 903 122	3 171 625	0	80 611 185	206 143 352	190 338 616
Udmurt Republic	34 671 369	11 810	0	2 941 255	498 620	31 163 231
Chuvash Republic	8 887 483	0	0	1 492 293	1 091 865	6 276 702
Perm Territory	21 698 852	5 985	0	3 174 409	2 720 280	15 746 943
Kirov Region	29 360 423	1 013	0	4 861 556	2 171 877	22 118 499
Nizhny Novgogrod Region	63 440 997	10 255	0	10 864 836	6 120 001	46 246 084
Orenburg Region	30 894 472	11 272	0	3 132 065	3 447 899	24 294 466
Penza Region	4 331 756	0	0	1 107 816	529 088	2 681 330
Samara Region	105 167 335	0	0	9 738 574	21 692 067	73 571 617
Saratov Region	39 124 695	0	0	3 666 547	10 082 655	25 347 889
Ulyanovsk Region	3 775 297	0	0	407 263	293 569	3 017 244
Ural Federal District	768 071 817	56 764	0	73 359 243	236 043 993	454 688 714
Kurgan Region	2 160 330	0	0	602 306	312 147	1 236 096
Sverdlovsk Region	359 356 612	7 377	0	44 807 905	40 204 302	273 379 548
Tyumen Region	301 294 936	42 520	0	10 976 762	185 634 827	103 170 256
Chelyabinsk Region	105 259 939	6 867	0	16 972 270	9 892 717	76 902 814
Siberian Federal District	139 619 132	74 883	0	30 428 029	14 910 145	91 785 215
Republic of Altai	1 515 426	0	0	843 296	57 519	590 385
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	180 014	0	0	55 062	42 000	82 952
Republic of Khakassia	6 667 542	0	0	1 253 764	517 767	4 838 009
Altai Territory	7 504 281	0	0	2 160 381	633 587	4 700 535
Zabaykal Territory	325 131	0	0	28 179	291 084	5 868
Krasnoyarsk Territory	5 518 991	0	0	1 841 860	68 799	3 425 544
Irkutsk Region	15 462 089	0	0	3 152 928	2 858 398	9 311 885
Kemerovo Region	12 916 523	0	0	1 632 104	2 523 424	8 728 273
Novosibirsk Region	74 794 515	74 883	0	17 210 573	7 006 403	48 546 499
Omsk Region	7 823 340	0	0	974 959	886 568	5 949 033
Tomsk Region	6 911 280	0	0	1 274 923	24 596	5 606 232
Far Eastern Federal District	361 905 778	48 188	146 278	39 700 614	21 099 154	299 814 376
Republic of Sakha (Yakutia)	29 179 488	19 531	0	3 982 157	3 015 817	22 060 375
Kamchatka Territory	6 343 162	0	0	1 383 552	100 295	4 828 497
Primorskiy Territory	93 118 896	24 806	0	18 973 164	9 684 980	63 835 942
Khabarovsk Territory	5 120 738	0	0	190 562	256 080	4 674 096
Amur Region	222 609 504	0	146 278	12 738 667	7 474 981	202 012 795
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 533 990	3 851	0	2 432 512	567 001	2 402 671
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	38 716 178 615	11 116 849	258 701	7 066 166 749	10 697 400 124	20 570 029 021

Table 38

**Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of
1.03.18**

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	14 107 945 109	30 487 371	12 477	2 100 795 339	6 623 734 482	4 987 529 274
Belgorod Region	696 611	0	0	38 679	0	657 932
Bryansk Region	0	0	0	0	0	0
Vladimir Region	83 191	0	0	29 590	0	53 601
Voronezh Region	649 471	0	0	8 027	0	641 444
Ivanovo Region	683 253	0	0	62 446	0	620 797
Kaluga Region	957 189	0	0	28 662	0	928 527
Kostroma Region	44 344 874	0	0	13 105 390	21 235 657	9 671 575
Kursk Region	658 770	0	0	191 436	0	467 210
Lipetsk Region	849 470	0	0	473 587	0	375 883
Moscow Region	2 583 910	0	0	1 261 832	0	1 322 078
Orel Region	0	0	0	0	0	0
Ryazan Region	1 368 971	0	0	484 859	0	881 758
Smolensk Region	0	0	0	0	0	0
Tambov Region	17 812	0	0	2 152	0	15 648
Tver Region	282 376	0	0	59 933	191 279	31 153
Tula Region	546 956	0	0	437	519 223	27 296
Yaroslavl Region	1 781 824	0	0	106 655	0	1 674 584
City of Moscow	14 052 440 431	30 487 371	12 477	2 084 941 654	6 601 788 323	4 970 159 788
North-Western Federal District	193 879 733	0	0	41 673 297	72 815 476	76 576 855
Republic of Karelia	8 828	0	0	8 475	0	339
Komi Republic	452 319	0	0	10 649	0	441 670
Akhangel'sk Region	0	0	0	0	0	0
Vologda Region	1 614 641	0	0	182 353	71 421	1 357 331
Kaliningrad Region	8 923 542	0	0	5 398 322	1 795 100	1 551 987
Leningrad Region	998	0	0	998	0	0
Murmansk Region	1 683 206	0	0	1 680 915	0	2 290
Novgorod Region	201 587	0	0	19 409	61 755	120 423
Pskov Region	5 428	0	0	4 173	0	1 255
St Petersburg	180 989 184	0	0	34 368 003	70 887 200	73 101 560
Southern Federal District	28 264 783	6 514	0	11 717 151	2 241 467	13 581 102
Republic of Adygeya	192 870	0	0	68	55 672	137 130
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	4 919 714	6 514	0	52 010	27 836	4 328 492
Krasnodar Territory	7 024 684	0	0	807 641	774 781	5 288 234
Astrakhan Region	6 750 447	0	0	6 683 496	0	61 870
Volgograd Region	449 589	0	0	146 336	52 199	251 037
Rostov Region	8 157 461	0	0	3 941 574	1 276 879	2 884 447
City of Sevastopol	770 018	0	0	86 026	54 100	629 892
North-Caucasian Federal District	418 216	0	0	94 744	0	321 392
Republik of Daghestan	11 637	0	0	2 059	0	9 560
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	99 015	0	0	43 199	0	55 816
Karachai-Cherkess Republic	41 330	0	0	2 034	0	39 296
Republic of North Ossetia - Alania	46 740	0	0	0	0	46 740
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	219 494	0	0	47 452	0	169 980
Volga Federal District	152 893 708	6	0	14 232 428	97 271 218	40 812 237
Republic of Bashkortostan	1 149 736	0	0	45 615	111 426	992 463
Republic of Marii El	13 282	0	0	352	0	7 763
Republic of Mordovia	179 732	0	0	11 683	0	166 545
Republic of Tatarstan	129 647 597	6	0	10 814 269	95 307 723	23 112 382
Udmurt Republic	833 753	0	0	53 941	179 622	600 047
Chuvash Republic	542 867	0	0	146 752	111 343	284 675
Perm Territory	1 776 212	0	0	256 334	30 268	1 489 610
Kirov Region	859 175	0	0	279 297	0	579 801
Nizhny Novgograd Region	4 294 744	0	0	372 232	795 228	3 097 788
Orenburg Region	1 792 595	0	0	16 260	248 663	1 526 733
Penza Region	36 214	0	0	4 677	31 526	0
Samara Region	10 310 717	0	0	1 993 105	455 419	7 800 916
Saratov Region	1 451 619	0	0	236 559	0	1 149 401
Ulyanovsk Region	5 465	0	0	1 352	0	4 113
Ural Federal District	85 882 208	56 574	0	8 916 229	28 574 767	41 501 786
Kurgan Region	34 748	0	0	1 223	0	33 525
Sverdlovsk Region	47 627 924	0	0	3 858 774	16 374 348	26 844 535
Tyumen Region	27 962 719	56 574	0	1 954 755	11 951 272	8 289 424
Chelyabinsk Region	10 256 817	0	0	3 101 477	249 147	6 334 302
Siberian Federal District	36 250 860	0	0	20 044 318	3 270 132	12 216 182
Republic of Altai	184 758	0	0	160 461	0	24 297
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	474	0	0	0	0	474
Republic of Khakassia	163 246	0	0	11 830	0	86 994
Altai Territory	130 394	0	0	19 591	0	110 803
Zabaykal Territory	5 310	0	0	0	0	5 310
Krasnoyarsk Territory	519 394	0	0	140 855	0	378 137
Irkutsk Region	2 125 326	0	0	187 929	0	1 654 014
Kemerovo Region	366 374	0	0	150 506	0	215 862
Novosibirsk Region	31 923 231	0	0	19 222 380	2 951 063	9 378 117
Omsk Region	672 167	0	0	88 775	316 344	267 048
Tomsk Region	160 186	0	0	61 991	2 725	95 126
Far Eastern Federal District	44 416 571	0	0	9 010 239	11 282 783	22 938 249
Republic of Sakha (Yakutia)	879 978	0	0	51 226	16 702	689 556
Kamchatka Territory	980 618	0	0	183 920	0	796 698
Primorskiy Territory	11 327 062	0	0	4 682 297	502 373	5 999 387
Khabarovsk Territory	152 974	0	0	14 311	0	137 852
Amur Region	27 867 022	0	0	1 286 016	10 763 708	14 898 308
Magadan Region	0	0	0	0	0	0
Sakhalin Region	3 208 917	0	0	2 792 469	0	416 448
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	14 649 951 188	30 550 465	12 477	2 206 483 745	6 839 190 325	5 195 477 077

Table 39

**Loans, Deposits and Other Funds Received From Other Credit Institutions
(by credit institutions registered in respective regions), as of 1.03.18**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	7 287 098 851	5 626 869 055	1 660 229 796
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	111 630	111 630	0
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	300 764 557	206 425 835	94 338 722
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 923 000	1 923 000	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	2 784	0	2 784
Yaroslavl Region	0	0	0
City of Moscow	6 983 419 880	5 417 531 590	1 565 888 290
North-Western Federal District	288 470 428	210 365 271	78 105 157
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	0	0	0
Vologda Region	1 338 225	0	1 338 225
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	287 132 203	210 365 271	76 766 932
Southern Federal District	13 815 749	13 473 151	342 598
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	12 137 944	12 137 944	0
Krasnodar Territory	527 805	185 207	342 598
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	38 000	38 000	0
Republic of Dagestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	38 000	38 000	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	125 018 635	121 768 640	3 249 995
Republic of Bashkortostan	28 450 664	28 450 664	0
Republic of Marii El	0	0	0
Republic of Mordovia	200 000	200 000	0
Republic of Tatarstan	13 367 314	10 179 216	3 188 098
Udmurt Republic	4 680 000	4 680 000	0
Chuvash Republic	50 000	50 000	0
Perm Territory	95 288	95 288	0
Kirov Region	0	0	0
Nizhny Novgorod Region	3 180 151	3 180 151	0
Orenburg Region	50 165	50 165	0
Penza Region	17 165	0	17 165
Samara Region	74 802 888	74 758 156	44 732
Saratov Region	125 000	125 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	108 518 089	102 880 046	5 638 043
Kurgan Region	0	0	0
Sverdlovsk Region	108 259 545	102 621 502	5 638 043
Tyumen Region	56 631	56 631	0
Chelyabinsk Region	201 913	201 913	0
Siberian Federal District	9 473 087	9 458 349	14 738
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	26 963	26 963	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	9 356 124	9 341 386	14 738
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	13 331 194	11 310 044	2 021 150
Republic of Sakha (Yakutia)	139 999	139 999	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 466 896	1 466 896	0
Khabarovsk Territory	0	0	0
Amur Region	11 724 299	9 703 149	2 021 150
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	7 845 764 033	6 096 162 556	1 749 601 477

Macprudential 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	1.02.18	1.03.18
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	12,1	12,4	12,5
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	8,5	8,8	8,8
Risk-weighted assets ¹ (Basel III) to total assets ratio	48,3	44,1	39,2	28,1	28,5
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ²	8,3	9,4	10,0	10,5	10,6
Loan loss provisions made as percent of total loans ²	7,8	8,5	9,3	9,6	9,7
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	3,1	3,0
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	214,6	213,5
<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	6,1	5,9
manufacturing	17,1	15,4	15,3	15,3	15,2
production and distribution of energy, gas and water	2,5	3,1	3,2	3,1	3,2
constructing	4,8	4,5	3,9	3,8	3,8
wholesale and retail trade, car and household appliance repair	11,3	10,9	9,5	9,6	9,6
transport and communication	4,2	4,2	4,2	4,8	4,9
other economic activities	24,1	23,1	22,6	22,3	22,1
individuals	27,5	29,1	30,9	31,0	31,2
of which					
mortgage loans	10,4	12,1	13,2	13,2	13,4
<i>Geographical distribution of interbank loans and deposits ³</i>					
Russian Federation	54,0	68,8	73,0	67,3	66,8
United Kingdom	12,3	7,5	5,5	6,7	7,6
USA	4,5	3,2	1,7	2,3	1,5
Germany	0,8	0,3	0,2	0,2	1,6
Austria	4,9	1,1	0,7	0,8	0,9
France	1,8	1,4	1,2	1,5	0,2
Italy	0,0	2,0	2,2	2,3	2,4
Cyprus	9,2	5,3	5,9	7,2	7,1
Netherlands	0,8	0,5	0,7	0,4	0,2
Other	11,8	9,9	9,0	11,2	11,8
Liquidity					
Ratio of high liquid assets to total assets	10,6	10,5	11,0	11,0	10,8
Ratio of liquid assets to total assets	24,6	21,8	23,2	23,1	23,2
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	118,5	108,2	112,6
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	167,4	160,9	170,8
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	54,1	53,6
Ratio of clients' funds to total loans ⁴	106,1	107,5	111,1	111,1	110,2
Market risk to total own funds (capital) ⁵	44,0	43,7	42,6	41,4	39,5
of which					
Interest rate risk	34,4	36,8	31,9	31,0	30,8
Equity position risk	3,3	3,0	3,6	3,6	3,4
Foreign exchange risk	6,3	3,2	4,6	4,2	2,8
Commodity risk	-	0,9	2,5	2,7	2,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	13,3	14,0	14,1
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	789,7	71,1	177,5
as percent of the banking sector assets ⁶	0,3	1,2	1,0	0,1	0,2
as percent of the banking sector own funds (capital) ⁶	2,3	10,3	8,3	0,8	1,9
Return on assets ⁷	0,3	1,2	1,0	0,9	0,9
Return on equity ⁷	2,3	10,3	8,3	7,9	8,0

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".

⁴ 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
Reference data: own funds (capital) adequacy ratio as of 1.03.18, %	12,5		28,2		24,8		20,9		19,0		16,5		14,3		17,0		14,6		14,2	

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		1.02.18		1.03.18	
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	9 259,0	100,0	9 328,3	100,0
of which:										
1. Tier 1 capital	6 002,5	66,6	6 586,7	70,2	6 622,7	70,5	6 547,2	70,7	6 575,8	70,5
of which:										
1.1. Common Equity Tier 1	5 857,8	65,0	6 408,2	68,3	6 417,9	68,3	6 209,2	67,1	6 212,7	66,6
1.2. Additional Tier 1	144,7	1,6	178,5	1,9	204,9	2,2	338,0	3,7	363,2	3,9
2. Tier 2 Capital	3 006,1	33,4	2 800,4	29,8	2 774,6	29,5	2 711,8	29,3	2 752,5	29,5
Basel III capital adequacy ratios²	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements	Ratio, %	Number of credit institutions non-compliant with capital requirements
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	8	13,1	6	12,1	2	12,4	3	12,5	3
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	8,2	3	8,3	5	8,3	5
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	8,5	5	8,8	7	8,8	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		1.02.18		1.03.18	
	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	11 968,7	129,3	12 064,8	129,3
1.1. Authorized capital	2 416,3	26,8	2 458,3	26,2	2 669,9	28,4	2 517,5	27,2	2 513,0	26,9
1.2. Issue income	1 451,5	16,1	1 479,7	15,8	1 764,6	18,8	1 676,9	18,1	1 676,6	18,0
1.3. Credit institutions' profit and funds	4 112,3	45,6	4 721,7	50,3	5 506,8	58,6	5 465,9	59,0	5 564,6	59,7
1.4. Subordinated loans	3 026,7	33,6	2 632,9	28,0	2 305,2	24,5	2 090,7	22,6	2 103,2	22,5
1.5. Increase in value of property due to revaluation	226,5	2,5	213,9	2,3	177,7	1,9	172,1	1,9	168,8	1,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0	0,0	45,5	0,5	38,5	0,4
2. Factors of own funds (capital) decrease	2 224,8	24,7	2 119,4	22,6	3 026,8	32,2	2 709,7	29,3	2 736,5	29,3
2.1. Losses	823,1	9,1	679,3	7,2	1 488,8	15,8	1 521,3	16,4	1 554,2	16,7
2.2. Intangible assets	31,9	0,4	269,0	2,9	296,9	3,2	307,1	3,3	306,5	3,3
2.3. Treasury stocks (shares)	2,5	0,0	7,0	0,1	16,9	0,2	22,7	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	4,1	0,0
2.5. Subordinated loans granted to credit institutions	306,1	3,4	248,2	2,6	277,1	2,9	230,9	2,5	229,2	2,5
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	349,2	3,8	343,4	3,7
2.7. Other factors	149,9	1,7	212,0	2,3	250,0	2,7	274,2	3,0	276,3	3,0
Own funds (capital), total	9 008,6	100,0	9 387,1	100,0	9 397,3	100,0	9 259,0	100,0	9 328,3	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	1.02.18	1.03.18
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	1 155,9	1 108,4
3 rd group of assets	702,0	43,4	35,7	27,6	31,3
4 th group of assets	37 817,6	33 559,6	31 900,9	22 395,2	22 484,9
5 th group of assets	10,9	332,4	198,3	35,3	33,6
The value of credit risk on balance sheet assets	40 081,2	35 299,7	33 381,9	23 613,9	23 658,3

Reference data:

	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
1 st group of assets without risk weighting	8 920,2	8 586,9	10 337,8	10 188,7	9 878,5

¹ Assets recognized in balance sheet are taken into account

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

		1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 397,3	9 259,0	9 328,3
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	77 884,2	74 789,2	74 644,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	33 381,9	23 613,9	23 658,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0 ²), billion rubles	1 919,5	2 297,0	3 056,6	2 858,6	2 878,6
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807 ²), billion rubles	140,4	232,1	246,8	239,9	246,7
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 589,8	3 487,6	3 335,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ²	873,3	594,7	453,1	424,7	406,9
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 369,8	7 951,8	7 949,2
	- market risk, billion rubles	3 859,4	4 012,4	3 916,1	3 726,2	3 582,0
	- credit claims of clearing participants (codes 8847 ²)	71,7	75,4	137,8	136,6	123,3
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	17 234,5	12 482,5	12 353,2
	- 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	-856,8	-844,2
	- 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	1 451,8	1 466,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with international approaches to increase the stability of the banking sector	653,2	1 667,5	5 139,8	5 154,1	5 189,0
	- 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	319,7	304,2
	- other	245,1	389,5	589,3	13 798,4	13 994,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	12,1	12,4	12,5

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		1.02.18		1.03.18	
	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	23	6,8	22	6,7
From 8% to 10%	1	0,0	13	1,1	9	1,5	6	1,1	6	0,7
From 10% to 12%	83	39,0	44	19,1	36	21,5	32	9,0	35	6,6
From 12% to 14%	92	35,0	70	50,3	64	18,1	53	29,6	49	32,3
14% and more	517	22,2	458	25,1	420	52,1	428	49,9	426	50,4
Banking sector, total	733	100,0	623	100,0	561	100,0	558	100,0	551	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		1.02.18		1.03.18	
		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	23 752,8	43,2	23 367,5	42,6
	Substandard	22 237,3	38,3	20 805,9	38,1	21 183,9	37,6	21 401,3	38,9	21 603,8	39,4
	Doubtful	4 769,2	8,2	4 641,0	8,5	4 230,6	7,5	4 117,7	7,5	4 109,5	7,5
	Problem	1 408,5	2,4	1 623,3	3,0	1 725,7	3,1	1 773,7	3,2	1 744,8	3,2
	Loss	3 442,2	5,9	3 536,3	6,5	3 908,2	6,9	3 979,5	7,2	4 053,5	7,4
Loan loss provision (LLP) made		4 545,7	7,8	4 619,7	8,5	5 223,2	9,3	5 267,2	9,6	5 305,5	9,7
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	23 595,7	55,5	23 210,6	54,9
	Substandard	13 276,4	28,1	11 529,8	26,4	10 406,8	23,7	10 585,0	24,9	10 687,1	25,3
	Doubtful	4 266,8	9,0	4 186,7	9,6	3 714,2	8,5	3 568,4	8,4	3 534,8	8,4
	Problem	1 261,5	2,7	1 538,5	3,5	1 650,6	3,8	1 694,3	4,0	1 662,7	3,9
	Loss	2 349,1	5,0	2 526,1	5,8	3 003,0	6,8	3 068,5	7,2	3 150,3	7,5
Loan loss provision (LLP)	Estimated LLP	4 483,4	9,5	4 765,6	10,9	5 288,9	12,0	5 322,8	12,5	5 372,8	12,7
	Estimated LLP adjusted for collateral	3 476,7	7,4	3 705,5	8,5	4 459,4	10,2	4 498,0	10,6	4 564,4	10,8
	LLP made	3 343,4	7,1	3 489,4	8,0	4 144,3	9,4	4 176,4	9,8	4 217,8	10,0
	LLP made as percent of estimated LLP		74,6		73,2		78,4		78,5		78,5
	LLP made as percent of estimated LLP adjusted for collateral		96,2		94,2		92,9		92,8		92,4

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		1.02.18		1.03.18	
	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	12 513,0	100,0	12 633,6	100,0
1.1. Loans to legal entities (except credit institutions)	556,0	5,1	486,3	4,4	529,1	4,3	517,4	4,1	521,3	4,1
1.2. Loans to individuals	10 278,8	94,9	10 494,1	95,6	11 902,4	95,7	11 995,6	95,9	12 112,3	95,9
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		18,6		20,1		22,1		22,7		23,0
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		8,7		8,6
4. Claims grouped into portfolios of homogeneous claims - total of which:	99,4	100,0	105,5	100,0	122,4	100,0	112,3	100,0	111,8	100,0
4.1. Portfolios of homogeneous claims on legal entities	31,3	31,5	53,4	50,6	63,2	51,6	61,5	54,7	62,8	56,2
4.2. Portfolios of homogeneous claims on individuals	68,1	68,5	52,1	49,4	59,2	48,4	50,9	45,3	49,0	43,8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		43,2		47,4		49,6		56,3		56,5

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

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.03.18¹

	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	521 341,6	100,0	40 943,2	100,0	7,9
of which by quality categories					
1.1. Quality Category I	209,4	0,0	0,0	0,0	0,0
1.2. Quality Category II	478 487,7	91,8	4 711,8	11,5	1,0
1.3. Quality Category III	4 072,5	0,8	553,2	1,4	13,6
1.4. Quality Category IV	3 375,0	0,6	1 113,9	2,7	33,0
1.5. Quality Category V	35 197,0	6,8	34 564,3	84,4	98,2
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	521 341,6		40 943,2		7,9
4. Homogeneous claims grouped into portfolios - total	62 839,0	100,0	31 087,1	100,0	49,5
of which by quality categories					
4.1. Quality Category I	25 268,1	40,2	0,0	0,0	0,0
4.2. Quality Category II	2 279,9	3,6	26,3	0,1	1,2
4.3. Quality Category III	4326,3	6,9	503,6	1,6	11,6
4.4. Quality Category IV	539,9	0,9	237,0	0,8	43,9
4.5. Quality Category V	30424,9	48,4	30320,2	97,5	99,7
5. Claims for interest payments - total	4 097,2	100,0	2 139,5	100,0	52,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 060,2	50,3	1 986,7	92,9	96,4

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 1.03.18¹

	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	12 112 258,6	100,0	1 046 821,3	100,0	8,6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 248 284,8	10,3	41 950,9	4,0	3,4
1.1.2. residential real estate (mortgage) loans, total	4 056 271,1	33,5	69 579,2	6,6	1,7
1.1.3. car loans, total	680 415,9	5,6	59 590,3	5,7	8,8
1.1.4. other consumer loans, total	6 111 054,0	50,5	874 201,8	83,5	14,3
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	257 100,7	2,1	5 329,3	0,5	2,1
1.2.2. a portfolio of loans without overdue payments	10 554 142,5	87,1	185 247,0	17,7	1,8
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	304 468,3	2,5	16 564,2	1,6	5,4
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	92 982,3	0,8	26 738,5	2,6	28,8
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	76 233,8	0,6	44 787,0	4,3	58,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	118 643,4	1,0	98 430,8	9,4	83,0
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	692 454,7	5,7	668 225,6	63,8	96,5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	156 664,4	1,3	0,0	0,0	0,0
1.3.2. Quality category II	10 438 200,2	86,2	161 424,3	15,4	1,5
1.3.3. Quality category III	570 663,6	4,7	40 788,9	3,9	7,1
1.3.4. Quality category IV	78 705,8	0,7	33 289,7	3,2	42,3
1.3.5. Quality category V	868 024,6	7,2	811 318,5	77,5	93,5
2. Claims grouped into portfolios of homogeneous claims - total	48 981,7	5,6	32 066,2	4,0	65,5
of which by quality categories					
2.1. Quality category I	8 640,3	1,0	0,0	0,0	0,0
2.2. Quality category II	6 584,5	0,8	172,0	0,0	2,6
2.3. Quality category III	1289,6	0,1	149,7	0,0	11,6
2.4. Quality category IV	598,8	0,1	284,4	0,0	47,5
2.5. Quality category V	31868,6	3,7	31460,1	3,9	98,7
3. Claims for interest payments - total	168 221,4	100,0	71 533,9	100,0	42,5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	75 184,3	44,7	67 889,8	94,9	90,3

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	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
Substandard	7,2	6,1	7,1	7,0	6,9	1,8	1,9	2,8	2,8	2,7
Doubtful	23,0	20,2	17,2	15,7	15,6	18,0	16,9	19,2	18,3	18,6
Problem	15,5	18,7	17,8	19,0	18,9	41,1	42,3	44,7	46,7	48,0
Loss	54,2	54,8	57,8	58,3	58,5	77,1	75,7	79,8	79,3	78,4

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	1.02.18	1.03.18
Overdue claims on loans, deposits and other claims, billion rubles	3046,6	2891,5	2993,5	3103,4	3116,6
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1924,2	2059,4	2168,7
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	5,3	5,2	5,2	5,5	5,5
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2694,3	2788,0	2819,8
- as percent of total loans, deposits and other claims in rubles	6,8	6,6	6,0	6,3	6,4
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	299,2	315,5	296,8
- as percent of total loans, deposits and other claims in foreign currency	2,5	1,8	2,2	2,6	2,4
- dollar equivalent, billion \$	7,0	4,8	5,2	5,6	5,3
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1942,4	2046,8	2085,9
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	6,2	6,3	6,4	6,8	6,9
Overdue claims on loans and other funds provided to individuals	863,8	857,9	848,9	855,6	848,3
Share of overdue claims in total volume of loans and other claims on individuals, percent	8,1	7,9	7,0	7,0	6,9

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	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
No overdue claims	56	55	55	50	50	2,7	3,9	4,5	4,8	4,7
Less than 5%	360	272	235	232	225	70,2	68,0	70,6	70,0	69,9
From 5 to 10%	156	131	100	106	107	16,0	18,8	7,6	7,9	7,9
From 10 to 15%	56	46	50	43	46	3,7	2,0	10,0	8,3	8,4
From 15 to 20%	26	24	30	32	27	2,0	1,4	0,9	2,5	2,8
From 20 to 60%	34	48	52	50	51	4,9	4,6	5,3	5,2	5,8
From 60 to 90%	6	6	4	6	5	0,3	1,1	1,0	1,2	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	23	24	0,2	0,2	0,2	0,3	0,2

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

Indicators	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	21 247,1	19 866,6	19 916,0
Share of large credit risks in the banking sector assets, %	27,6	25,7	24,9	23,6	24,0

Table 55

Structure of Large Loans¹ Grouped by Types of Collateral

	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
Volume of large loans, billion rubles	13 838,1	12 884,1	12 477,9	12 310,8	12 166,1
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	2 529,9	2 482,5	2 448,2
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 027,7	1 020,3	1 036,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	184,3	183,9	183,9
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 180,2	1 170,7	1 135,0
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	355,8	357,2	348,2
collateral of proprietary rights (claims), billion rubles	689,2	541,4	584,1	577,4	578,1

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		1.02.18		1.03.18	
	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	41,4	100,0	39,5	100,0
Of which										
- interest rate risk (IRR)	34,4	78,2	36,8	84,0	31,9	75,0	31,0	74,8	30,8	77,9
- equity position risk (EPR)	3,3	7,5	3,0	6,7	3,6	8,4	3,6	8,6	3,4	8,7
- foreign exchange risk (FER)	6,3	14,4	3,2	7,2	4,6	10,7	4,2	10,1	2,8	7,0
- commodity risk (CR)	-	-	0,9	2,0	2,5	5,9	2,7	6,5	2,5	6,4
Reference data:										
Number of credit institutions ¹	548		452		401		401		389	
Share of credit institutions' assets ¹ in total banking sector assets, %	98,2		98,1		98,4		94,8		94,9	

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	1.02.18	1.03.18
Share of assets in foreign currency in total assets, %	34,7	27,8	22,3	21,9	21,2
of which:					
- 20 largest-asset credit institutions	37,3	29,9	24,0	23,4	22,9
Share of liabilities in foreign currency in total liabilities, %	33,2	26,5	21,8	21,8	21,1
of which:					
- 20 largest-asset credit institutions	36,3	28,9	23,8	23,6	22,8
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	0,1
of which:					
- 20 largest-asset credit institutions	1,0	1,0	0,2	-0,2	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	1.02.18	1.03.18
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	18 999,8	18 416,9	17 608,1
Liabilities, bln rubles	27 592,0	21 241,0	18 579,1	18 333,4	17 494,0
Net balance sheet position, bln rubles	1 182,6	993,1	420,6	83,5	114,0
Net balance sheet position to own funds (capital), % ¹	13,1	10,6	4,5	0,9	1,2
Off-balance sheet positions ²					
Claims, bln rubles	16 260,7	14 493,2	18 298,9	18 657,9	17 576,6
Liabilities, bln rubles	16 136,2	14 491,9	17 232,1	17 167,4	16 165,6
Net balance sheet position, bln rubles	124,5	1,3	1 066,8	1 490,5	1 411,0
Net balance sheet position to own funds (capital), % ¹	1,4	0,0	11,4	16,1	15,1

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

	2015 y.				2016 y.				2017 y.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	11	5	11	9	9	9	7	8	5	6	4	5
Of which:												
- 20 largest-asset credit institutions	0	0	1	1	0	0	0	1	0	0	1	2
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	1,8	0,2	2,5	2,4	0,5	0,1	0,5	7,5	0,2	0,6	2,9	3,2
- On 20 largest-asset credit institutions	0,0	0,0	2,4	1,5	0,0	0,0	0,0	8,5	0,0	0,0	3,4	3,9

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
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

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.03.18

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	185	-22,1	-2,4	-221,9	199,7
long	336	168,7	2,0	-597,1	765,8
EUR					
short	203	-60,9	-2,0	-6,7	-54,2
long	314	64,4	1,0	196,1	-131,8
GBP					
short	53	-5,2	-0,1	-5,0	-0,2
long	211	3,5	0,1	14,5	-11,0

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	1.02.18	1.03.18
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	44,3	42,4	42,0	42,1	42,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,3	21,2	20,3	19,7	20,3
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	30,9	31,9	32,5	33,0	33,6

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	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
Less than 0	238	224	203	195	190	14,8	9,6	13,9	13,5	13,5
From 0 to 20	304	258	223	217	207	20,6	23,7	14,1	13,4	12,3
More than 20	191	141	135	134	142	64,6	66,8	72,0	73,2	74,3
Data not available	0	0	0	12	12	0,0	0,0	0,0	0,0	0,0
Total	733	623	561	558	551	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	1.02.18	1.03.18
Liquid assets with maturity up to 30 days, as percent of liquid assets	31,6	34,7	36,2	36,5	35,2
Liabilities with maturity up to 30 days, as percent of total liabilities	40,8	46,3	46,3	47,9	47,0
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	16,5	18,0	13,9	16,4	17,3

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	1.02.18	1.03.18	1.01.16	1.01.17	1.01.18	1.02.18	1.03.18
Less than 0	486	429	409	410	401	19,5	12,3	25,4	21,8	17,4
From 0 to 20	145	98	82	80	70	20,0	20,8	19,3	12,5	15,4
More than 20	102	96	70	56	68	60,5	66,9	55,3	65,8	67,2
Data not available	0	0	0	12	12	0	0	0,0	0,0	0,0
Total	733	623	561	558	551	100	100	100,0	100,0	100,0