THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 183 January 2018

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General Information on the Russian Banking Sector

Banking Sector in the Economy of Russia

Table 1

Macroeconomic Indicators

	Indicator	1.01.12	1.01.13	1.01.14	1.01.15	1.01.16	1.01.17
1.	Banking sector assets, total (billion rubles)	41 627,5	49 509,6	57 423,1	77 653,0	82 999,7	80 063,3
	as % of GDP	*69,1*	*72,6*	*78,5*	*98,0*	*99,7*	*93,0*
2.	Banking sector own funds (capital) (billion rubles)	5 242,1	6 112,9	7 064,3	7 928,4	9 008,6	9 387,1
	as % of GDP	*8,7*	*9,0*	*9,7*	*10,0*	*10,8*	*10,9*
	as % of the banking sector assets	*12,6*	*12,3*	*12,3*	*10,2*	*10,9*	*11,7*
3.	Loans and other claims on non-financial organisations and individuals, including overdue claims (billion rubles)	23 266,2	27 708,5	32 456,3	40 865,5	43 985,2	40 938,6
	as % of GDP	*38,6*	*40,6*	*44,4*	*51,6*	*52,8*	*47,6*
	as % of the banking sector assets	*55,9*	*56,0*	*56,5*	*52,6*	*53,0*	*51,1*
	of which:						
	loans and other claims on individuals, including overdue claims (billion rubles)	5 550,9	7 737,1	9 957,1	11 329,5	10 684,3	10 803,9
	as % of GDP	9,2	11,4	13,6	14,3	12,8	12,6
	as % of the banking sector assets	13,3	15,6	17,3	14,6	12,9	13,5
	as % of income of the population	15,6	19,4	22,3	23,6	20,0	20,0
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	725,7	806,3	1 003,6	1 098,7	849,9	1 172,8
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	*8,6*	*8,4*	*10,0*	*10,6*	*8,1*	*10,4*
4.	Securities portfolio, total (billion rubles)	6 211,7	7 034,9	7 822,3	9 724,0	11 777,4	11 450,1
	as % of GDP	*10,3*	*10,3*	*10,7*	*12,3*	*14,2*	*13,3*
	as % of the banking sector assets	*14,9*	*14,2*	*13,6*	*12,5*	*14,2*	*14,3*
5.	Individual deposits (billion rubles)	11 871,4	14 251,0	16 957,5	18 552,7	23 219,1	24 200,3
	as % of GDP	*19,7*	*20,9*	*23,2*	*23,4*	*27,9*	*28,1*
	as % of the banking sector liabilities[1]	*28,5*	*28,8*	*29,5*	*23,9*	*28,0*	*30,2*
	as % of income of the population	*33,3*	*35,7*	*38,0*	*38,7*	*43,4*	*44,7*
6.	Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	12 777,6	14 565,1	16 900,5	23 418,7	27 064,2	24 321,6
	as % of GDP	*21,2*	*21,4*	*23,1*	*29,6*	*32,5*	*28,3*
	as % of the banking sector liabilities[2]	*30,7*	*29,4*	*29,4*	*30,2*	*32,6*	*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
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	-0,6	-11,0	6,9	26,7	5,7	10,3
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	2,8	20,4	6,1	31,2	7,3	15,0
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	7,3	20,9	9,2	22,7
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	7,5	14,0
1.01.14	2,1	16,0	1,3	15,6	-0,7	12,7	1,9	28,7	1,6	31,3	4,3	19,0	6,8	16,0
1.01.15	9,1	35,2	0,8	12,2	5,3	31,3	0,1	13,8	-1,1	8,9	2,6	9,4	15,4	38,6
1.01.16	5,0	6,9	1,3	13,6	3,0	12,7	0,1	-5,7	-1,2	-12,4	8,0	25,2	8,8	15,6
1.02.16	0,9	3,7	0,8	15,7	2,4	7,9	-0,6	-5,7	-1,0	-11,5	-1,8	18,0	1,5	6,2
1.03.16	-0,6	9,0	0,2	17,0	-0,8	12,2	-0,1	-4,4	-0,6	-10,6	0,7	20,4	-0,3	12,5
1.04.16	-2,6	9,0	-1,5	10,9	-4,2	9,3	-0,5	-3,5	0,0	-9,1	-2,0	17,9	-4,3	13,6
1.05.16	-1,6	10,3	-0,3	11,2	-1,6	11,3	0,0	-2,5	-1,0	-8,8	0,7	18,6	-2,9	17,0
1.06.16	0,4	10,8	0,5	10,9	-1,5	8,6	0,2	-1,9	-0,1	-8,0	1,1	18,3	1,3	18,4
1.07.16	-0,7	8,2	-0,2	9,6	-0,5	6,3	0,0	-1,4	-0,2	-7,5	0,6	15,9	-2,6	12,3
1.08.16	0,6	6,9	0,9	6,7	1,6	4,8	0,4	-1,1	0,2	-7,1	1,7	15,0	-0,9	9,8
1.09.16	-0,4	1,6	0,5	4,0	-0,9	-1,1	0,7	-0,7	0,6	-6,0	-0,3	10,7	-1,4	0,6
1.10.16	0,0	0,6	0,3	4,1	-1,3	-2,2	0,3	-0,3	0,0	-5,3	-0,2	9,9	-0,8	-2,4
1.11.16	-0,6	1,3	0,5	3,7	0,4	-1,5	0,2	0,3	-0,4	-4,8	0,2	10,3	-1,4	-1,4
1.12.16	1,5	1,7	1,0	3,9	0,9	-2,8	0,4	1,1	-0,1	-3,7	1,3	10,2	1,9	-1,8
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
Reference data:														
Increase from the beginning of the current year	4,9		-2,6		0,2		11,1		10,2		3,3		-0,2	
Increase over the same period of the previous year	-3,2		2,5		-5,6		1,0		-2,6		2,0		-9,7	

[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
Assets, total	*44,1*	*39,2*	*5,0*	*14,9*	*23,1*	*18,9*	*16,0*	*35,2*	*6,9*	*-3,5*
Own funds (capital)	*57,8*	*42,7*	*21,2*	*2,4*	*10,8*	*16,6*	*15,6*	*12,2*	*13,6*	*4,2*
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*
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*
Individual deposits	*35,4*	*14,5*	*26,7*	*31,2*	*20,9*	*20,0*	*19,0*	*9,4*	*25,2*	*4,2*
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*
Reference Data:										
Gross Domestic Product	*23,5*	*24,2*	*-6,0*	*19,3*	*30,2*	*13,1*	*7,3*	*8,3*	*5,1*	*3,4*

[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	1.10.17	1.11.17	1.12.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	931	927	924
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	574	572	567
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	357	355	357
Credit institutions licensed to conduct operations in foreign currency	482	404	367	365	362
Credit institutions holding general licences	232	205	193	193	191

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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*	327	*57,0*	325	*56,8*	322	*56,8*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	292	*50,9*	290	*50,7*	287	*50,6*
North-Western	60	*8,2*	49	*7,9*	44	*7,7*	44	*7,7*	44	*7,8*
Southern[1]	42	*5,7*	38	*6,1*	36	*6,3*	36	*6,3*	36	*6,3*
North-Caucasian	22	*3,0*	17	*2,7*	17	*3,0*	17	*3,0*	17	*3,0*
Volga	85	*11,6*	77	*12,4*	71	*12,4*	71	*12,4*	71	*12,5*
Ural	32	*4,4*	29	*4,7*	27	*4,7*	27	*4,7*	26	*4,6*
Siberian	41	*5,6*	37	*5,9*	34	*5,9*	34	*5,9*	33	*5,8*
Far Eastern	17	*2,3*	18	*2,9*	18	*3,1*	18	*3,1*	18	*3,2*
Russian Federation	**733**	***100,0***	**623**	***100,0***	**574**	***100,0***	**572**	***100,0***	**567**	***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		
	1.01.16	1.01.17	1.12.17	1.01.16	1.01.17	1.12.17	1.01.16	1.01.17	1.12.17	1.01.16	1.01.17	1.12.17	1.01.16	1.01.17	1.12.17	1.01.16	1.01.17	1.12.17
Central	434	358	322	60	36	25	232	182	153	*47,0*	*46,2*	*44,1*	*23,2*	*22,9*	*23,5*	*16,6*	*16,6*	*16,9*
of which the City of Moscow and Moscow Region[1]	392	321	287	57	34	23	96	80	68	*21,4*	*22,5*	*21,9*	*21,1*	*20,6*	*21,0*	*6,9*	*7,3*	*7,5*
North-Western	60	49	44	5	4	4	204	161	143	*313,9*	*303,8*	*297,9*	*3,1*	*3,1*	*3,3*	*14,6*	*14,7*	*15,8*
Southern[2]	42	38	36	13	2	2	163	120	96	*296,4*	*300,0*	*252,6*	*2,6*	*2,3*	*2,6*	*11,7*	*10,9*	*10,6*
North-Caucasian	22	17	17	8	4	1	64	49	41	*213,3*	*233,3*	*227,8*	*1,4*	*1,2*	*1,2*	*4,6*	*4,5*	*4,5*
Volga	85	77	71	29	23	13	227	182	137	*199,1*	*182,0*	*163,1*	*5,4*	*5,8*	*5,7*	*16,2*	*16,6*	*15,1*
Ural	32	29	26	45	43	43	106	93	78	*137,7*	*129,2*	*113,0*	*3,6*	*4,2*	*4,7*	*7,6*	*8,5*	*8,6*
Siberian	41	37	33	11	8	8	152	124	106	*292,3*	*275,6*	*258,5*	*2,4*	*2,6*	*2,8*	*10,9*	*11,3*	*11,7*
Far Eastern	17	18	18	5	4	1	74	63	56	*336,4*	*286,4*	*294,7*	*1,0*	*1,3*	*1,3*	*5,3*	*5,7*	*6,2*
Russian Federation	**733**	**623**	**567**	**176**	**124**	**97**	**1222**	**974**	**810**	***134,4***	***130,4***	***122,0***	***42,7***	***43,4***	***45,1***	***87,4***	***88,7***	***89,3***

[1] as one region

[2] Before 1.08.2016 - including credit institutions of the Crimea Federal District

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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*	45 930 307	*55,8*	46 135 386	*55,8*	46 559 703	*55,5*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	19 177 655	*23,3*	19 345 004	*23,4*	19 982 696	*23,8*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 882 590	*10,8*	8 871 205	*10,7*	8 980 879	*10,7*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	6 945 691	*8,4*	7 052 973	*8,5*	7 130 613	*8,5*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 289 049	*1,6*	1 280 863	*1,5*	1 283 949	*1,5*
From 501	254 375	*0,3*	79 197	*0,1*	28 439	*0,0*	26 558	*0,0*	23 588	*0,0*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**82 253 731**	***100,0***	**82 711 990**	***100,0***	**83 961 428**	***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	1.10.17	1.11.17	1.12.17
Central	*59,0*	*60,2*	*60,7*	*60,5*	*60,1*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*61,6*	*61,4*	*61,0*
North-Western	*71,7*	*76,2*	*79,0*	*78,9*	*78,5*
Southern[1]	*68,5*	*71,4*	*73,4*	*72,7*	*73,0*
North-Caucasian	*68,5*	*65,7*	*66,1*	*66,4*	*66,0*
Volga	*53,6*	*56,6*	*57,9*	*57,6*	*56,2*
Ural	*76,6*	*74,0*	*74,6*	*73,7*	*74,3*
Siberian	*58,7*	*64,3*	*66,5*	*66,8*	*65,8*
Far Eastern	*86,0*	*83,5*	*85,6*	*85,8*	*85,9*
Russian Federation	***54,1***	***55,2***	***55,8***	***55,8***	***55,5***

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

Table 9

Operating Credit Institutions Ranged by Assets (Distribution and Change over the Period 1.01.17 - 1.12.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.12.17						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	26	1			2	
4	From 51 to 200	150			3	136			8	3
5	From 201 to 500	300				13	259	1	23	3
6	From 501	123					41	53	15	3
Became operating after 1.01.17								1		
Total over the period									48	9
Total as of 1.01.17[1]		**623**								
Total as of 1.12.17[1]		**567**	**5**	**15**	**30**	**150**	**300**	**55**		

- 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	1.10.17	1.11.17[1]	1.12.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*12,2*	*12,4*	*12,5*
Own funds (capital)	*17,2*	*16,7*	*15,7*	*15,4*	*15,3*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*12,7*	*11,4*	*13,2*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*8,8*	*9,0*	*8,9*
Loans and other claims on individuals	*18,6*	*15,7*	*14,3*	*14,3*	*14,3*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*22,3*	*21,3*	*20,9*
Individual deposits	*12,0*	*11,4*	*12,2*	*12,2*	*12,2*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*14,0*	*12,4*	*12,5*	*12,5*	*12,5*
Profit (loss) of the current year	*20,2*	*44,7*	*17,4*	*17,3*	*23,2*
Reference data:					
Number of credit institutions	113	106	85	85	85
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,5*	*6,6*	*6,7*
Own funds (capital)	*10,9*	*9,1*	*10,1*	*10,2*	*10,5*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*9,7*	*8,9*	*10,5*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,5*	*4,7*	*4,6*
Loans and other claims on individuals	*10,1*	*7,9*	*9,2*	*9,2*	*9,3*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*10,5*	*9,9*	*9,6*
Individual deposits	*5,8*	*4,5*	*5,7*	*5,7*	*5,7*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) (billion rubles) [2]	*9,9*	*6,9*	*7,2*	*7,5*	*7,3*
Profit (loss) of the current year	*14,9*	*46,7*	*18,6*	*20,6*	*17,7*
Reference data:					
Number of credit institutions	75	68	66	66	66

[1] According to the list of credit institutions with foreign participation as of 1.10.2017.

[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 Measures[1]

	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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*	8745,4	*10,6*	8757,2	*10,6*	8821,0	*10,5*
Own funds (capital)	-24,3	*-0,3*	-105,2	*-1,1*	-422,1	*-4,5*	-466,9	*-5,0*	-780,8	*-8,5*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1369,6	*4,5*	2063,8	*6,9*	2011,9	*6,7*	2019,3	*6,7*
of which overdue claims	698,3	*33,6*	640,4	*33,8*	851,9	*42,8*	868,1	*43,4*	875,7	*44,9*
Loans and other claims on individuals	547,7	*5,1*	294,0	*2,7*	451,5	*3,9*	453,0	*3,8*	462,3	*3,9*
of which overdue claims	88,6	*10,3*	88,9	*10,4*	153,8	*17,6*	160,9	*18,2*	163,5	*18,8*
Individual deposits	1293,4	*5,6*	922,0	*3,8*	1741,9	*7,0*	1713,6	*6,9*	1715,9	*6,9*
Deposits and funds on accounts of non-financial and financial organisations (except credit institutions) [2]	1455,8	*5,4*	1242,3	*5,1*	1865,2	*7,9*	1836,3	*7,7*	1722,3	*7,1*
Reference data:										
Number of credit institutions [1]	29	*4,0*	26	*4,2*	28	*4,9*	28	*4,9*	28	*4,9*

[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	1.10.17	1.11.17	1.12.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 456,7	1 480,7	1 452,7
1.1.	of which: cash	1 801,3	1 404,3	1 285,3	1 315,0	1 300,3
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	3 782,6	3 609,6	3 857,0
3.	Correspondent account, total	2 536,3	1 734,4	1 589,0	1 530,0	1 549,7
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	474,3	446,3	416,4
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 114,7	1 083,7	1 133,4
4.	Securities portfolio, total	11 777,4	11 450,1	12 006,7	12 207,7	12 309,5
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 665,0	9 854,9	9 924,2
4.2.	Equity	295,2	357,4	414,6	413,0	501,1
4.3.	Promissory notes	204,0	178,0	138,7	138,7	138,7
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 788,3	1 801,1	1 745,4
5.	Other equity	568,0	877,5	1 151,6	1 153,9	1 166,1
6.	Financial derivatives assets at fair value	1 261,0	704,4	587,7	552,8	485,6
7.	Loans, total	57 511,4	55 622,0	56 675,6	57 061,0	57 801,3
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	56 552,5	56 933,7	57 673,7
	of which overdue claims	3 046,6	2 891,5	3 084,8	3 098,5	3 045,0
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	30 053,8	30 030,8	30 180,3
	of which overdue claims	2 075,9	1 892,0	1 988,5	2 002,6	1 948,8
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	11 664,0	11 807,1	12 006,1
	of which overdue claims	863,8	857,9	876,7	881,8	870,6
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 333,2	9 521,2	9 741,5
	of which overdue claims	63,8	95,2	168,4	168,2	169,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 493,4	1 497,8	1 485,9
8.1	of which real estate, temporarily not used	109,4	197,9	225,2	228,7	216,8
9.	Allocation of profit	125,5	384,8	235,7	287,0	315,0
9.1.	of which income tax	110,1	343,4	226,7	271,3	299,2
10.	Other assets, total	3 579,8	3 165,7	3 274,6	3 331,4	3 538,5
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 318,9	1 295,4	1 456,2
10.2.	Accounts receivable	403,7	325,9	406,7	413,3	409,3
10.3.	Deferred expenses	134,4	41,8	45,9	45,1	44,2
Banking sector assets, total		82 999,7	80 063,3	82 253,7	82 712,0	83 961,4

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

Liabilities[1]		1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 687,4	8 744,2	8 689,4
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 499,5	4 498,0	4 403,5
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 176,4	4 189,8	4 230,1
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	674,8	692,9	870,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 830,7	1 960,5	1 938,0
3.	Transferable deposits of credit institutions	801,0	828,6	859,6	739,1	752,0
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	486,5	410,2	384,4
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	288,1	241,8	261,3
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 905,1	9 174,7	9 431,0
5.	Clients' funds[2]	51 906,7	50 003,4	52 118,0	52 032,4	52 729,7
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	39,9	33,9	28,5
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,6	0,6	1,0
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 494,3	8 618,6	9 027,7
5.4.	Clients' float	488,5	451,1	573,2	548,0	548,6
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	18 078,4	17 903,5	17 959,5
5.6.	Individual deposits	23 219,1	24 200,3	24 762,0	24 759,7	24 996,9
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	21,7	22,4	23,4
6.	Bonds	1 266,5	1 092,9	1 172,7	1 230,1	1 210,9
7.	Promissory notes and bank acceptances	696,2	440,6	407,4	414,8	428,2
8.	Financial derivatives liabilities at fair value	880,7	483,1	345,8	328,0	324,1
9.	Other liabilities[1], total	7 442,7	7 318,3	7 927,1	8 088,2	8 458,1
	of which:					
9.1.	Provisions	5 406,4	5 594,0	6 199,2	6 351,9	6 663,3
9.2.	Settlement accounts	1 075,9	821,2	723,9	722,9	794,8
9.3.	Accounts payable	80,0	164,8	235,4	262,4	258,4
9.4.	Deferred income	14,9	13,9	11,8	11,5	12,8
9.5.	Interest payable	693,0	616,7	701,9	681,0	670,7
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,1	0,0
Banking sector liabilities, total [1]		82 999,7	80 063,3	82 253,7	82 712,0	83 961,4

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

[2] Including certificates of deposit and savings certificates.

Table 14

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

	Assets	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,8*	*1,8*	*1,7*
1.1.	of which: money	*2,2*	*1,8*	*1,6*	*1,6*	*1,5*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*4,6*	*4,4*	*4,6*
3.	Correspondent accounts, total	*3,1*	*2,2*	*1,9*	*1,8*	*1,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,7*	*0,6*	*0,5*	*0,5*
3.2.	Correspondent accounts with non-resident banks	*2,3*	*1,5*	*1,4*	*1,3*	*1,3*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,6*	*14,8*	*14,7*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,8*	*11,9*	*11,8*
4.2.	Equity	*0,4*	*0,4*	*0,5*	*0,5*	*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*	*2,2*	*2,2*	*2,1*
5.	Other equity	*0,7*	*1,1*	*1,4*	*1,4*	*1,4*
6.	Financial derivatives assets at fair value	*1,5*	*0,9*	*0,7*	*0,7*	*0,6*
7.	Loans, total	*69,3*	*69,5*	*68,9*	*69,0*	*68,8*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*68,8*	*68,8*	*68,7*
	of which overdue claims	*3,7*	*3,6*	*3,8*	*3,7*	*3,6*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*36,5*	*36,3*	*35,9*
	of which overdue claims	*2,5*	*2,4*	*2,4*	*2,4*	*2,3*
7.1.2.	Loans and other claims on individuals	*12,9*	*13,5*	*14,2*	*14,3*	*14,3*
	of which overdue claims	*1,0*	*1,1*	*1,1*	*1,1*	*1,0*
7.1.3.	Loans, deposits and other claims on credit institutions	*10,4*	*11,4*	*11,3*	*11,5*	*11,6*
	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*	*1,8*
8.1	of which real estate, temporarily not used	*0,1*	*0,2*	*0,3*	*0,3*	*0,3*
9.	Allocation of profit	*0,2*	*0,5*	*0,3*	*0,3*	*0,4*
9.1.	of which income tax	*0,1*	*0,4*	*0,3*	*0,3*	*0,4*
10.	Other assets, total	*4,3*	*4,0*	*4,0*	*4,0*	*4,2*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*1,6*	*1,6*	*1,7*
10.2.	Accounts receivable	*0,5*	*0,4*	*0,5*	*0,5*	*0,5*
10.3.	Deferred expenses	*0,2*	*0,1*	*0,1*	*0,1*	*0,1*
Banking sector assets, total		*100,0*	*100,0*	*100,0*	*100,0*	*100,0*

Table 15

Structure of Liabilities[1], by Source of Funds (As Percent of Total Liabilities)

Liabilities[1]		1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1.	Funds and profit of credit institutions	*9,1*	*10,8*	*10,6*	*10,6*	*10,3*
	Of which:					
1.1.	Funds of credit institutions	*5,0*	*5,5*	*5,5*	*5,4*	*5,2*
1.2.	Profit (loss), including financial result of the previous year	*4,0*	*5,1*	*5,1*	*5,1*	*5,0*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,2*	*1,2*	*0,8*	*0,8*	*1,0*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*6,5*	*3,4*	*2,2*	*2,4*	*2,3*
3.	Transferable deposits of credit institutions	*1,0*	*1,0*	*1,0*	*0,9*	*0,9*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,6*	*0,5*	*0,5*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,3*	*0,4*	*0,3*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*10,7*	*10,8*	*11,1*	*11,2*
5.	Clients' funds[2]	*62,5*	*62,5*	*63,4*	*62,9*	*62,8*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,0*	*0,0*	*0,0*	*0,0*
5.2.	Government and other extra-budgetary funds in settlement accounts	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
5.3.	Funds of legal entities in settlement and other accounts	*10,7*	*10,9*	*10,3*	*10,4*	*10,8*
5.4.	Clients' float	*0,6*	*0,6*	*0,7*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*22,9*	*20,5*	*22,0*	*21,6*	*21,4*
5.6.	Individual deposits	*28,0*	*30,2*	*30,1*	*29,9*	*29,8*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,5*	*1,4*	*1,4*	*1,5*	*1,4*
7.	Promissory notes and bank acceptances	*0,8*	*0,6*	*0,5*	*0,5*	*0,5*
8.	Financial derivatives liabilities at fair value	*1,1*	*0,6*	*0,4*	*0,4*	*0,4*
9.	Other liabilities[1], total	*9,0*	*9,1*	*9,6*	*9,8*	*10,1*
	Of which:					
9.1.	Provisions	*6,5*	*7,0*	*7,5*	*7,7*	*7,9*
9.2.	Settlement accounts	*1,3*	*1,0*	*0,9*	*0,9*	*0,9*
9.3.	Accounts payable	*0,1*	*0,2*	*0,3*	*0,3*	*0,3*
9.4.	Deferred income	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
9.5.	Interest payable	*0,8*	*0,8*	*0,9*	*0,8*	*0,8*
	Of which:					
9.5.1	Overdue interest	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
Banking sector liabilities, total[1]		*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	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**42 525,0**	**43 154,9**	**43 823,7**	**20 062,8**	**15 786,9**	**14 027,6**	**13 778,8**	**13 850,0**	**57 154,5**	**55 478,8**	**56 552,5**	**56 933,7**	**57 673,7**
of which															
- overdue claims	2 537,1	2 600,0	2 732,7	2 734,9	2 694,7	509,5	291,5	352,1	363,6	350,4	3 046,6	2 891,5	3 084,8	3 098,5	3 045,0
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**20 449,9**	**20 495,6**	**20 584,2**	**9 272,1**	**6 129,7**	**5 602,1**	**5 610,7**	**5 682,4**	**28 635,4**	**25 864,1**	**26 052,0**	**26 106,3**	**26 266,6**
of which															
- overdue claims	1 546,1	1 616,7	1 687,1	1 684,7	1 645,6	262,5	117,7	85,3	124,3	120,4	1 808,5	1 734,5	1 772,4	1 809,0	1 766,0
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	428,3	428,4	429,5	8,3	4,9	4,1	3,8	3,8	514,3	433,4	432,5	432,2	433,3
of which															
- overdue claims	72,2	73,5	69,2	70,0	68,2	0,6	0,4	0,4	0,4	0,4	72,9	73,9	69,6	70,4	68,6
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**849,3**	**850,4**	**822,5**	**3 967,2**	**3 563,6**	**3 152,5**	**3 074,1**	**3 091,2**	**4 665,5**	**4 270,5**	**4 001,8**	**3 924,5**	**3 913,7**
of which															
- overdue claims	92,7	51,0	57,2	58,0	57,0	174,7	106,6	158,9	135,6	125,7	267,4	157,6	216,1	193,6	182,7
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**7 911,3**	**8 373,6**	**8 728,9**	**2 228,6**	**3 384,6**	**2 956,4**	**2 793,1**	**2 872,0**	**6 694,4**	**9 901,6**	**10 867,7**	**11 166,7**	**11 601,0**
of which															
- overdue claims	95,0	103,9	134,1	128,9	139,8	9,0	7,5	4,8	4,7	4,7	103,9	111,5	138,9	133,6	144,5
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	5 623,3	5 896,1	6 102,1	1 761,6	2 202,6	1 926,2	1 891,4	2 002,6	5 035,2	7 124,3	7 549,5	7 787,6	8 104,7
of which															
- overdue claims	60,0	64,8	87,8	87,7	87,7	0,9	0,5	0,1	0,1	0,1	60,9	65,3	87,9	87,9	87,9
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	2 288,0	2 477,4	2 626,8	467,1	1 182,0	1 030,2	901,7	869,4	1 659,2	2 777,3	3 318,3	3 379,1	3 496,2
of which															
- overdue claims	34,9	39,2	46,3	41,2	52,1	8,1	7,0	4,7	4,6	4,5	43,0	46,2	51,0	45,8	56,6
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**183,6**	**140,4**	**137,1**	**3 321,5**	**1 769,0**	**1 600,1**	**1 593,3**	**1 499,7**	**3 574,8**	**1 967,2**	**1 783,7**	**1 733,7**	**1 636,8**
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	62,7	62,5	63,3	2,9	30,0	80,5	80,4	81,1
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**743,1**	**764,3**	**810,9**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**743,2**	**764,4**	**811,0**
of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,1	0,1	0,1	0,0	0,1	0,1	0,1	0,1
1.6 Loans and other claims on resident individuals	**10 381,8**	**10 629,8**	**11 524,9**	**11 674,0**	**11 870,2**	**274,7**	**155,0**	**117,6**	**111,7**	**114,1**	**10 656,5**	**10 784,7**	**11 642,5**	**11 785,7**	**11 984,3**
of which															
- overdue claims	803,1	810,2	835,9	844,9	833,8	58,9	46,1	38,9	35,3	35,2	862,0	856,3	874,8	880,2	869,0
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**16,9**	**17,3**	**17,8**	**13,8**	**5,3**	**4,6**	**4,1**	**4,0**	**27,8**	**19,2**	**21,6**	**21,4**	**21,8**
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,6	1,6	1,3	1,4	1,0	1,0	1,9	1,6	1,9	1,5	1,6
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 886,3	4 964,9	5 076,3
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	218,3	224,4	220,8	16,5	12,2	10,4	10,0	10,0	196,4	213,0	228,7	234,4	230,8
Credit institutions' portfolio of residents promissory notes	127,9	129,0	101,7	101,7	102,0	73,7	46,7	35,2	35,2	34,9	201,6	175,7	136,8	136,9	136,9
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	1.10.17	1.11.17	1.12.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,9	***69,3***	***68,8***	***68,8***	***68,7***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,5*	*5,4*	*5,3*
	3,7	*3,6*	*3,8*	*3,7*	*3,6*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,1***	***45,9***	***45,5***
	34,5	***32,3***	***31,7***	***31,6***	***31,3***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,1*	*3,2*	*3,1*
	2,2	*2,2*	*2,2*	*2,2*	*2,1*
of which:					
1.1.1. Loans and other claims on individual entrepreneurs	*0,9*	*0,8*	*0,8*	*0,8*	*0,8*
	0,6	*0,5*	*0,5*	*0,5*	*0,5*
Of which:					
- overdue claims	*0,1*	*0,1*	*0,1*	*0,1*	*0,1*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.2 Loans and other claims on non-resident legal entities (except banks)	***8,2***	***7,7***	***7,1***	***6,9***	***6,8***
	5,6	***5,3***	***4,9***	***4,7***	***4,7***
Of which:					
- overdue claims	*0,5*	*0,3*	*0,4*	*0,3*	*0,3*
	0,3	*0,2*	*0,3*	*0,2*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***11,7***	***17,8***	***19,2***	***19,6***	***20,1***
	8,1	***12,4***	***13,2***	***13,5***	***13,8***
Of which:					
- overdue claims	*0,2*	*0,2*	*0,2*	*0,2*	*0,3*
	0,1	*0,1*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*8,8*	*12,8*	*13,3*	*13,7*	*14,1*
	6,1	*8,9*	*9,2*	*9,4*	*9,7*
Of which					
- overdue claims	*0,1*	*0,1*	*0,2*	*0,2*	*0,2*
	0,1	*0,1*	*0,1*	*0,1*	*0,1*
1.3.2 Other resident non-banking financial institutions	*2,9*	*5,0*	*5,9*	*5,9*	*6,1*
	2,0	*3,5*	*4,0*	*4,1*	*4,2*
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***	***3,5***	***3,2***	***3,0***	***2,8***
	4,3	***2,5***	***2,2***	***2,1***	***1,9***
Of which:					
- overdue claims	*0,0*	*0,1*	*0,1*	*0,1*	*0,1*
	0,0	*0,0*	*0,1*	*0,1*	*0,1*
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	***2,0***	***1,9***	***1,3***	***1,3***	***1,4***
	1,4	***1,3***	***0,9***	***0,9***	***1,0***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***18,6***	***19,4***	***20,6***	***20,7***	***20,8***
	12,8	***13,5***	***14,2***	***14,2***	***14,3***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,5*	*1,5*	*1,5*
	1,0	*1,1*	*1,1*	*1,1*	*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*	*8,2*	*8,6*	*8,7*	*8,8*
	5,5	*5,7*	*5,9*	*6,0*	*6,0*
Overdue interest on loans, deposits and other claims, recognized in the balance sheet	*0,3*	*0,4*	*0,4*	*0,4*	*0,4*
	0,2	*0,3*	*0,3*	*0,3*	*0,3*
Credit institutions' portfolio of residents promissory notes	*0,4*	*0,3*	*0,2*	*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*

The Central Bank of the Russian Federation
Banking Supervision Department

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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***	**11 868,0**	***100,0***	**12 069,0**	***100,0***	**12 170,7**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	8 602,4	*72,5*	8 870,3	*73,5*	8 990,4	*73,9*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 265,6	*27,5*	3 198,7	*26,5*	3 180,3	*26,1*
Of which:										
Securities at fair value through profit or loss	1 691,8	*14,6*	1 789,6	*15,9*	1 956,0	*16,5*	2 089,1	*17,3*	2 140,4	*17,6*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 147,9	*9,7*	1 286,3	*10,7*	1 338,6	*11,0*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	808,1	*6,8*	802,8	*6,7*	801,8	*6,6*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 834,0	*49,2*	5 876,8	*48,7*	5 957,3	*48,9*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	4 217,0	*35,5*	4 311,3	*35,7*	4 414,9	*36,3*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 617,0	*13,6*	1 565,5	*13,0*	1 542,5	*12,7*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 268,7	*19,1*	2 273,4	*18,8*	2 298,9	*18,9*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 440,9	*12,1*	1 455,7	*12,1*	1 475,2	*12,1*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	827,8	*7,0*	817,7	*6,8*	823,7	*6,8*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 788,3	*15,1*	1 801,1	*14,9*	1 745,4	*14,3*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 787,6	*15,1*	1 800,4	*14,9*	1 744,7	*14,3*
- 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		46,3		41,6		46,9	
Provisions for losses on securities available for sale	33,9		48,5		145,0		154,5		262,3	
Provisions for losses on securities held-to-maturity	11,2		14,6		6,4		5,6		7,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		174,4		200,8		217,1	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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*	9 665,0	*100,0*	9 854,9	*100,0*	9 924,2	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	6 503,3	*67,3*	6 759,5	*68,6*	6 851,9	*69,0*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 161,7	*32,7*	3 095,4	*31,4*	3 072,2	*31,0*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	66,4	*0,7*	65,7	*0,7*	54,6	*0,6*
Debt securities at book value held (without revaluation)	9 703,8	*100,0*	9 301,8	*100,0*	9 598,6	*100,0*	9 789,2	*100,0*	9 869,5	*100,0*
of which:										
debt securities of the Russian Federation	2 546,5	*26,2*	3 360,7	*36,1*	3 164,7	*33,0*	3 329,0	*34,0*	3 397,5	*34,4*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 488,9	*25,9*	2 666,1	*27,2*	2 733,4	*27,7*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	675,8	*7,0*	662,9	*6,8*	664,0	*6,7*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	150,9	*1,6*	320,4	*3,3*	302,5	*3,1*
- in rubles	0,0	*0,0*	0,0	*0,0*	150,9	*1,6*	320,4	*3,3*	302,5	*3,1*
- 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*	312,1	*3,3*	324,2	*3,3*	349,2	*3,5*
- in rubles	190,4	*2,0*	275,7	*3,0*	312,1	*3,3*	324,2	*3,3*	349,2	*3,5*
- 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*	398,3	*4,1*	409,2	*4,2*	410,2	*4,2*
- in rubles	525,5	*5,4*	402,1	*4,3*	387,4	*4,0*	399,9	*4,1*	399,2	*4,0*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	10,9	*0,1*	9,3	*0,1*	11,0	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 953,5	*20,4*	2 025,8	*20,7*	2 017,2	*20,4*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 944,2	*20,3*	2 016,9	*20,6*	2 007,8	*20,3*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	9,3	*0,1*	8,9	*0,1*	9,3	*0,1*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	61,1	*0,6*	69,8	*0,7*	70,6	*0,7*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	160,2	*1,7*	129,9	*1,4*	61,1	*0,6*	69,8	*0,7*	70,6	*0,7*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	83,6	*0,9*	72,2	*0,7*	44,1	*0,4*
- in rubles	9,5	*0,1*	4,7	*0,1*	23,5	*0,2*	23,8	*0,2*	23,9	*0,2*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	60,1	*0,6*	48,4	*0,5*	20,2	*0,2*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 872,0	*19,5*	1 830,7	*18,7*	1 857,8	*18,8*
- in rubles	206,6	*2,1*	153,4	*1,6*	116,2	*1,2*	126,6	*1,3*	135,0	*1,4*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 755,8	*18,3*	1 704,1	*17,4*	1 722,8	*17,5*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 581,5	*16,5*	1 379,3	*14,1*	1 391,8	*14,1*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	1 004,9	*10,5*	799,3	*8,2*	829,2	*8,4*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	576,6	*6,0*	580,0	*5,9*	562,6	*5,7*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	20,9	*0,2*	28,5	*0,3*	28,6	*0,3*
- in rubles	5,1	*0,1*	9,0	*0,1*	8,9	*0,1*	16,5	*0,2*	17,0	*0,2*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	12,0	*0,1*	12,0	*0,1*	11,6	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		152,3		167,4		233,2	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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*	414,6	*100,0*	413,0	*100,0*	501,1	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	311,4	*75,1*	310,4	*75,2*	393,7	*78,6*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	103,2	*24,9*	102,6	*24,8*	107,4	*21,4*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	-20,1	*-4,8*	-24,0	*-5,8*	-7,7	*-1,5*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	434,7	*100,0*	437,0	*100,0*	508,8	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	42,6	*9,8*	43,0	*9,8*	3,3	*0,6*
- in rubles	13,5	*4,3*	2,4	*0,7*	42,6	*9,8*	43,0	*9,8*	3,3	*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*
other residents	139,3	*44,0*	160,1	*47,4*	219,6	*50,5*	221,2	*50,6*	286,9	*56,4*
- in rubles	136,7	*43,2*	160,1	*47,4*	219,6	*50,5*	221,2	*50,6*	286,9	*56,4*
- 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*	13,3	*3,1*	13,6	*3,1*	14,4	*2,8*
- 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*	13,3	*3,1*	13,6	*3,1*	14,4	*2,8*
other non-residents	50,0	*15,8*	44,9	*13,3*	57,5	*13,2*	56,8	*13,0*	68,5	*13,5*
- 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*	57,5	*13,2*	56,8	*13,0*	68,5	*13,5*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	13,4	*3,1*	11,9	*2,7*	4,8	*0,9*
- in rubles	10,6	*3,3*	18,5	*5,5*	5,2	*1,2*	3,9	*0,9*	4,8	*0,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	8,2	*1,9*	8,0	*1,8*	0,0	*0,0*
Shares valued at cost[1]	101,6	*32,1*	109,7	*32,5*	88,3	*20,3*	90,5	*20,7*	130,9	*25,7*
- in rubles	48,4	*15,3*	69,5	*20,6*	64,0	*14,7*	66,3	*15,2*	106,4	*20,9*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	24,3	*5,6*	24,2	*5,5*	24,5	*4,8*
Reference data:										
Provisions for losses on shares	10,9		26,9		19,9		21,2		64,4	

[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	1.10.17	1.11.17	1.12.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	103,5	103,6	103,8
of which promissory notes, not paid when due	10,7	12,9	13,9	13,0	13,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	35,2	35,2	34,9
of which promissory notes, not paid when due	0,01	0,01	0,03	0,00	0,00
Total	**204,0**	**178,0**	**138,7**	**138,7**	**138,7**

Table 22

The Structure of Credit Institutions' Portfolio of Discounted Promissory Notes[1]

	1.01.16		1.01.17		1.10.17		1.11.17		1.12.17	
	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***	**138,7**	***100,0***	**138,7**	***100,0***	**138,7**	***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*	75,7	*54,6*	75,4	*54,3*	75,6	*54,5*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	61,1	*44,1*	61,5	*44,3*	61,3	*44,2*
- promissory notes of authorised agencies of other countries	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- promissory notes of non-resident credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- other promissory notes of non-residents	2,3	*1,1*	2,3	*1,3*	1,8	*1,3*	1,8	*1,3*	1,8	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		17,1		25,0		25,2	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Land temporarily out of use in operating activities	7,5	9,5	7,8	7,9	8,0
Land temporarily out of use in operating activities, leased out	11,5	9,5	6,3	6,3	6,3
Land temporarily out of use in operating activities, at current (fair) value	26,0	38,3	62,1	61,8	61,3
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	20,8	20,5	20,5
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	4,5	4,1	4,3
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	5,0	4,8	4,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	42,9	45,1	57,2
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	34,9	35,4	35,6
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	40,9	42,7	18,9
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	36,6	36,9	29,3

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	27 155,2	27 076,9	27 543,3
	- in rubles	14 889,3	15 467,4	17 648,3	17 615,4	17 874,3
	- in foreign currency	13 552,7	10 167,6	9 506,9	9 461,5	9 669,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 494,3	8 618,6	9 027,7
	- in rubles	6 179,5	6 686,4	6 557,1	6 579,9	6 822,7
	- in foreign currency	2 725,7	2 077,2	1 937,2	2 038,7	2 205,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	346,6	350,0	359,5
	- in rubles	207,4	255,9	332,0	336,5	344,8
	- in foreign currency	9,0	11,7	14,6	13,5	14,7
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,6	0,6	1,0
1.3.	Float	472,5	436,1	559,1	531,7	531,7
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	18 078,4	17 903,5	17 959,5
	- in rubles	8 522,2	8 529,4	10 749,1	10 723,9	10 742,9
	- in foreign currency	10 496,0	7 855,7	7 329,3	7 179,6	7 216,6
	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	2 814,7	2 745,2	2 702,5
1.4.2.	Certificates of deposit	2,8	0,6	0,1	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,2	1,1	0,1
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	21,7	22,4	23,4
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	1,1	0,0	0,0
	Deposits and other funds of legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	3 291,5	3 406,9	3 353,4	3 173,4	3 622,7
	- in rubles	2 649,1	2 503,9	2 892,2	2 762,7	3 148,4
	- in foreign currency	642,3	903,0	461,2	410,8	474,3
	with maturity from 31 days to 1 year	5 852,1	4 650,2	6 426,0	6 609,0	6 272,6
	- in rubles	3 257,3	3 584,3	5 376,5	5 593,0	5 280,2
	- in foreign currency	2 594,8	1 065,9	1 049,4	1 016,0	992,4
	with maturity in excess of 1 year	9 874,7	8 328,1	8 299,0	8 121,1	8 064,1
	- in rubles	2 615,8	2 441,3	2 480,3	2 368,2	2 314,3
	- in foreign currency	7 258,9	5 886,8	5 818,7	5 752,9	5 749,9
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 262,0	3 210,8	3 157,7
- in rubles		433,7	279,7	305,3	297,7	314,2
- in foreign currency		4 696,6	3 648,0	2 956,7	2 913,2	2 843,5
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	486,0	464,1	462,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	196,2	185,5	210,0
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 552,3	2 533,9	2 459,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,1	1,0	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 throug 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.

The Central Bank of the Russian Federation
Banking Supervision Department

Table 25

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

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 023,6**	**2 088,2**	**2 070,8**
including:					
bonds:	1 266,5	1 092,9	1 172,7	1 230,1	1 210,9
of which					
with maturities less than one year	2,6	1,0	12,5	12,5	27,5
with maturities in excess of one year	1 263,9	1 066,7	1 113,9	1 170,1	1 162,5
deposit certificates [1]	2,8	0,6	0,1	0,1	0,1
of which					
with maturities less than one year	2,1	0,2	0,0	0,0	0,0
with maturities in excess of one year	0,5	0,3	0,0	0,0	0,1
savings certificates [2]	571,4	485,5	443,4	443,2	431,6
of which					
with maturities less than one year	364,8	223,4	267,2	268,8	257,2
with maturities in excess of one year	183,3	238,2	145,2	152,1	152,6
promissory notes and banker's acceptances	696,2	440,6	407,4	414,8	428,2
of which					
with maturities less than one year	329,8	192,0	153,8	161,2	167,5
with maturities in excess of one year	346,8	222,6	224,7	227,4	232,0

[1] Included in corporate deposits.

[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1	Individual deposits	23 219,1	24 200,3	24 762,0	24 759,7	24 996,9
	- of which savings certificates	571,4	485,5	443,4	443,2	431,6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 723,7	4 674,6	4 776,1
	- in rubles	3 176,5	3 563,6	3 705,6	3 629,9	3 724,4
	- in foreign currency	667,1	860,8	1 018,1	1 044,7	1 051,7
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	9 066,3	9 216,2	9 397,1
	- in rubles	6 948,4	7 553,3	8 170,7	8 342,8	8 528,4
	- in foreign currency	2 330,1	958,2	895,6	873,4	868,7
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	10 972,0	10 868,9	10 823,7
	- in rubles	6 273,3	7 359,8	7 473,8	7 435,4	7 376,5
	- in foreign currency	3 823,7	3 904,7	3 498,3	3 433,5	3 447,2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	382,4	378,2	379,6

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 905,1**	**9 174,7**	**9 431,0**
- in rubles	3 687,6	5 376,5	6 012,7	6 334,4	6 502,3
- in foreign currency	3 403,5	3 182,6	2 892,4	2 840,3	2 928,7
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	7 833,9	8 133,5	8 298,8
- in rubles	3 432,9	5 105,2	5 778,4	6 102,1	6 213,2
- in foreign currency	1 591,9	2 158,1	2 055,5	2 031,4	2 085,6
of which					
overdue debt	1,6	0,4	0,3	0,3	0,3
- in rubles	1,6	0,4	0,3	0,3	0,3
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds received from non-resident banks	2 066,2	1 295,8	1 071,2	1 041,2	1 132,3
- in rubles	254,7	271,3	234,3	232,2	289,1
- in foreign currency	1 811,6	1 024,5	836,9	808,9	843,2
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 1.12.17

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	28 485	*100,0*	53 107 111	*63,3*
No budgetary funds	516	0	*0,0*	30 854 317	*36,8*
Data not available	12	0	*0,0*	0	*0,0*
Total	**567**	**28 485**	***100,0***	**83 961 428**	***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		1.10.17		1.11.17		1.12.17	
		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***	**3 728,7**	***4,5***	**3 674,0**	***4,4***	**3 622,3**	***4,3***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	*6,1*	3 899,3	*4,9*	3 234,5	*3,9*	3 184,5	*3,9*	3 132,2	*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*	2 748,6	*3,3*	2 720,4	*3,3*	2 669,7	*3,2*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	382,4	*0,5*	378,2	*0,5*	379,6	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	*0,3*	244,8	*0,3*	246,0	*0,3*	240,5	*0,3*	240,7	*0,3*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	111,7	*0,1*	111,3	*0,1*	110,5	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**291,5**	***0,4***	**245,5**	***0,3***	**266,4**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 066,2**	***2,5***	**1 295,8**	***1,6***	**1 071,2**	***1,3***	**1 041,2**	***1,3***	**1 132,3**	***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***	**5 091,4**	***6,2***	**4 960,6**	***6,0***	**5 020,9**	***6,0***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	368,7	*0,4*	262,7	*0,3*	240,1	*0,3*	239,6	*0,3*	240,3	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	0,0	*0,0*
	Placed funds										
1.	**Loans, total**	**8 268,1**	***10,0***	**6 259,0**	***7,8***	**5 809,2**	***7,1***	**5 681,9**	***6,9***	**5 574,5**	***6,6***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	298,5	*0,4*	275,5	*0,3*	265,4	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	*4,3*	1 967,2	*2,5*	1 783,7	*2,2*	1 733,7	*2,1*	1 636,8	*1,9*
1.2	Loans and other claims on legal entities	4 665,5	*5,6*	4 270,5	*5,3*	4 001,8	*4,9*	3 924,5	*4,7*	3 913,7	*4,7*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	21,6	*0,0*	21,4	*0,0*	21,8	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 114,7**	***1,4***	**1 083,7**	***1,3***	**1 133,4**	***1,4***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**2 089,3**	***2,5***	**2 045,0**	***2,5***	**2 057,3**	***2,5***
	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*	2 016,7	*2,5*	1 972,8	*2,4*	1 972,6	*2,3*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	*0,1*	46,8	*0,1*	70,8	*0,1*	70,4	*0,1*	82,9	*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***	**607,3**	***0,7***	**606,1**	***0,7***	**613,0**	***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***	**9 645,6**	***11,7***	**9 441,1**	***11,4***	**9 401,0**	***11,2***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	15,8	*0,0*	15,3	*0,0*	15,5	*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	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Total	191 965,4	929 662,4	674 798,1	692 930,0	870 321,5	733	623	565	560	555	125 480,2	343 434,3	226 701,2	271 339,2	299 228,4
Profit-making CIs[1]	735 803,4	1 291 867,7	1 220 369,6	1 353 748,8	1 508 673,6	553	445	397	397	388	113 513,3	332 167,4	217 745,0	262 827,8	290 508,7
Loss-making CIs	-543 838,1	-362 205,4	-545 571,5	-660 818,7	-638 352,1	180	178	168	163	167	11 966,9	11 266,8	8 956,3	8 511,4	8 719,7
CIs that have not provided their reporting						0	0	9	12	12					
Total						**733**	**623**	**574**	**572**	**567**					

[1] including CIs with zero profit.

Table 31

Structure of Operating Credit Institutions' Income and Expenses[1]

	1.01.16		1.01.17		1.07.17		1.10.17	
	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***	**57 902,3**	***100,0***	**84 561,9**	***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*	1 909,4	*3,3*	2 851,4	*3,4*
1.2. Interest income on loans to individuals	1 791,6	*0,9*	1 759,2	*1,0*	869,3	*1,5*	1 330,4	*1,6*
1.3. Income on operations with securities	1 411,8	*0,7*	1 337,3	*0,7*	621,1	*1,1*	937,7	*1,1*
1.4. Income on operations with foreign currency	169 003,8	*88,1*	161 782,9	*88,6*	49 100,8	*84,8*	71 791,9	*84,9*
1.5. Commissions	974,7	*0,5*	1 132,9	*0,6*	596,3	*1,0*	921,4	*1,1*
1.6. Recovery of loss provision	9 363,9	*4,9*	10 816,5	*5,9*	4 092,8	*7,1*	5 736,7	*6,8*
1.7. Other income	5 330,0	*2,8*	1 665,0	*0,9*	712,7	*1,2*	992,4	*1,2*
Of which:								
1.7.1. Income on operations with derivatives and embedded derivative instruments	1 837,3	*1,0*	1 208,9	*0,7*	522,9	*0,9*	725,5	*0,9*
2. Expenses of credit institutions, total	**191 675,5**	***100,0***	**181 587,2**	***100,0***	**57 128,3**	***100,0***	**83 880,1**	***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*	1 133,9	*2,0*	1 746,4	*2,1*
2.2. Interest expenses on funds raised from individuals	1 451,2	*0,8*	1 636,0	*0,9*	704,2	*1,2*	1 049,2	*1,3*
2.3. Expenses on operations with securities	771,7	*0,4*	341,2	*0,2*	151,0	*0,3*	296,1	*0,4*
2.4. Expenses on operations with foreign currency	168 553,4	*87,9*	161 758,0	*89,1*	49 040,0	*85,8*	71 712,5	*85,5*
2.5. Commissions	202,3	*0,1*	280,2	*0,2*	149,1	*0,3*	236,7	*0,3*
2.6. Expenses on loss provision	11 080,5	*5,8*	11 481,0	*6,3*	4 434,5	*7,8*	6 602,9	*7,9*
2.7. Management expenses (including personnel costs)	1 239,9	*0,6*	1 455,5	*0,8*	735,2	*1,3*	1 105,3	*1,3*
2.8. Other expenses	5 665,2	*3,0*	2 113,3	*1,2*	780,4	*1,4*	1 131,0	*1,3*
Of which:								
2.8.1. Expenses on operations with derivatives and embedded derivative instruments	1 865,4	*1,0*	1 299,0	*0,7*	498,0	*0,9*	687,2	*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 1.12.17

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	58 377 983 162	19 089 349 387	58 857 158 350	18 610 174 199
Belgorod Region	9 987 039	724 824	9 986 309	725 554
Bryansk Region	0	0	0	0
Vladimir Region	2 772 456	86 717	2 773 591	85 582
Voronezh Region	9 158 930	1 306 884	8 931 321	1 534 493
Ivanovo Region	15 544 047	859 660	15 584 548	819 159
Kaluga Region	51 692 868	1 512 932	51 704 295	1 501 505
Kostroma Region	767 239 571	199 687 174	846 384 389	120 542 356
Kursk Region	23 423 969	956 782	23 406 496	974 255
Lipetsk Region	24 327 410	749 351	24 330 097	746 664
Moscow Region	31 114 378	2 956 494	31 363 259	2 707 613
Orel Region	0	0	0	0
Ryazan Region	19 294 840	1 364 626	19 275 121	1 384 345
Smolensk Region	0	0	0	0
Tambov Region	3 238 214	22 476	3 242 373	18 317
Tver Region	2 089 682	297 149	2 093 098	293 733
Tula Region	2 624 149	39 187	2 633 526	29 810
Yaroslavl Region	22 341 195	2 904 189	22 506 024	2 739 360
City of Moscow	57 393 134 414	18 875 880 942	57 792 943 903	18 476 071 453
North-Western Federal District	1 791 002 283	365 115 629	1 873 006 722	283 111 190
Republic of Karelia	749 889	34 651	752 693	31 847
Komi Republic	6 801 305	497 852	6 814 753	484 404
Akhangelsk Region	0	0	0	0
Vologda Region	57 193 302	6 571 925	58 935 182	4 830 045
Kaliningrad Region	25 058 134	6 820 399	22 864 615	9 013 918
Leningrad Region	457 507	41 836	489 983	9 360
Murmansk Region	1 597 223	1 488 245	1 598 496	1 486 972
Novgorod Region	7 301 597	363 832	7 432 614	232 815
Pskov Region	3 275 997	10 608	3 277 800	8 805
St Petersburg	1 688 567 329	349 286 281	1 770 840 586	267 013 024
Southern Federal District	524 468 907	30 517 002	527 088 579	27 897 330
Republic of Adygeya	2 620 155	225 446	2 643 952	201 649
Republic of Kalmykia	0	0	0	0
Republic of Crimea	144 997 187	6 306 907	145 851 403	5 452 691
Krasnodar Territory	201 714 535	8 439 629	201 833 882	8 320 282
Astrakhan Region	8 296 661	5 727 937	8 316 427	5 708 171
Volgograd Region	15 929 944	1 024 484	16 382 736	571 692
Rostov Region	130 138 653	7 867 420	131 517 270	6 488 803
City of Sevastopol	20 771 772	925 179	20 542 909	1 154 042
North-Caucasian Federal District	27 369 670	705 256	27 477 075	597 851
Republik of Daghestan	3 703 186	41 175	3 726 129	18 232
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 135 693	246 705	7 172 936	209 462

Karachai-Cherkess Republic	6 343 669	91 689	6 390 069	45 289
Republic of North Ossetia - Alania	916 567	82 829	952 408	46 988
Chechen Republic	0	0	0	0
Stavropol Territory	9 270 555	242 858	9 235 533	277 880
Volga Federal District	1 455 069 727	182 495 854	1 467 103 671	170 461 910
Republic of Bashkortostan	101 290 495	1 956 523	101 403 446	1 843 572
Republic of Marii El	3 128 277	102 988	3 133 826	97 439
Republic of Mordovia	25 979 120	243 269	26 008 627	213 762
Republic of Tatarstan	642 163 726	117 604 949	614 321 101	145 447 574
Udmurt Republic	48 114 879	1 729 376	48 904 443	939 812
Chuvash Republic	10 867 041	736 308	11 127 534	475 815
Perm Territory	27 820 231	2 066 300	27 971 909	1 914 622
Kirov Region	37 059 099	2 906 400	39 018 224	947 275
Nizhny Novgogrod Region	84 264 441	6 262 783	86 070 231	4 456 993
Orenburg Region	45 603 146	2 129 734	45 580 917	2 151 963
Penza Region	5 866 500	65 064	5 866 216	65 348
Samara Region	369 826 709	44 273 680	403 963 290	10 137 099
Saratov Region	47 435 084	2 381 024	48 054 808	1 761 300
Ulyanovsk Region	5 650 979	37 456	5 679 099	9 336
Ural Federal District	1 084 090 320	131 275 219	1 089 157 805	126 207 734
Kurgan Region	3 679 536	40 849	3 690 768	29 617
Sverdlovsk Region	568 705 632	103 962 827	576 756 131	95 912 328
Tyumen Region	367 218 495	16 681 459	364 046 877	19 853 077
Chelyabinsk Region	144 486 657	10 590 084	144 664 029	10 412 712
Siberian Federal District	220 082 870	42 031 282	221 056 929	41 057 223
Republic of Altai	1 511 412	253 501	1 524 824	240 089
Republic of Buryatiya	0	0	0	0
Republic of Tuva	494 062	1 857	495 430	489
Republic of Khakassia	8 380 753	184 090	8 382 408	182 435
Altai Territory	10 874 297	220 696	10 867 998	226 995
Zabaykal Territory	3 398 903	43 755	3 438 897	3 761
Krasnoyarsk Territory	8 878 636	490 652	8 866 856	502 432
Irkutsk Region	19 981 292	2 231 984	20 053 405	2 159 871
Kemerovo Region	18 867 984	503 216	18 920 386	450 814
Novosibirsk Region	129 811 114	36 051 759	129 714 085	36 148 788
Omsk Region	9 513 997	1 889 133	10 421 230	981 900
Tomsk Region	8 370 420	160 639	8 371 410	159 649
Far Eastern Federal District	560 853 556	79 018 193	583 490 344	56 381 405
Republic of Sakha (Yakutia)	38 550 787	1 630 551	39 058 652	1 122 686
Kamchatka Territory	9 688 820	1 417 298	9 838 114	1 268 004
Primorskiy Territory	116 425 873	25 229 107	129 197 661	12 457 319
Khabarovsk Territory	5 989 680	129 931	5 990 324	129 287
Amur Region	382 187 411	45 625 558	391 330 468	36 482 501
Magadan Region	0	0	0	0
Sakhalin Region	8 010 985	4 985 748	8 075 125	4 921 608
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	64 040 920 495	19 920 507 822	64 645 539 475	19 315 888 842

[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 1.12.17

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	8 801 719 331	3 216 301 336	405 838 426	1 725 223 742	81 606 156	32 880 573
Belgorod Region	1 569 042	297 838	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 893	15 979	0	0	0	0
Voronezh Region	3 788 703	10 626	0	0	0	0
Ivanovo Region	871 232	289 688	15 958	0	0	0
Kaluga Region	6 417 770	920 639	123 741	0	0	0
Kostroma Region	341 676 593	3 074 234	6 523 819	2 598 270	0	0
Kursk Region	709 300	307 852	0	0	0	0
Lipetsk Region	3 357 807	411 706	1	0	0	0
Moscow Region	1 944 389	1 941 280	493 887	0	1 404 825	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 019 626	437 328	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	342 737	35 626	12 835	0	0	0
Yaroslavl Region	8 715 653	368 435	238 209	0	69 877	0
City of Moscow	8 431 291 586	3 208 190 105	398 429 976	1 722 315 715	80 131 454	32 880 573
North-Western Federal District	473 890 871	55 111 184	24 342 660	9 974 960	5 595 942	115 300
Republic of Karelia	0	0	0	0	0	0
Komi Republic	938 213	448 569	151 978	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	15 685 386	1 085 592	408 137	0	12 305	0
Kaliningrad Region	8 756 908	143 830	8 625	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	588 523	271 845	327 057	0	0	0
Pskov Region	49 586	0	0	0	0	0
St Petersburg	447 872 255	53 161 348	23 446 863	9 974 960	5 583 637	115 300
Southern Federal District	43 287 813	16 883 709	417 547	706 029	7 239 900	1 629 823
Republic of Adygeya	202 132	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	8 802 470	1 663 034	331	289 750	680 991	0
Krasnodar Territory	31 350 995	13 490 303	28 128	376 189	6 323 711	1 443 201
Astrakhan Region	1 979 247	1 470 722	3 544	0	0	0
Volgograd Region	814 471	140 505	376 514	0	0	0
Rostov Region	138 498	119 145	8 441	19 881	0	186 622
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	1 109 365	178 678	19 477	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 541	0	19 477	0	0	0
Karachai-Cherkess Republic	464 713	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	640 111	178 678	0	0	0	0
Volga Federal District	263 161 656	54 031 605	50 835 216	4 125 129	6 401 560	0
Republic of Bashkortostan	9 954 964	5 155 119	171 686	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	346 194	171 479	38 293	0	162 420	0
Republic of Tatarstan	155 799 589	28 704 913	45 375 604	979 473	4 348 464	0
Udmurt Republic	7 060 546	1 660 973	0	0	492 818	0
Chuvash Republic	67 432	9 394	24 441	0	23 054	0
Perm Territory	3 855 114	2 714 829	796 063	300 000	150 595	0
Kirov Region	13 298 748	1 924 288	9 258	0	14 880	0
Nizhny Novgogrod Region	13 123 070	2 211 772	177 465	65 530	55 706	0
Orenburg Region	10 554 576	1 138 910	69 785	35 246	261 240	0
Penza Region	594 108	498 332	4	0	0	0
Samara Region	40 776 125	3 361 717	4 156 563	2 641 814	390 519	0
Saratov Region	7 731 190	6 479 879	16 054	103 000	501 864	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	209 420 939	44 720 501	9 802 567	2 650 128	761 592	115 296
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	148 449 706	30 933 279	9 324 408	2 650 128	761 592	0
Tyumen Region	26 622 884	7 351 670	455 839	0	0	0
Chelyabinsk Region	34 348 349	6 435 552	22 320	0	0	115 296
Siberian Federal District	38 264 753	3 742 677	812 579	0	83 349	187 518
Republic of Altai	27 163	27 163	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	22 300	22 200	0	0	0	0
Altai Territory	46 392	46 082	3 422	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	36 203	35 540	0	0	0	0
Irkutsk Region	113 740	3 135	87 865	0	26 246	0
Kemerovo Region	3 052 976	783 163	41 365	0	5 792	0
Novosibirsk Region	32 964 412	2 710 685	677 832	0	0	0
Omsk Region	1 998 000	114 709	125	0	51 311	187 518
Tomsk Region	3 567	0	1 970	0	0	0
Far Eastern Federal District	93 299 397	6 493 782	9 052 905	2 748 251	2 129 539	0
Republic of Sakha (Yakutia)	1 093 681	473 078	298 711	0	7 700	0
Kamchatka Territory	1 171 536	883 863	9 075	0	0	0
Primorskiy Territory	22 644 925	2 892 414	62 885	0	0	0
Khabarovsk Territory	33 661	28 488	0	0	0	0
Amur Region	68 355 594	2 215 939	8 682 234	2 748 251	2 121 839	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	9 924 154 125	3 397 463 472	501 121 377	1 745 428 239	103 818 038	34 928 510

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.12.17

thousand rubles

	Total	of which		
		Loans and other claims on non-financial organisations	Loans, deposits and other claims on credit institutions	Loans and other claims on individuals
1	2	3	4	5
Central Federal District	40 480 866 881	19 721 135 307	5 792 522 142	10 956 945 188
Belgorod Region	4 758 894	4 142 895	734	232 365
Bryansk Region	0	0	0	0
Vladimir Region	1 948 734	893 472	3 038	1 052 224
Voronezh Region	2 966 089	2 681 962	3 000	131 655
Ivanovo Region	9 369 309	6 060 975	851 769	1 987 746
Kaluga Region	40 065 505	23 524 163	13 224 172	3 122 810
Kostroma Region	480 469 953	40 903 353	245 439 124	134 676 090
Kursk Region	19 043 014	13 325 485	3 250 000	1 618 823
Lipetsk Region	17 674 220	7 698 430	6 200 000	2 281 492
Moscow Region	18 107 947	7 492 807	5 708 569	1 916 081
Orel Region	0	0	0	0
Ryazan Region	11 628 929	8 649 831	1 150 050	1 667 205
Smolensk Region	0	0	0	0
Tambov Region	1 483 601	1 203 881	81 000	198 720
Tver Region	776 872	695 367	0	81 505
Tula Region	1 269 425	1 177 874	1 039	90 512
Yaroslavl Region	10 471 311	5 103 655	32 547	4 352 310
City of Moscow	39 860 833 078	19 597 581 157	5 516 577 100	10 803 535 650
North-Western Federal District	1 085 082 380	665 645 521	204 255 891	118 804 662
Republic of Karelia	267 735	10 109	95 000	161 213
Komi Republic	2 559 213	2 038 516	41 822	318 129
Akhangelsk Region	0	0	0	0
Vologda Region	31 955 589	8 979 906	9 331 393	9 250 097
Kaliningrad Region	7 526 977	5 460 885	14 610	1 561 903
Leningrad Region	103 149	88 924	0	14 225
Murmansk Region	656 073	378 411	54 000	223 662
Novgorod Region	1 763 437	985 300	67	778 052
Pskov Region	963 644	857 222	0	106 422
St Petersburg	1 039 286 563	646 846 248	194 718 999	106 390 959
Southern Federal District	332 184 235	202 182 075	22 364 522	100 258 462
Republic of Adygeya	1 580 045	1 327 243	347	252 455
Republic of Kalmykia	0	0	0	0
Republic of Crimea	86 875 845	56 545 566	10 991 145	17 131 390
Krasnodar Territory	123 083 895	84 446 020	9 866 586	24 718 370
Astrakhan Region	1 392 538	466 407	88 122	696 292
Volgograd Region	10 037 491	7 993 893	672 108	1 351 025
Rostov Region	94 921 680	41 557 399	746 214	52 284 330
City of Sevastopol	14 292 741	9 845 547	0	3 824 600
North-Caucasian Federal District	13 399 705	8 780 039	758 867	3 798 085
Republik of Daghestan	1 508 687	1 045 041	2 995	460 651
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 868 233	2 359 823	247 779	1 253 817
Karachai-Cherkess Republic	2 696 559	1 189 602	0	1 506 957
Republic of North Ossetia - Alania	683 047	493 650	0	189 397
Chechen Republic	0	0	0	0
Stavropol Territory	4 643 179	3 691 923	508 093	387 263
Volga Federal District	894 006 783	465 576 793	63 363 276	268 071 711
Republic of Bashkortostan	44 493 805	30 180 737	5 548 038	7 080 057
Republic of Marii El	1 654 804	850 348	273 058	47 870
Republic of Mordovia	12 134 781	8 654 122	7 121	2 706 822
Republic of Tatarstan	363 729 594	231 430 334	26 245 787	66 753 594
Udmurt Republic	31 631 292	5 231 440	775 500	24 735 023
Chuvash Republic	7 555 091	3 403 066	301 017	3 826 499
Perm Territory	16 701 856	8 675 010	410 733	7 125 145
Kirov Region	20 417 457	11 706 319	1 428 714	5 497 993
Nizhny Novgogrod Region	50 657 648	30 747 850	5 438 288	6 067 896
Orenburg Region	28 304 036	13 255 775	1 283 236	12 511 076
Penza Region	3 775 376	2 497 769	206 032	726 471
Samara Region	284 467 386	97 794 876	18 456 807	128 017 976
Saratov Region	25 352 616	18 706 598	2 984 024	2 292 718
Ulyanovsk Region	3 131 041	2 442 549	4 921	682 571
Ural Federal District	548 253 465	166 086 512	125 745 715	202 820 022
Kurgan Region	2 222 813	2 045 752	4 186	127 786
Sverdlovsk Region	273 034 752	84 152 003	49 133 545	102 014 815
Tyumen Region	195 361 153	43 414 474	65 767 051	74 471 421
Chelyabinsk Region	77 634 747	36 474 283	10 840 933	26 206 000
Siberian Federal District	112 577 094	50 038 359	17 436 739	39 899 381
Republic of Altai	684 996	340 937	1 519	61 458
Republic of Buryatiya	0	0	0	0
Republic of Tuva	208 147	165 216	3 038	39 893
Republic of Khakassia	5 364 489	2 413 357	407 047	2 281 546
Altai Territory	8 133 799	5 196 317	1 308 886	1 468 065
Zabaykal Territory	2 736 848	2 483 306	210 000	43 542
Krasnoyarsk Territory	4 760 238	687 800	826 286	3 245 247
Irkutsk Region	11 930 007	5 806 684	559 213	5 365 175
Kemerovo Region	7 215 319	3 699 627	687 133	2 805 611
Novosibirsk Region	59 883 081	22 644 179	13 150 579	20 098 586
Omsk Region	6 467 244	3 591 111	281 519	2 409 864
Tomsk Region	5 192 926	3 009 825	1 519	2 080 394
Far Eastern Federal District	357 346 071	127 235 111	12 808 547	197 364 334
Republic of Sakha (Yakutia)	24 640 621	15 093 017	20 000	7 906 296
Kamchatka Territory	5 483 379	4 471 672	469 325	484 139
Primorskiy Territory	81 461 915	49 845 327	3 194 095	21 794 082
Khabarovsk Territory	3 800 351	2 530 959	3 350	645 978
Amur Region	239 889 574	53 866 639	8 908 701	166 129 475
Magadan Region	0	0	0	0
Sakhalin Region	2 070 231	1 427 497	213 076	404 364
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	43 823 716 614	21 406 679 717	6 239 255 699	11 887 961 845

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.12.17

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	13 561 250 091	8 606 536 676	3 435 312 328	111 180 974
Belgorod Region	12 122	10 664	1 458	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	446 410	291 643	0	138 289
Ivanovo Region	8 062	8 062	0	0
Kaluga Region	0	0	0	0
Kostroma Region	38 651 270	12 026 584	10 704 791	4 813 095
Kursk Region	589 144	0	589 144	0
Lipetsk Region	0	0	0	0
Moscow Region	1 625 330	383 917	524 428	716 985
Orel Region	0	0	0	0
Ryazan Region	10 489	0	10 489	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	123 541	94 167	874	9 136
City of Moscow	13 519 783 723	8 593 721 639	3 423 481 144	105 503 469
North-Western Federal District	161 212 683	99 581 133	24 735 397	4 008 515
Republic of Karelia	0	0	0	0
Komi Republic	19 170	19 170	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	652 219	376 937	32 814	1 702
Kaliningrad Region	232 918	75 671	0	157 247
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 228	0	6 228	0
Pskov Region	0	0	0	0
St Petersburg	160 302 148	99 109 355	24 696 355	3 849 566
Southern Federal District	5 263 992	3 888 203	659 092	716 697
Republic of Adygeya	21 886	0	0	21 886
Republic of Kalmykia	0	0	0	0
Republic of Crimea	561 789	223 515	12 216	326 058
Krasnodar Territory	490 743	22 603	455 004	13 136
Astrakhan Region	3 535	0	3 535	0
Volgograd Region	76 195	0	69 204	6 991
Rostov Region	3 934 495	3 502 335	117 011	315 149
City of Sevastopol	175 349	139 750	2 122	33 477
North-Caucasian Federal District	21 038	0	17 421	3 617
Republik of Daghestan	875	0	875	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	813	0	813	0
Karachai-Cherkess Republic	3 617	0	0	3 617
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	63 389 906	21 492 658	27 986 409	694 900
Republic of Bashkortostan	757 895	696 855	60 742	298
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	27 152 330	1 659 118	24 891 399	76 161
Udmurt Republic	676 649	418 424	258 225	0
Chuvash Republic	89 769	41 751	0	48 018
Perm Territory	140 852	91 271	49 581	0
Kirov Region	938	0	929	9
Nizhny Novgogrod Region	1 076 472	273 388	762 790	40 294
Orenburg Region	412 239	317 639	59 306	35 294
Penza Region	0	0	0	0
Samara Region	32 913 657	17 947 393	1 782 569	493 408
Saratov Region	167 754	46 819	120 868	67
Ulyanovsk Region	1 351	0	0	1 351
Ural Federal District	39 416 244	31 303 425	7 918 994	193 825
Kurgan Region	0	0	0	0
Sverdlovsk Region	30 133 334	28 207 154	1 743 539	182 641
Tyumen Region	7 250 059	2 690 862	4 548 013	11 184
Chelyabinsk Region	2 032 851	405 409	1 627 442	0
Siberian Federal District	6 048 293	1 755 722	4 231 856	60 712
Republic of Altai	29 166	0	29 166	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	341	0	341	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 315	1 315	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	146 702	0	146 702	0
Irkutsk Region	258 054	231 592	26 462	0
Kemerovo Region	2 961	0	0	2 961
Novosibirsk Region	5 531 066	1 504 732	4 026 331	0
Omsk Region	75 834	18 083	0	57 751
Tomsk Region	2 854	0	2 854	0
Far Eastern Federal District	13 424 757	9 021 559	1 417 093	1 321 607
Republic of Sakha (Yakutia)	639 201	321 091	141 552	176 558
Kamchatka Territory	66 439	66 439	0	0
Primorskiy Territory	1 532 870	211 741	1 268 793	51 922
Khabarovsk Territory	0	0	0	0
Amur Region	11 182 368	8 422 288	2 869	1 093 127
Magadan Region	0	0	0	0
Sakhalin Region	3 879	0	3 879	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 850 027 004	8 773 579 376	3 502 278 590	118 180 847

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.12.17

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	1 510 883 659	241 588 084	61 839 281	63 305 706	738 715 493	34 454 175
Belgorod Region	134 741	0	0	0	1 009	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	56 256	0	0	0	40 107	0
Voronezh Region	42 489	0	0	0	1 792	0
Ivanovo Region	220 267	0	0	0	64 576	0
Kaluga Region	605 646	0	12 952 092	0	581 160	0
Kostroma Region	1 655 346	10 812	20 375 365	0	14 897 930	95 703
Kursk Region	169 656	0	0	0	15 569	0
Lipetsk Region	2 299 798	0	0	0	139 034	0
Moscow Region	182 376	276 205	0	0	575 769	104 802
Orel Region	0	0	0	0	0	0
Ryazan Region	825 215	0	0	0	93 924	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	56 187	0	0	0	4 505	0
Tver Region	89 052	0	0	0	1 333	0
Tula Region	63 532	0	0	0	2 508	0
Yaroslavl Region	492 297	0	0	0	63 036	0
City of Moscow	1 503 990 801	241 301 067	28 511 824	63 305 706	722 233 241	34 253 670
North-Western Federal District	98 013 339	3 478 962	18 514 223	54 488	9 323 093	513 802
Republic of Karelia	4 604	0	0	0	45 174	0
Komi Republic	225 776	0	41 822	0	2 806	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 155 524	9 619	45 000	0	897 020	1
Kaliningrad Region	486 657	2 768	9 689	0	66 420	4
Leningrad Region	8 708	0	0	0	352	0
Murmansk Region	862	0	0	0	19 298	0
Novgorod Region	57 357	0	0	0	7 780	0
Pskov Region	125 942	0	0	0	12 351	0
St Petersburg	95 947 909	3 466 575	18 417 712	54 488	8 271 892	513 797
Southern Federal District	18 023 394	262 582	537 945	1 685	4 599 084	305 061
Republic of Adygeya	93 096	0	0	0	49 195	1 017
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	2 086 231	223 515	0	0	604 441	132 291
Krasnodar Territory	12 089 540	0	537 945	0	2 406 098	13 136
Astrakhan Region	30 403	0	0	0	41 726	0
Volgograd Region	575 707	0	0	0	41 370	386
Rostov Region	2 256 441	0	0	0	1 308 647	125 353
City of Sevastopol	891 976	39 067	0	1 685	147 607	32 878
North-Caucasian Federal District	580 520	0	507 000	15 733	436 059	3 617

Republik of Daghestan	56 280	0	0	0	118 285	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	289 130	0	0	0	176 671	0
Karachai-Cherkess Republic	97 278	0	0	0	49 932	3 617
Republic of North Ossetia - Alania	28 404	0	0	0	29 533	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	109 428	0	507 000	15 733	61 638	0
Volga Federal District	47 360 503	5 778	14 070 822	0	22 965 463	355 964
Republic of Bashkortostan	798 470	0	5 524 788	0	885 057	298
Republic of Marii El	166 636	0	2 003	0	1 112	0
Republic of Mordovia	279 330	0	0	0	45 437	0
Republic of Tatarstan	14 483 566	5 778	5 045 031	0	5 560 868	41 599
Udmurt Republic	336 282	0	0	0	1 804 006	0
Chuvash Republic	52 195	0	0	0	68 449	0
Perm Territory	453 345	0	0	0	531 000	0
Kirov Region	1 097 466	0	0	0	694 103	0
Nizhny Novgogrod Region	2 531 317	0	104 000	0	473 594	33 281
Orenburg Region	637 172	0	55 000	0	277 099	0
Penza Region	56 301	0	0	0	110 706	0
Samara Region	22 324 238	0	3 340 000	0	12 071 967	280 729
Saratov Region	3 973 876	0	0	0	337 371	57
Ulyanovsk Region	170 309	0	0	0	104 694	0
Ural Federal District	13 831 322	350 583	3 901 436	1 458	12 465 600	19 228
Kurgan Region	166 222	0	0	0	11 530	0
Sverdlovsk Region	5 637 326	5 027	3 734 522	0	10 120 326	14 883
Tyumen Region	3 269 100	345 556	0	0	1 645 407	4 345
Chelyabinsk Region	4 758 674	0	166 914	1 458	688 337	0
Siberian Federal District	3 171 826	0	15 848	341	1 993 824	158
Republic of Altai	19 800	0	0	0	3 792	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	15 099	0	0	341	10 098	0
Republic of Khakassia	68 948	0	0	0	73 660	0
Altai Territory	331 820	0	5 848	0	47 911	0
Zabaykal Territory	616 790	0	0	0	1 200	0
Krasnoyarsk Territory	29 427	0	0	0	312 147	0
Irkutsk Region	276 354	0	0	0	260 533	0
Kemerovo Region	87 187	0	10 000	0	92 437	158
Novosibirsk Region	1 590 436	0	0	0	1 031 604	0
Omsk Region	85 002	0	0	0	101 078	0
Tomsk Region	50 963	0	0	0	59 364	0
Far Eastern Federal District	10 755 711	482 390	6 201 135	0	43 859 940	542 317
Republic of Sakha (Yakutia)	540 597	321 091	0	0	204 347	0
Kamchatka Territory	110 718	0	0	0	90 188	0
Primorskiy Territory	5 001 210	0	26 135	0	1 021 390	9 764
Khabarovsk Territory	24 857	0	0	0	65 899	0
Amur Region	4 927 587	161 299	6 175 000	0	42 422 328	532 553
Magadan Region	0	0	0	0	0	0
Sakhalin Region	150 742	0	0	0	55 788	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 702 620 274	246 168 379	105 587 690	63 379 411	834 358 556	36 194 322

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.12.17

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	33 643 875 679	2 882 636	91 906	6 010 827 652	9 675 457 915	17 657 696 418
Belgorod Region	7 005 608	0	0	1 872 426	295 890	4 813 751
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 733 378	0	212	441 522	75 800	1 170 971
Voronezh Region	3 591 178	0	0	307 865	219 948	3 034 726
Ivanovo Region	12 305 897	0	0	1 715 757	621 808	9 860 241
Kaluga Region	43 892 458	0	0	1 611 596	21 646 272	20 616 287
Kostroma Region	389 525 618	1	0	22 345 429	75 798 911	290 931 899
Kursk Region	15 890 721	0	0	2 977 673	871 425	12 028 948
Lipetsk Region	17 103 572	0	0	2 172 638	713 175	14 187 459
Moscow Region	17 960 120	0	0	5 135 860	717 964	12 069 697
Orel Region	0	0	0	0	0	0
Ryazan Region	14 276 462	0	0	3 763 926	119 030	10 128 543
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 471 525	0	0	699 085	20 140	1 731 995
Tver Region	1 078 544	0	0	835 327	14 000	217 819
Tula Region	1 443 360	0	0	308 051	113 073	1 018 472
Yaroslavl Region	12 759 189	0	0	2 613 517	4 335 726	5 493 545
City of Moscow	33 102 838 049	2 882 635	91 694	5 964 026 980	9 569 894 753	17 270 392 065
North-Western Federal District	1 343 591 358	29 898	281	440 014 232	523 050 188	365 407 679
Republic of Karelia	361 986	0	0	164 212	70 000	120 393
Komi Republic	5 144 927	0	0	1 281 022	970 299	2 817 794
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	48 477 211	0	0	15 848 357	11 400 383	21 100 706
Kaliningrad Region	15 416 551	0	0	1 599 399	8 511 824	5 270 151
Leningrad Region	101 958	0	0	26 240	75 718	0
Murmansk Region	1 043 599	0	0	690 852	3 100	338 189
Novgorod Region	5 313 555	0	281	2 285 793	108 308	2 876 061
Pskov Region	1 839 629	0	0	618 817	460 000	759 030
St Petersburg	1 265 891 942	29 898	0	417 499 540	501 450 556	332 125 355
Southern Federal District	394 227 198	93 188	201	73 206 614	49 946 086	268 241 923
Republic of Adygeya	1 719 710	0	0	269 483	110 474	1 336 328
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	98 266 923	5 430	0	29 970 902	3 524 615	64 232 015
Krasnodar Territory	162 108 487	9 509	201	17 062 470	39 246 561	105 194 032
Astrakhan Region	5 086 942	0	0	1 678 423	1 071 755	1 068 850
Volgograd Region	9 267 797	0	0	2 135 173	1 079 727	6 043 322
Rostov Region	101 440 736	78 249	0	19 248 632	4 292 435	77 651 379
City of Sevastopol	16 336 603	0	0	2 841 531	620 519	12 715 997
North-Caucasian Federal District	13 856 913	0	0	5 164 198	2 536 851	5 990 703
Republik of Daghestan	1 563 662	0	0	991 052	100 018	400 376
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 149 146	0	0	1 138 322	49 763	2 941 094
Karachai-Cherkess Republic	2 407 144	0	0	454 466	1 604 037	348 330
Republic of North Ossetia - Alania	242 860	0	0	21 633	44 500	176 727

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 494 101	0	0	2 558 725	738 533	2 124 176
Volga Federal District	836 287 939	3 851 356	0	127 389 893	209 698 271	492 471 133
Republic of Bashkortostan	51 923 962	25 095	0	2 761 305	9 877 340	39 230 112
Republic of Marii El	2 118 145	0	0	377 004	17 354	1 699 220
Republic of Mordovia	20 856 488	0	0	2 045 344	687 971	18 074 296
Republic of Tatarstan	416 813 400	3 785 047	0	81 201 578	144 647 628	185 390 875
Udmurt Republic	34 103 695	14 885	0	2 867 425	641 738	30 529 244
Chuvash Republic	8 890 450	0	0	1 818 202	826 075	6 198 657
Perm Territory	20 452 265	7 188	0	2 830 093	2 333 657	15 244 054
Kirov Region	28 933 689	1 428	0	4 814 227	2 175 984	21 655 240
Nizhny Novgogrod Region	60 393 395	11 427	0	9 723 097	5 402 948	45 077 642
Orenburg Region	30 995 612	6 286	0	3 450 421	3 143 333	24 378 979
Penza Region	4 198 909	0	0	1 087 596	449 148	2 650 309
Samara Region	113 541 214	0	0	10 071 477	29 765 926	73 420 410
Saratov Region	38 820 953	0	0	3 812 610	9 047 142	25 930 589
Ulyanovsk Region	4 245 762	0	0	529 514	682 027	2 991 506
Ural Federal District	787 882 581	109 932	0	80 411 885	251 466 382	452 668 316
Kurgan Region	2 129 658	0	0	665 768	204 169	1 248 037
Sverdlovsk Region	370 026 071	16 889	0	51 439 385	42 849 569	274 708 251
Tyumen Region	313 375 168	79 494	0	11 259 172	199 997 432	101 185 510
Chelyabinsk Region	102 351 684	13 549	0	17 047 560	8 415 212	75 526 518
Siberian Federal District	150 379 400	57 913	0	41 853 580	14 257 518	91 750 118
Republic of Altai	969 176	0	0	195 261	47 652	711 797
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	160 181	0	0	47 029	30 000	83 152
Republic of Khakassia	6 395 142	0	0	1 070 428	547 077	4 627 375
Altai Territory	6 973 559	0	0	1 715 618	515 017	4 738 454
Zabaykal Territory	375 520	0	0	93 312	276 696	5 512
Krasnoyarsk Territory	7 214 203	0	0	1 738 667	133 617	5 156 531
Irkutsk Region	13 733 216	0	0	3 011 615	1 612 663	8 983 215
Kemerovo Region	13 965 225	0	0	1 770 120	3 752 003	8 383 167
Novosibirsk Region	86 044 870	57 913	0	29 973 408	6 431 584	47 678 783
Omsk Region	7 700 693	0	0	1 000 099	893 113	5 798 664
Tomsk Region	6 847 615	0	0	1 238 023	18 096	5 583 468
Far Eastern Federal District	357 284 326	59 198	848 151	43 791 338	16 488 784	295 051 840
Republic of Sakha (Yakutia)	29 604 040	25 535	0	4 937 824	2 091 800	22 480 931
Kamchatka Territory	6 268 857	0	0	1 466 491	102 255	4 664 037
Primorskiy Territory	92 132 093	29 381	0	22 155 520	7 211 110	62 288 111
Khabarovsk Territory	5 299 440	0	0	213 496	335 530	4 750 414
Amur Region	218 542 411	0	848 151	12 662 377	6 318 107	198 414 287
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 437 485	4 282	0	2 355 630	429 982	2 454 060
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	37 527 385 394	7 084 121	940 539	6 822 659 392	10 742 901 995	19 629 278 130

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.12.17

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	14 653 416 709	21 334 319	37 113	2 101 573 043	6 998 749 593	5 154 977 430
Belgorod Region	725 406	0	0	36 229	0	689 177
Bryansk Region	0	0	0	0	0	0
Vladimir Region	85 550	0	0	25 873	0	58 898
Voronezh Region	1 228 724	0	0	7 729	0	1 220 995
Ivanovo Region	817 403	0	0	67 984	0	749 408
Kaluga Region	1 500 030	0	0	42 168	467 071	990 791
Kostroma Region	24 305 192	0	0	3 524 855	10 347 197	10 047 345
Kursk Region	974 184	0	0	497 333	0	476 715
Lipetsk Region	746 607	0	0	358 578	0	388 029
Moscow Region	2 698 095	0	0	698 167	449 149	1 550 779
Orel Region	0	0	0	0	0	0
Ryazan Region	1 252 581	0	0	337 796	0	914 231
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 282	0	0	2 186	0	16 083
Tver Region	293 583	0	0	102 555	156 452	34 564
Tula Region	26 716	0	0	358	0	26 358
Yaroslavl Region	2 075 546	0	0	158 809	0	1 916 691
City of Moscow	14 616 668 810	21 334 319	37 113	2 095 712 423	6 987 329 724	5 135 897 366
North-Western Federal District	202 933 090	0	0	40 331 440	79 585 970	79 824 044
Republic of Karelia	31 839	0	0	30 493	0	471
Komi Republic	483 137	0	0	13 541	0	469 596
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 072 473	0	0	154 317	71 988	1 844 698
Kaliningrad Region	8 988 468	0	0	5 322 517	1 831 608	1 607 684
Leningrad Region	9 360	0	0	9 360	0	0
Murmansk Region	1 486 924	0	0	1 481 914	0	5 009
Novgorod Region	231 905	0	0	35 568	61 670	134 667
Pskov Region	8 805	0	0	7 489	0	1 316
St Petersburg	189 620 179	0	0	33 276 241	77 620 704	75 760 603
Southern Federal District	26 694 440	7 430	0	8 819 453	2 243 472	14 876 250
Republic of Adygeya	201 095	0	0	58	58 331	142 706
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 294 389	7 430	0	69 221	29 166	4 658 517
Krasnodar Territory	7 450 329	0	0	778 497	794 993	5 712 700
Astrakhan Region	5 707 969	0	0	5 633 666	0	69 101
Volgograd Region	489 132	0	0	101 242	103 245	284 631
Rostov Region	6 409 516	0	0	2 150 612	1 202 189	3 008 290
City of Sevastopol	1 142 010	0	0	86 157	55 548	1 000 305
North-Caucasian Federal District	561 556	0	0	218 090	0	341 527
Republik of Daghestan	17 594	0	0	1 419	0	16 151
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	174 579	0	0	116 790	0	57 497
Karachai-Cherkess Republic	45 097	0	0	4 915	0	40 134
Republic of North Ossetia - Alania	46 675	0	0	0	0	46 675
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	277 611	0	0	94 966	0	181 070
Volga Federal District	158 377 071	6	0	20 236 029	97 446 662	39 939 559
Republic of Bashkortostan	1 829 966	0	0	49 747	635 662	1 144 350
Republic of Marii El	15 501	0	0	1 239	0	8 493
Republic of Mordovia	213 093	0	0	31 192	0	180 371
Republic of Tatarstan	133 847 044	6	0	17 340 751	95 097 966	20 821 540
Udmurt Republic	828 639	0	0	44 777	172 077	611 785
Chuvash Republic	471 959	0	0	10 242	116 662	343 613
Perm Territory	1 903 087	0	0	329 886	31 509	1 541 692
Kirov Region	932 791	0	0	324 916	0	607 528
Nizhny Novgogrod Region	4 388 670	0	0	525 902	643 272	3 212 293
Orenburg Region	2 150 486	0	0	18 023	258 101	1 873 434
Penza Region	48 005	0	0	17 822	30 171	0
Samara Region	9 981 553	0	0	1 191 536	460 950	8 248 408
Saratov Region	1 757 679	0	0	343 866	292	1 343 584
Ulyanovsk Region	8 598	0	0	6 130	0	2 468
Ural Federal District	76 258 066	59 130	0	6 088 969	22 095 103	40 410 819
Kurgan Region	28 445	0	0	1 728	0	26 425
Sverdlovsk Region	46 667 428	0	0	3 374 120	17 618 659	25 230 090
Tyumen Region	19 535 959	59 130	0	331 135	3 861 267	8 719 382
Chelyabinsk Region	10 026 234	0	0	2 381 986	615 177	6 434 922
Siberian Federal District	32 155 275	0	0	16 618 171	3 453 918	11 271 466
Republic of Altai	230 512	0	0	208 587	0	21 925
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	488	0	0	0	0	488
Republic of Khakassia	182 306	0	0	12 143	0	104 347
Altai Territory	226 351	0	0	103 753	0	122 598
Zabaykal Territory	3 761	0	0	0	0	3 761
Krasnoyarsk Territory	496 570	0	0	98 461	0	397 522
Irkutsk Region	2 048 835	0	0	223 603	0	1 442 367
Kemerovo Region	449 658	0	0	209 128	0	240 110
Novosibirsk Region	27 378 818	0	0	15 360 042	3 120 714	8 536 065
Omsk Region	979 009	0	0	351 256	331 456	296 297
Tomsk Region	158 967	0	0	51 198	1 748	105 986
Far Eastern Federal District	51 962 611	0	0	11 168 690	13 020 831	26 011 402
Republic of Sakha (Yakutia)	1 043 176	0	0	21 789	47 813	919 408
Kamchatka Territory	1 261 221	0	0	383 132	0	878 089
Primorskiy Territory	12 057 189	0	0	5 036 501	599 670	6 241 317
Khabarovsk Territory	129 274	0	0	7 912	0	120 987
Amur Region	32 559 675	0	0	1 260 084	12 373 348	17 398 797
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 912 076	0	0	4 459 272	0	452 804
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	15 202 358 818	21 400 885	37 113	2 205 053 885	7 216 595 549	5 367 652 497

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.12.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	8 931 375 542	6 100 480 802	2 830 894 740
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	2 648 871	2 475 861	173 010
Ivanovo Region	0	0	0
Kaluga Region	90 000	90 000	0
Kostroma Region	378 872 508	283 336 828	95 535 680
Kursk Region	0	0	0
Lipetsk Region	977 000	977 000	0
Moscow Region	1 790 000	1 790 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	31 004	31 004	0
Tver Region	0	0	0
Tula Region	2 917	0	2 917
Yaroslavl Region	1 442 048	909 370	532 678
City of Moscow	8 545 521 194	5 810 870 739	2 734 650 455
North-Western Federal District	237 419 111	164 186 785	73 232 326
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 548 523	0	2 548 523
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	234 870 588	164 186 785	70 683 803
Southern Federal District	2 047 364	1 657 371	389 993
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	262 664	262 664	0
Krasnodar Territory	584 700	194 707	389 993
Astrakhan Region	0	0	0
Volgograd Region	200 000	200 000	0
Rostov Region	1 000 000	1 000 000	0
City of Sevastopol	0	0	0
North-Caucasian Federal District	10 000	10 000	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	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	144 827 754	135 603 670	9 224 084
Republic of Bashkortostan	27 960 264	27 960 264	0
Republic of Marii El	0	0	0
Republic of Mordovia	100 000	100 000	0
Republic of Tatarstan	25 950 609	16 788 912	9 161 697
Udmurt Republic	4 458 490	4 458 490	0
Chuvash Republic	100 000	100 000	0
Perm Territory	117 981	117 981	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	3 924 854	3 924 854	0
Orenburg Region	151 090	151 090	0
Penza Region	17 301	0	17 301
Samara Region	81 822 165	81 777 079	45 086
Saratov Region	225 000	225 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	93 836 094	80 682 081	13 154 013
Kurgan Region	0	0	0
Sverdlovsk Region	92 353 047	79 397 360	12 955 687
Tyumen Region	1 281 211	1 082 885	198 326
Chelyabinsk Region	201 836	201 836	0
Siberian Federal District	2 061 949	2 053 432	8 517
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	29 646	29 646	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	1 942 303	1 933 786	8 517
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	19 470 589	17 626 263	1 844 326
Republic of Sakha (Yakutia)	56 502	56 502	0
Kamchatka Territory	0	0	0
Primorskiy Territory	2 004 199	1 945 868	58 331
Khabarovsk Territory	0	0	0
Amur Region	17 409 888	15 623 893	1 785 995
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	9 431 048 403	6 502 300 404	2 928 747 999

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	11,8	11,8	11,6
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	8,6	8,4	8,2
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*39,8*	*39,8*	*39,4*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*8,3*	*9,4*	*10,2*	*10,1*	*10,0*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*9,0*	*9,1*	*9,2*
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	4,8	4,6	4,8
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	224,4	221,0	229,8
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*4,0*	*4,1*	*4,1*	*4,1*
mining	*4,9*	*5,6*	*5,8*	*5,8*	*5,9*
manufacturing	*17,1*	*15,4*	*15,9*	*15,9*	*15,6*
production and distribution of energy, gas and water	*2,5*	*3,1*	*3,1*	*3,2*	*3,1*
constructing	*4,8*	*4,5*	*4,1*	*4,1*	*4,0*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*9,9*	*9,9*	*9,7*
transport and communication	*4,2*	*4,2*	*4,2*	*4,1*	*4,2*
other economic activities	*24,1*	*23,1*	*22,7*	*22,6*	*22,7*
individuals	*27,5*	*29,1*	*30,1*	*30,3*	*30,6*
of which					
mortgage loans	*10,4*	*12,1*	*12,7*	*12,7*	*12,9*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*71,1*	*72,6*	*73,5*
United Kingdom	*12,3*	*7,5*	*6,7*	*6,8*	*6,6*
USA	*4,5*	*3,2*	*1,9*	*1,4*	*1,1*
Germany	*0,8*	*0,3*	*0,3*	*0,4*	*0,3*
Austria	*4,9*	*1,1*	*1,3*	*0,8*	*0,7*
France	*1,8*	*1,4*	*1,3*	*1,4*	*1,5*
Italy	*0,0*	*2,0*	*2,0*	*1,9*	*2,0*
Cyprus	*9,2*	*5,3*	*6,1*	*5,9*	*6,1*
Netherlands	*0,8*	*0,5*	*0,5*	*0,1*	*0,1*
Other	*11,8*	*9,9*	*8,8*	*8,7*	*8,2*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,4*	*11,1*	*10,9*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*21,6*	*21,6*	*22,4*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	125,5	123,4	115,6
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	180,7	171,1	143,3
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	54,0	54,5	54,8
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,1*	*109,5*	*109,7*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*44,2*	*45,7*	*46,0*
of which					
Interest rate risk	*34,4*	*36,8*	*34,5*	*36,0*	*35,8*
Equity position risk	*3,3*	*3,0*	*2,5*	*2,5*	*2,6*
Foreign exchange risk	*6,3*	*3,2*	*4,1*	*4,2*	*4,9*
Commodity risk	-	*0,9*	*3,1*	*0,0*	*2,8*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	15,8	15,4	14,4
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	674,8	692,9	870,3
as percent of the banking sector assets [6]	*0,3*	*1,2*	*0,8*	*0,9*	*1,1*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*7,1*	*7,3*	*9,1*
Return on assets [7]	*0,3*	*1,2*	*1,2*	*1,1*	*1,3*
Return on equity [7]	*2,3*	*10,3*	*10,3*	*9,6*	*10,6*

[1] Only balance sheet items are included.

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

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

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

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

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

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

Capital Adequacy

Table 41

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

Date	Total		of which																	
	Number of CIs	Own funds (capital) of CIs, billion rubles	CIs with capital less than 300 million rubles		CIs with capital from 300 million to 1 billion rubles		CIs with capital from 1 to 10 billion rubles		CIs with capital from 10 to 25 billion rubles		CIs with capital from 25 to 50 billion rubles		CIs with capital from 50 to 100 billion rubles		CIs with capital from 100 to 250 billion rubles		CIs with capital more than 250 billion rubles		CIs going through insolvency prevention measures[2]	
			Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles
1.01.09	1108	3 811,6	541	72,4	281	146,0	225	644,1	22	372,6	10	359,2	5	351,1	2	249,7	2	1 554,0	20	62,6
1.01.10	1058	4 620,6	473	71,9	284	145,1	236	677,1	23	344,8	12	390,7	6	395,8	4	630,9	2	1 893,8	18	70,3
1.01.11	1012	4 731,8	423	69,0	292	156,5	230	671,2	27	390,8	14	468,4	5	351,6	5	732,0	2	1 786,9	14	105,4
1.01.12	978	5 242,1	354	68,6	307	162,1	250	726,5	31	435,6	15	468,2	7	464,0	3	421,6	3	2 245,8	8	249,7
1.01.13	956	6 112,9	301	59,5	308	162,7	273	811,1	40	606,8	14	492,0	8	544,4	4	634,2	3	2 589,8	5	212,4
1.01.14	923	7 064,3	238	45,1	316	165,0	285	833,5	46	710,4	16	545,6	9	607,7	5	910,7	3	3 043,6	5	202,8
1.01.15	834	7 928,4	57	4,7	400	186,9	279	811,4	43	672,8	21	736,3	8	494,1	5	628,6	6	4 341,6	15	52,1
1.01.16	733	9 008,6	51	-42,9	323	159,3	248	738,3	38	556,4	22	714,7	10	580,4	6	945,4	6	5 381,2	29	-24,3
1.02.16	728	9 078,8	51	0,8	319	156,9	248	734,7	38	582,5	22	741,7	9	532,5	6	969,9	6	5 352,5	29	7,2
1.03.16	718	9 093,0	55	-1,5	311	153,7	241	725,2	38	565,3	22	718,1	10	576,5	6	961,0	6	5 394,6	29	0,2
1.04.16	707	8 952,7	48	-2,9	310	152,5	236	698,9	38	548,1	25	826,6	8	478,6	6	935,5	6	5 308,9	30	6,4
1.05.16	696	8 922,3	49	-3,6	300	146,9	239	712,2	39	614,3	21	722,6	8	477,7	6	931,2	6	5 338,5	28	-17,5
1.06.16	689	8 964,6	49	-4,8	291	141,1	240	709,3	39	595,3	21	705,9	9	530,2	6	927,3	6	5 495,2	28	-135,0
1.07.16	680	8 948,3	47	-3,6	288	138,5	241	723,5	36	556,5	21	689,1	10	578,7	6	936,5	6	5 470,3	25	-141,3
1.08.16	669	9 024,6	46	3,6	284	138,7	231	684,9	37	551,5	24	798,0	9	532,2	6	944,0	6	5 508,0	26	-136,3
1.09.16	659	9 072,9	46	4,0	276	135,9	230	680,0	38	562,8	23	739,8	9	528,5	5	720,0	7	5 817,2	25	-115,6
1.10.16	649	9 097,8	48	4,5	271	135,9	226	685,0	35	526,9	24	783,5	8	473,8	5	723,4	7	5 861,9	25	-97,1
1.11.16	643	9 147,7	48	4,6	263	130,6	226	667,3	38	564,7	23	750,6	8	470,5	5	727,0	7	5 930,3	25	-97,8
1.12.16	635	9 235,4	49	-32,0	258	127,0	224	658,1	38	577,1	23	775,0	7	459,0	5	728,7	7	6 055,6	24	-113,2
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
Reference data: own funds (capital) adequacy ratio as of 1.12.17, %	11,6		38,1		23,6		20,1		19,4		15,1		13,8		17,2		13,4		15,9	

[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] 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		1.10.17		1.11.17		1.12.17	
Basel III capital[1] 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)	млрд. руб.	в % к капиталу всего	млрд. руб.	в % к капиталу всего
Own funds (Basel III capital):	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 332,0**	***100,0***	**9 374,9**	***100,0***	**9 147,1**	***100,0***
of which:										
1. Tier 1 capital	6 002,5	*66,6*	6 586,7	*70,2*	6 795,3	*72,8*	6 716,8	*71,7*	6 445,2	*70,5*
of which:										
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 554,7	*70,2*	6 438,9	*68,7*	6 211,1	*67,9*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	240,7	*2,6*	277,9	*3,0*	234,0	*2,6*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 536,7	*27,2*	2 658,1	*28,4*	2 701,9	*29,5*
Basel III capital adequacy ratios[2]	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	11,8	3	11,8	3	11,6	0
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	8,2	4	8,1	4	7,8	3
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	8,6	6	8,4	6	8,2	5

[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		1.10.17		1.11.17		1.12.17	
	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***	**12 018,4**	***128,8***	**12 142,2**	***129,5***	**11 920,1**	***130,3***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 513,9	*26,9*	2 518,3	*26,9*	2 502,7	*27,4*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 531,3	*16,4*	1 546,2	*16,5*	1 465,9	*16,0*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	5 258,2	*56,3*	5 356,8	*57,1*	5 370,9	*58,7*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 530,8	*27,1*	2 536,6	*27,1*	2 398,1	*26,2*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	184,2	*2,0*	184,3	*2,0*	182,6	*2,0*
1.6.Other factors of increase	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Factors of own funds (capital) decrease	**2 224,8**	***24,7***	**2 119,4**	***22,6***	**2 686,4**	***28,8***	**2 767,3**	***29,5***	**2 773,0**	***30,3***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	1 050,8	*11,3*	1 159,7	*12,4*	1 159,9	*12,7*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	274,8	*2,9*	276,9	*3,0*	278,2	*3,0*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	14,0	*0,2*	14,4	*0,2*	16,2	*0,2*
2.4. Sources of own funds (capital), created using improper assets	8,7	*0,1*	9,4	*0,1*	7,7	*0,1*	7,9	*0,1*	8,2	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	292,3	*3,1*	294,0	*3,1*	294,4	*3,2*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	902,6	*10,0*	694,6	*7,4*	698,8	*7,5*	724,3	*7,7*	712,9	*7,8*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	347,9	*3,7*	290,1	*3,1*	303,2	*3,3*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 332,0**	***100,0***	**9 374,9**	***100,0***	**9 147,1**	***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	1.10.17	1.11.17	1.12.17
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 550,7	1 364,4	1 253,8	1 249,3	1 224,1
3rd group of assets	702,0	43,4	45,6	45,4	25,2
4th group of assets	37 817,6	33 559,6	31 213,8	31 399,4	31 641,8
5th group of assets	10,9	332,4	239,1	216,1	208,4
The value of credit risk on balance sheet assets	40 081,2	35 299,7	32 752,3	32 910,3	33 099,2

Reference data:

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
1st group of assets without risk weighting	8 920,2	8 586,9	9 242,3	8 866,4	9 142,7

[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	1.10.17	1.11.17	1.12.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 332,0	9 374,9	9 147,1
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	79 065,4	79 418,8	78 836,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	32 752,3	32 910,3	33 099,2
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	3 111,8	2 994,5	3 157,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	248,7	250,2	250,9
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 302,9	4 377,2	4 421,6
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	611,8	582,3	450,0
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 371,8	8 371,9	8 370,2
	- market risk, billion rubles	3 859,4	4 012,4	4 035,0	4 187,3	4 113,7
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	116,6	114,4	130,8
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	17 745,5	17 788,2	17 891,3
	- 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	-977,9	-1 048,7	-1 114,2
	- 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	1 368,1	1 435,0	1 481,4
	- elevated requirements for respective levels of capital to cover certain assets classes in accordance with intrenational approaches to increase the stability of the banking sector	653,2	1 667,5	6 743,4	6 841,3	6 011,4
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	383,9	347,0	309,0
	- other	245,1	389,5	251,5	267,9	263,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	11,8	11,8	11,6

[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		1.10.17		1.11.17		1.12.17	
	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*	21	*8,0*	21	*8,0*	21	*8,0*
From 8% to 10%	1	*0,0*	13	*1,1*	11	*2,0*	11	*1,9*	13	*2,1*
From 10% to 12%	83	*39,0*	44	*19,1*	48	*22,0*	43	*21,4*	42	*22,4*
From 12% to 14%	92	*35,0*	70	*50,3*	50	*15,1*	54	*15,8*	50	*14,8*
14% and more	517	*22,2*	458	*25,1*	429	*52,9*	430	*52,9*	427	*52,8*
Banking sector, total	733	*100,0*	623	*100,0*	574	*100,0*	572	*100,0*	567	*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		1.10.17		1.11.17		1.12.17	
		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*	24 208,8	*44,2*	24 345,5	*44,1*	24 822,5	*44,5*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	21 009,3	*38,3*	21 248,0	*38,4*	21 226,5	*38,0*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 021,7	*7,3*	4 093,9	*7,4*	4 172,9	*7,5*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 853,1	*3,4*	1 771,1	*3,2*	1 773,3	*3,2*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 738,1	*6,8*	3 807,9	*6,9*	3 816,1	*6,8*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 915,5	*9,0*	5 012,7	*9,1*	5 113,0	*9,2*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	26 122,5	*55,3*	23 867,6	*54,7*	24 053,8	*56,0*	24 196,7	*56,0*	24 665,8	*56,6*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 799,1	*25,2*	10 902,6	*25,2*	10 689,5	*24,5*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 520,7	*8,2*	3 578,6	*8,3*	3 631,9	*8,3*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 775,9	*4,1*	1 698,1	*3,9*	1 697,8	*3,9*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 782,1	*6,5*	2 855,4	*6,6*	2 884,7	*6,6*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 982,7	*11,6*	5 053,7	*11,7*	5 235,0	*12,0*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	4 114,8	*9,6*	4 210,0	*9,7*	4 321,5	*9,9*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 800,1	*8,9*	3 896,8	*9,0*	4 011,3	*9,2*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*76,3*		*77,1*		*76,6*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*92,4*		*92,6*		*92,8*

[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		1.10.17		1.11.17		1.12.17	
	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*	11 899,4	*100,0*	12 035,0	*100,0*	12 241,6	*100,0*
1.1. Loans to legal entities (except credit institutions)	556,0	*5,1*	486,3	*4,4*	516,5	*4,3*	510,4	*4,2*	517,5	*4,2*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	11 383,0	*95,7*	11 524,6	*95,8*	11 724,1	*95,8*
1.3. Loans to credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
2. Loans grouped into portfolios of homogeneous loans as a share of total loans		*18,6*		*20,1*		*21,7*		*21,8*		*21,9*
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*		*9,4*		*9,3*		*9,0*
4. Claims grouped into portfolios of homogeneous claims - total of which:	99,4	*100,0*	105,5	*100,0*	108,4	*100,0*	113,0	*100,0*	110,9	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	31,3	*31,5*	53,4	*50,6*	60,4	*55,8*	60,4	*53,5*	64,7	*58,3*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	47,9	*44,2*	52,5	*46,5*	46,2	*41,7*
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims		*43,2*		*47,4*		*52,4*		*51,9*		*54,3*

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

Table 49

Homogeneous Loans and Claims on Legal Entities and Provisions Made as of 1.12.17[1]

	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	517 454,8	*100,0*	41 562,2	*100,0*	*8,0*
of which by quality categories					
1.1. Quality Category I	208,5	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	474 831,0	*91,8*	4 626,7	*11,1*	*1,0*
1.3. Quality Category III	3 501,2	*0,7*	449,4	*1,1*	*12,8*
1.4. Quality Category IV	2 761,3	*0,5*	997,0	*2,4*	*36,1*
1.5. Quality Category V	36 152,9	*7,0*	35 489,1	*85,4*	*98,2*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	17,4	*100,0*	0,4	*100,0*	*2,5*
of which by quality categories					
2.1. Quality Category I	14,6	*83,8*	0,0	*0,0*	*0,0*
2.2. Quality Category II	2,4	*13,8*	0,0	*5,4*	*1,0*
2.3. Quality Category III	0,0	*0,0*	0,0	*0,0*	*0,0*
2.4. Quality Category IV	0,0	*0,0*	0,0	*0,0*	*0,0*
2.5. Quality Category V	0,4	*2,4*	0,4	*94,6*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	517 472,2		41 562,6		*8,0*
4. Homogeneous claims grouped into portfolios - total	64 714,3	*100,0*	28 664,8	*100,0*	*44,3*
of which by quality categories					
4.1. Quality Category I	28 890,4	*44,6*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 695,0	*4,2*	30,8	*0,1*	*1,1*
4.3. Quality Category III	4731,9	*7,3*	545,9	*1,9*	*11,5*
4.4. Quality Category IV	489,9	*0,8*	216,4	*0,8*	*44,2*
4.5. Quality Category V	27907,0	*43,1*	27871,7	*97,2*	*99,9*
5. Claims for interest payments - total	4 490,9	*100,0*	2 188,7	*100,0*	*48,7*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 103,9	*46,8*	2 020,2	*92,3*	*96,0*

[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 1.12.17[1]

	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	11 724 100,4	*100,0*	1 060 069,1	*100,0*	*9,0*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 182 330,6	*10,1*	40 532,8	*3,8*	*3,4*
1.1.2. residental real estate (mortgage) loans, total	3 876 939,9	*33,1*	67 343,0	*6,4*	*1,7*
1.1.3. car loans, total	670 196,1	*5,7*	60 273,0	*5,7*	*9,0*
1.1.4. other consumer loans, total	5 979 092,6	*51,0*	890 445,3	*84,0*	*14,9*
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]	259 462,1	*2,2*	5 471,0	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	10 169 240,2	*86,7*	176 809,8	*16,7*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	273 465,7	*2,3*	14 706,2	*1,4*	*5,4*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	90 707,6	*0,8*	25 058,2	*2,4*	*27,6*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	79 874,6	*0,7*	46 784,3	*4,4*	*58,6*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	125 150,5	*1,1*	104 133,4	*9,8*	*83,2*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	710 658,6	*6,1*	685 631,2	*64,7*	*96,5*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	156 454,8	*1,3*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	10 062 175,3	*85,8*	153 615,1	*14,5*	*1,5*
1.3.3. Quality category III	537 493,6	*4,6*	40 521,8	*3,8*	*7,5*
1.3.4. Quality category IV	72 698,2	*0,6*	30 033,2	*2,8*	*41,3*
1.3.5. Quality category V	895 278,6	*7,6*	835 899,0	*78,9*	*93,4*
2. Claims grouped into portfolios of homogeneous claims - total	46 218,1	*5,2*	31 577,6	*3,8*	*68,3*
of which by quality categories					
2.1. Quality category I	5 189,0	*0,6*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 414,7	*0,8*	194,3	*0,0*	*2,6*
2.3. Quality category III	1512,8	*0,2*	161,2	*0,0*	*10,7*
2.4. Quality category IV	660,4	*0,1*	315,7	*0,0*	*47,8*
2.5. Quality category V	31441,3	*3,5*	30906,5	*3,7*	*98,3*
3. Claims for interest payments - total	178 435,8	*100,0*	75 656,6	*100,0*	*42,4*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	78 879,4	*44,2*	71 870,5	*95,0*	*91,1*

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

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

Table 51

Loan Loss Provisions by Credit Risk Categories[1]

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	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Substandard	*7,2*	*6,1*	*5,9*	*6,4*	*7,4*	*1,8*	*1,9*	*2,1*	*2,3*	*2,8*
Doubtful	*23,0*	*20,2*	*16,3*	*16,4*	*16,4*	*18,0*	*16,9*	*17,6*	*17,9*	*18,1*
Problem	*15,5*	*18,7*	*20,4*	*19,0*	*18,9*	*41,1*	*42,3*	*43,7*	*43,6*	*44,7*
Loss	*54,2*	*54,8*	*57,2*	*58,1*	*57,2*	*77,1*	*75,7*	*78,1*	*79,3*	*79,6*

[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	1.10.17	1.11.17	1.12.17
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3084,8**	**3098,5**	**3045,0**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1956,2	1985,0	1957,5
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,5*	*5,4*	*5,3*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2732,7	2734,9	2694,7
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,4*	*6,3*	*6,1*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	352,1	363,6	350,4
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,5*	*2,6*	*2,5*
- dollar equivalent, billion $	7,0	4,8	6,1	6,3	6,0
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1988,5	2002,6	1948,8
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*6,6*	*6,7*	*6,5*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	876,7	881,8	870,6
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*7,5*	*7,5*	*7,3*

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	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
No overdue claims	56	55	54	54	50	*2,7*	*3,9*	*4,6*	*4,6*	*5,0*
Less than 5%	360	272	232	231	237	*70,2*	*68,0*	*69,4*	*69,1*	*69,7*
From 5 to 10%	156	131	118	116	108	*16,0*	*18,8*	*13,1*	*14,0*	*13,5*
From 10 to 15%	56	46	53	49	46	*3,7*	*2,0*	*5,8*	*5,1*	*4,5*
From 15 to 20%	26	24	26	33	36	*2,0*	*1,4*	*1,6*	*1,7*	*1,8*
From 20 to 60%	34	48	47	44	43	*4,9*	*4,6*	*4,2*	*4,2*	*4,1*
From 60 to 90%	6	6	6	7	7	*0,3*	*1,1*	*1,2*	*1,1*	*1,2*
90% and more	2	6	5	5	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	35	24	21	23	*0,2*	*0,2*	*0,1*	*0,2*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	20 936,6	20 723,1	21 018,0
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*25,5*	*25,1*	*25,0*

Table 55

Structure of Large Loans[1] Grouped by Types of Collateral

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 120,8	12 148,1	12 151,9
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	2 684,6	2 778,2	2 598,4
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	1 079,6	1 159,5	1 039,6
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	227,9	328,6	183,8
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 216,4	1 242,0	1 244,3
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	261,0	345,0	368,8
collateral of proprietory rights (claims), billion rubles	689,2	541,4	671,3	651,1	617,5

[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		1.10.17		1.11.17		1.12.17	
	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*	*44,2*	*100,0*	*45,7*	*100,0*	*46,0*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*34,5*	*78,1*	*36,0*	*78,7*	*35,8*	*77,8*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*2,5*	*5,7*	*2,5*	*5,5*	*2,6*	*5,5*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*4,1*	*9,2*	*4,2*	*9,2*	*4,9*	*10,6*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*3,1*	*7,0*	*0,0*	*0,0*	*2,8*	*6,0*
Reference data:										
Number of credit institutions[1]	548		452		408		403		404	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,2*		*98,1*		*98,4*		*98,4*		*98,4*	

[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	1.10.17	1.11.17	1.12.17
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*24,5*	*23,9*	*23,7*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*26,4*	*25,7*	*25,6*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*23,4*	*22,8*	*23,0*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*25,6*	*25,0*	*25,2*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*1,1*	*1,0*	*0,7*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*0,8*	*0,7*	*0,4*

Table 58

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

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	20 121,0	19 730,2	19 920,5
Liabilities, bln rubles	27 592,0	21 241,0	19 233,0	18 883,3	19 315,9
Net balance sheet position, bln rubles	1 182,6	993,1	888,0	847,0	604,6
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*9,5*	*9,0*	*6,6*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	16 376,1	16 502,1	17 400,0
Liabilities, bln rubles	16 136,2	14 491,9	16 081,4	16 058,4	16 506,0
Net balance sheet position, bln rubles	124,5	1,3	294,7	443,7	894,0
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*3,2*	*4,7*	*9,8*

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

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

Table 59

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
Number of credit institutions that exceeded the OFXP limits	11	5	11	9	9	9	7	8	5	6	4
Of which:											
- 20 largest-asset credit institutions	0	0	1	1	0	0	0	1	0	0	1
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %											
- credit institutions with licence to conduct banking operations in foreign currency	*1,8*	*0,2*	*2,5*	*2,4*	*0,5*	*0,1*	*0,5*	*7,5*	*0,2*	*0,6*	*2,9*
- 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*

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

Table 60

Information on Open Foreign Exchange Positions of Banking Sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	*-2,7*
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	*-2,0*
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	*-1,9*
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	*-2,1*
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	*-1,2*
1.01.14	376	115,4	-144,4	5,5	-34,5	-29,0	1 797,5	*-1,6*
1.01.15	263	-224,8	151,2	83,0	-156,7	-73,6	2 911,6	*-2,5*
1.01.16	197	-114,2	-86,5	43,7	-244,4	-200,7	2 746,9	*-7,3*
1.02.16	155	-447,5	376,3	47,4	-118,6	-71,2	2 233,6	*-3,2*
1.03.16	161	-382,1	322,3	81,4	-141,2	-59,7	2 048,1	*-2,9*
1.04.16	145	87,6	-141,9	2,7	-57,0	-54,3	893,2	*-6,1*
1.05.16	173	135,9	-194,0	3,5	-61,6	-58,1	1 469,8	*-4,0*
1.06.16	169	50,0	-102,8	5,9	-58,7	-52,8	1 361,8	*-3,9*
1.07.16	160	41,0	-94,4	5,6	-59,0	-53,4	626,9	*-8,5*
1.08.16	155	80,4	-116,9	6,5	-43,1	-36,6	672,3	*-5,4*
1.09.16	150	57,9	-93,0	1,8	-36,9	-35,1	905,8	*-3,9*
1.10.16	145	-119,5	81,0	21,3	-59,7	-38,4	3 886,6	*-1,0*
1.11.16	161	-276,0	194,1	28,4	-110,4	-81,9	4 028,7	*-2,0*
1.12.16	137	-120,4	37,2	24,6	-107,8	-83,2	3 934,2	*-2,1*
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*
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	*2,1*
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	*1,9*
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	*2,0*
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	*1,9*
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	*4,1*
1.01.14	484	-15,0	166,7	283,0	-131,3	151,7	5 184,7	*2,9*
1.01.15	520	312,8	-196,4	157,2	-40,7	116,4	4 926,7	*2,4*
1.01.16	496	-13,9	302,1	326,6	-38,4	288,2	6 251,7	*4,6*
1.02.16	529	127,1	216,3	383,9	-40,5	343,4	6 839,0	*5,0*
1.03.16	515	-42,4	408,5	406,7	-40,5	366,1	6 997,0	*5,2*
1.04.16	522	-525,1	861,2	461,1	-125,0	336,1	8 045,6	*4,2*
1.05.16	481	-327,3	672,0	443,2	-98,5	344,7	7 406,0	*4,7*
1.06.16	480	-174,5	526,7	440,6	-88,4	352,2	7 572,7	*4,7*
1.07.16	480	-95,6	455,3	451,6	-91,9	359,7	8 314,0	*4,3*
1.08.16	476	0,4	397,4	481,9	-84,1	397,8	8 289,7	*4,8*
1.09.16	472	-12,0	369,6	443,1	-85,5	357,6	8 078,7	*4,4*
1.10.16	467	283,1	-53,4	304,3	-74,6	229,7	5 128,2	*4,5*
1.11.16	445	245,1	-19,0	294,6	-68,5	226,1	5 047,7	*4,5*
1.12.16	463	246,4	-45,7	250,1	-49,5	200,6	5 215,5	*3,8*
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*

Table 61

Open Currency Positions of the Banking Sector by Currencies as of 1.12.17

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	142	-26,7	*-3,7*	-57,2	30,5
long	392	225,6	*2,7*	1,6	224,0
EUR					
short	183	-66,8	*-2,9*	-261,7	194,9
long	347	64,2	*1,0*	11,0	53,2
GBP					
short	65	-12,2	*-0,2*	-2,9	-9,3
long	208	2,1	*0,1*	-3,8	5,9

Liquidity of Credit Institutions

Table 62

Relation of Long-term Assets and Long-term Liabilities[1] of the Banking Sector

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*42,3*	*42,4*	*41,8*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,2*	*20,3*	*19,6*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*33,1*	*33,6*	*33,0*

[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.

[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	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Less than 0	238	224	212	205	204	14,8	9,6	*13,0*	*10,8*	*11,0*
From 0 to 20	304	258	226	223	214	20,6	23,7	*14,1*	*14,6*	*15,4*
More than 20	191	141	127	132	137	64,6	66,8	*73,0*	*74,6*	*73,6*
Data not available	0	0	9	12	12	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	574	572	567	100,0	100,0	*100,0*	*100,0*	*100,0*

Table 64

The Relation of Short-term Assets and Short-term Liabilities[1] of the Banking Sector

	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*34,5*	*33,5*	*36,2*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*44,3*	*43,9*	*49,1*
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	*16,5*	*18,0*	*14,1*	*15,5*	*18,7*

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

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

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	1.10.17	1.11.17	1.12.17	1.01.16	1.01.17	1.10.17	1.11.17	1.12.17
Less than 0	486	429	419	414	401	19,5	12,3	*22,0*	*21,2*	*16,1*
From 0 to 20	145	98	74	86	87	20,0	20,8	*21,2*	*25,9*	*30,1*
More than 20	102	96	72	60	67	60,5	66,9	*56,9*	*53,0*	*53,7*
Data not available	0	0	9	12	12	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	574	572	567	100	100	*100,0*	*100,0*	*100,0*