THE CENTRAL BANK OF THE RUSSIAN FEDERATION

BANKING SUPERVISION DEPARTMENT

REVIEW
OF THE BANKING SECTOR
OF THE RUSSIAN FEDERATION

(INTERNET-VERSION)

ANALYTICAL DATA

№ 182 December 2017

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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*
Reference data:														
Increase from the beginning of the current year	*3,3*		*-0,1*		*-0,3*		*9,3*		*8,9*		*2,3*		*-2,2*	
Increase over the same period of the previous year	*-4,6*		*1,5*		*-6,5*		*0,6*		*-2,5*		*0,7*		*-11,4*	

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

[2] 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	1.07.17	1.10.17	1.11.17
Credit institutions registered by the Bank of Russia and other authorities	1021	975	943	931	927
Operating credit institutions (credit institutions that have the right to conduct banking operations)	733	623	589	574	572
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	354	357	355
Credit institutions licensed to conduct operations in foreign currency	482	404	379	367	365
Credit institutions holding general licences	232	205	196	193	193

Table 5

Operating Credit Institutions (CIs), by Federal Districts

Federal district	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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*	340	*57,7*	327	*57,0*	325	*56,8*
of which the City of Moscow and Moscow Region	392	*53,5*	321	*51,5*	305	*51,8*	292	*50,9*	290	*50,7*
North-Western	60	*8,2*	49	*7,9*	44	*7,5*	44	*7,7*	44	*7,7*
Southern[1]	42	*5,7*	38	*6,1*	37	*6,3*	36	*6,3*	36	*6,3*
North-Caucasian	22	*3,0*	17	*2,7*	17	*2,9*	17	*3,0*	17	*3,0*
Volga	85	*11,6*	77	*12,4*	72	*12,2*	71	*12,4*	71	*12,4*
Ural	32	*4,4*	29	*4,7*	28	*4,8*	27	*4,7*	27	*4,7*
Siberian	41	*5,6*	37	*5,9*	33	*5,6*	34	*5,9*	34	*5,9*
Far Eastern	17	*2,3*	18	*2,9*	18	*3,1*	18	*3,1*	18	*3,1*
Russian Federation	**733**	***100,0***	**623**	***100,0***	**589**	***100,0***	**574**	***100,0***	**572**	***100,0***

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

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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	1.11.17	1.01.16	1.01.17	1.11.17	1.01.16	1.01.17	1.11.17	1.01.16	1.01.17	1.11.17	1.01.16	1.01.17	1.11.17	1.01.16	1.01.17	1.11.17
Central	434	358	325	60	36	26	232	182	154	*47,0*	*46,2*	*43,9*	*23,2*	*22,9*	*23,6*	*16,6*	*16,6*	*16,8*
of which the City of Moscow and Moscow Region[1]	392	321	290	57	34	24	96	80	66	*21,4*	*22,5*	*21,0*	*21,1*	*20,6*	*21,1*	*6,9*	*7,3*	*7,2*
North-Western	60	49	44	5	4	4	204	161	144	*313,9*	*303,8*	*300,0*	*3,1*	*3,1*	*3,2*	*14,6*	*14,7*	*15,7*
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*	*10,5*
North-Caucasian	22	17	17	8	4	4	64	49	42	*213,3*	*233,3*	*200,0*	*1,4*	*1,2*	*1,4*	*4,6*	*4,5*	*4,6*
Volga	85	77	71	29	23	13	227	182	137	*199,1*	*182,0*	*163,1*	*5,4*	*5,8*	*5,6*	*16,2*	*16,6*	*14,9*
Ural	32	29	27	45	43	43	106	93	78	*137,7*	*129,2*	*111,4*	*3,6*	*4,2*	*4,7*	*7,6*	*8,5*	*8,5*
Siberian	41	37	34	11	8	8	152	124	108	*292,3*	*275,6*	*257,1*	*2,4*	*2,6*	*2,8*	*10,9*	*11,3*	*11,8*
Far Eastern	17	18	18	5	4	2	74	63	57	*336,4*	*286,4*	*285,0*	*1,0*	*1,3*	*1,3*	*5,3*	*5,7*	*6,2*
Russian Federation	**733**	**623**	**572**	**176**	**124**	**102**	**1222**	**974**	**816**	***134,4***	***130,4***	***121,1***	***42,7***	***43,4***	***45,2***	***87,4***	***88,7***	***88,9***

[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		1.07.17		1.10.17		1.11.17	
	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*	44 661 551	*55,3*	45 930 307	*55,8*	46 135 386	*55,8*
From 6 to 20	17 925 387	*21,6*	18 257 646	*22,8*	18 716 895	*23,2*	19 177 655	*23,3*	19 345 004	*23,4*
From 21 to 50	9 391 355	*11,3*	8 444 718	*10,6*	8 887 632	*11,0*	8 882 590	*10,8*	8 871 205	*10,7*
From 51 to 200	8 484 303	*10,2*	7 520 065	*9,4*	7 122 552	*8,8*	6 945 691	*8,4*	7 052 973	*8,5*
From 201 to 500	2 060 315	*2,5*	1 528 737	*1,9*	1 346 345	*1,7*	1 289 049	*1,6*	1 280 863	*1,5*
From 501	254 375	*0,3*	79 197	*0,1*	43 080	*0,1*	28 439	*0,0*	26 558	*0,0*
Total	**82 999 708**	***100,0***	**80 063 255**	***100,0***	**80 778 055**	***100,0***	**82 253 731**	***100,0***	**82 711 990**	***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	1.07.17	1.10.17	1.11.17
Central	*59,0*	*60,2*	*58,4*	*60,7*	*60,5*
of which the City of Moscow and Moscow Region	*59,6*	*61,1*	*59,4*	*61,6*	*61,4*
North-Western	*71,7*	*76,2*	*95,4*	*79,0*	*78,9*
Southern[1]	*68,5*	*71,4*	*71,7*	*73,4*	*72,7*
North-Caucasian	*68,5*	*65,7*	*65,2*	*66,1*	*66,4*
Volga	*53,6*	*56,6*	*57,6*	*57,9*	*57,6*
Ural	*76,6*	*74,0*	*74,8*	*74,6*	*73,7*
Siberian	*58,7*	*64,3*	*63,4*	*66,5*	*66,8*
Far Eastern	*86,0*	*83,5*	*85,8*	*85,6*	*85,8*
Russian Federation	***54,1***	***55,2***	***55,3***	***55,8***	***55,8***

[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 - 1.11.17)

Groups of credit institutions ranged by assets as of 1.01.17		Number of credit institutions as of 1.01.17	Groups as of 1.11.17						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	261		22	3
6	From 501	123					39	59	13	1
Became operating after 1.01.17								1		
Total over the period									45	7
Total as of 1.01.17[1]		**623**								
Total as of 1.11.17[1]		**572**	**5**	**15**	**30**	**150**	**300**	**60**		

- 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	1.07.17	1.10.17	1.11.17[1]
Credit institutions with foreign participation over 50%					
Assets, total	*13,9*	*13,0*	*13,0*	*12,2*	*12,4*
Own funds (capital)	*17,2*	*16,7*	*16,0*	*15,7*	*15,4*
Correspondent accounts with non-resident banks	*15,4*	*14,9*	*15,3*	*12,7*	*11,4*
Loans and other claims on non-financial organisations	*11,6*	*10,9*	*9,7*	*8,8*	*9,0*
Loans and other claims on individuals	*18,6*	*15,7*	*14,7*	*14,3*	*14,3*
Loans, deposits and other claims credit institutions	*14,1*	*15,4*	*22,0*	*22,3*	*21,3*
Individual deposits	*12,0*	*11,4*	*13,1*	*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*	*12,9*	*12,5*	*12,5*
Profit (loss) of the current year	*20,2*	*44,7*	*11,9*	*17,4*	*17,3*
Reference data:					
Number of credit institutions	113	106	90	85	85
of which 100% foreign-owned credit institutions					
Assets, total	*8,5*	*6,4*	*6,6*	*6,5*	*6,6*
Own funds (capital)	*10,9*	*9,1*	*9,6*	*10,1*	*10,2*
Correspondent accounts with non-resident banks	*12,0*	*9,0*	*13,2*	*9,7*	*8,9*
Loans and other claims on non-financial organisations	*7,8*	*5,2*	*4,5*	*4,5*	*4,7*
Loans and other claims on individuals	*10,1*	*7,9*	*9,0*	*9,2*	*9,2*
Loans, deposits and other claims on credit institutions	*11,1*	*11,6*	*11,7*	*10,5*	*9,9*
Individual deposits	*5,8*	*4,5*	*5,3*	*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*	*7,4*	*7,2*	*7,5*
Profit (loss) of the current year	*14,9*	*46,7*	*11,5*	*18,6*	*20,6*
Reference data:					
Number of credit institutions	75	68	67	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		1.07.17		1.10.17		1.11.17	
	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*	4970,2	*6,2*	8745,4	*10,6*	8757,2	*10,6*
Own funds (capital)	-24,3	*-0,3*	-105,2	*-1,1*	-138,8	*-1,4*	-422,1	*-4,5*	-466,9	*-5,0*
Loans and other claims on non-financial organisations	1709,4	*5,1*	1369,6	*4,5*	1557,3	*5,2*	2063,8	*6,9*	2011,9	*6,7*
of which overdue claims	698,3	*33,6*	640,4	*33,8*	736,2	*37,5*	851,9	*42,8*	868,1	*43,4*
Loans and other claims on individuals	547,7	*5,1*	294,0	*2,7*	293,0	*2,6*	451,5	*3,9*	453,0	*3,8*
of which overdue claims	88,6	*10,3*	88,9	*10,4*	101,9	*11,7*	153,8	*17,6*	160,9	*18,2*
Individual deposits	1293,4	*5,6*	922,0	*3,8*	856,5	*3,4*	1741,9	*7,0*	1713,6	*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*	1294,8	*5,4*	1865,2	*7,9*	1836,3	*7,7*
Reference data:										
Number of credit institutions [1]	29	*4,0*	26	*4,2*	27	*4,6*	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	1.07.17	1.10.17	1.11.17
1.	Cash, precious metals and stones	1 898,3	1 591,5	1 266,9	1 456,7	1 480,7
1.1.	of which: cash	1 801,3	1 404,3	1 114,2	1 285,3	1 315,0
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	2 464,4	3 046,1	2 807,0	3 782,6	3 609,6
3.	Correspondent account, total	2 536,3	1 734,4	1 888,2	1 589,0	1 530,0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	611,5	533,6	509,2	474,3	446,3
3.2.	Correspondent accounts with non-resident banks	1 924,8	1 200,8	1 379,1	1 114,7	1 083,7
4.	Securities portfolio, total	11 777,4	11 450,1	11 703,7	12 006,7	12 207,7
	of which					
4.1.	Debt securities	9 616,0	9 365,6	9 604,8	9 665,0	9 854,9
4.2.	Equity	295,2	357,4	379,4	414,6	413,0
4.3.	Promissory notes	204,0	178,0	154,9	138,7	138,7
4.4.	Equity in associates and subsidiaries	1 662,2	1 549,0	1 564,6	1 788,3	1 801,1
5.	Other equity	568,0	877,5	900,5	1 151,6	1 153,9
6.	Financial derivatives assets at fair value	1 261,0	704,4	626,3	587,7	552,8
7.	Loans, total	57 511,4	55 622,0	56 442,7	56 675,6	57 061,0
	of which:					
7.1.	Loans, deposits and other claims	57 154,5	55 478,8	56 305,3	56 552,5	56 933,7
	of which overdue claims	3 046,6	2 891,5	3 061,6	3 084,8	3 098,5
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	33 300,9	30 134,7	30 017,2	30 053,8	30 030,8
	of which overdue claims	2 075,9	1 892,0	1 965,2	1 988,5	2 002,6
7.1.2.	Loans and other claims on individuals	10 684,3	10 803,9	11 184,9	11 664,0	11 807,1
	of which overdue claims	863,8	857,9	873,2	876,7	881,8
7.1.3.	Loans, deposits and other claims on credit institutions	8 610,0	9 091,5	9 545,6	9 333,2	9 521,2
	of which overdue claims	63,8	95,2	171,2	168,4	168,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	1 277,6	1 486,8	1 469,3	1 493,4	1 497,8
8.1	of which real estate, temporarily not used	109,4	197,9	219,5	225,2	228,7
9.	Allocation of profit	125,5	384,8	225,4	235,7	287,0
9.1.	of which income tax	110,1	343,4	205,1	226,7	271,3
10.	Other assets, total	3 579,8	3 165,7	3 448,0	3 274,6	3 331,4
	of which:					
10.1.	Settlement accounts	1 826,2	1 381,8	1 479,1	1 318,9	1 295,4
10.2.	Accounts receivable	403,7	325,9	409,8	406,7	413,3
10.3.	Deferred expenses	134,4	41,8	49,6	45,9	45,1
Banking sector assets, total		82 999,7	80 063,3	80 778,1	82 253,7	82 712,0

Table 13

Structure of Liabilities[1], by Source of Funds

(billion rubles)

	Liabilities[1]	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1.	Funds and profit of credit institutions	7 551,7	8 611,4	8 795,6	8 687,4	8 744,2
	of which:					
1.1.	Funds of credit institutions	4 181,3	4 425,8	4 425,9	4 499,5	4 498,0
1.2.	Profit (loss), including financial result of the previous year	3 338,4	4 077,6	4 336,9	4 176,4	4 189,8
	of which:					
1.2.1.	Profit (loss) of the current year	192,0	929,7	770,3	674,8	692,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	5 363,3	2 725,9	1 061,5	1 830,7	1 960,5
3.	Transferable deposits of credit institutions	801,0	828,6	815,2	859,6	739,1
	of which:					
3.1.	Correspondent accounts of correspondent credit institutions	512,1	503,4	455,2	486,5	410,2
3.2.	Correspondent accounts of non-resident credit institutions	177,4	227,7	257,1	288,1	241,8
4.	Loans, deposits and other funds received from other credit institutions	7 091,0	8 559,1	8 483,0	8 905,1	9 174,7
5.	Clients' funds[2]	51 906,7	50 003,4	51 844,1	52 118,0	52 032,4
	of which:					
5.1.	Budgetary funds in settlement accounts	66,5	8,2	45,1	39,9	33,9
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,3	0,6	0,6
5.3.	Funds of legal entities in settlement and other accounts	8 905,2	8 763,7	8 908,6	8 494,3	8 618,6
5.4.	Clients' float	488,5	451,1	498,7	573,2	548,0
5.5.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 337,7	18 078,4	17 903,5
5.6.	Individual deposits	23 219,1	24 200,3	24 897,1	24 762,0	24 759,7
5.7.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	22,2	21,7	22,4
6.	Bonds	1 266,5	1 092,9	1 180,6	1 172,7	1 230,1
7.	Promissory notes and bank acceptances	696,2	440,6	457,4	407,4	414,8
8.	Financial derivatives liabilities at fair value	880,7	483,1	391,8	345,8	328,0
9.	Other liabilities[1], total	7 442,7	7 318,3	7 748,9	7 927,1	8 088,2
	of which:					
9.1.	Provisions	5 406,4	5 594,0	5 806,7	6 199,2	6 351,9
9.2.	Settlement accounts	1 075,9	821,2	963,1	723,9	722,9
9.3.	Accounts payable	80,0	164,8	277,5	235,4	262,4
9.4.	Deferred income	14,9	13,9	14,3	11,8	11,5
9.5.	Interest payable	693,0	616,7	639,1	701,9	681,0
	of which:					
9.5.1	Overdue interest	0,0	0,0	0,0	0,0	0,1
Banking sector liabilities, total [1]		82 999,7	80 063,3	80 778,1	82 253,7	82 712,0

[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 14

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

	Assets	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1.	Cash, precious metals and stones	*2,3*	*2,0*	*1,6*	*1,8*	*1,8*
1.1.	of which: money	*2,2*	*1,8*	*1,4*	*1,6*	*1,6*
2.	Deposits with the Bank of Russia and currency with monetary authorities of other countries	*3,0*	*3,8*	*3,5*	*4,6*	*4,4*
3.	Correspondent accounts, total	*3,1*	*2,2*	*2,3*	*1,9*	*1,8*
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	*0,7*	*0,7*	*0,6*	*0,6*	*0,5*
3.2.	Correspondent accounts with non-resident banks	*2,3*	*1,5*	*1,7*	*1,4*	*1,3*
4.	Securities portfolio, total	*14,2*	*14,3*	*14,5*	*14,6*	*14,8*
	of which					
4.1.	Debt securities	*11,6*	*11,7*	*11,9*	*11,8*	*11,9*
4.2.	Equity	*0,4*	*0,4*	*0,5*	*0,5*	*0,5*
4.3.	Promissory notes	*0,2*	*0,2*	*0,2*	*0,2*	*0,2*
4.4.	Equity in associates and subsidiaries	*2,0*	*1,9*	*1,9*	*2,2*	*2,2*
5.	Other equity	*0,7*	*1,1*	*1,1*	*1,4*	*1,4*
6.	Financial derivatives assets at fair value	*1,5*	*0,9*	*0,8*	*0,7*	*0,7*
7.	Loans, total	*69,3*	*69,5*	*69,9*	*68,9*	*69,0*
	of which:					
7.1.	Loans, deposits and other claims	*68,9*	*69,3*	*69,7*	*68,8*	*68,8*
	of which overdue claims	*3,7*	*3,6*	*3,8*	*3,8*	*3,7*
	of which:					
7.1.1.	Loans and other claims on non-financial organisations	*40,1*	*37,6*	*37,2*	*36,5*	*36,3*
	of which overdue claims	*2,5*	*2,4*	*2,4*	*2,4*	*2,4*
7.1.2.	Loans and other claims on individuals	*12,9*	*13,5*	*13,8*	*14,2*	*14,3*
	of which overdue claims	*1,0*	*1,1*	*1,1*	*1,1*	*1,1*
7.1.3.	Loans, deposits and other claims on credit institutions	*10,4*	*11,4*	*11,8*	*11,3*	*11,5*
	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*	*0,3*
9.1.	of which income tax	*0,1*	*0,4*	*0,3*	*0,3*	*0,3*
10.	Other assets, total	*4,3*	*4,0*	*4,3*	*4,0*	*4,0*
	of which:					
10.1.	Settlement accounts	*2,2*	*1,7*	*1,8*	*1,6*	*1,6*
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	1.07.17	1.10.17	1.11.17
1.	Funds and profit of credit institutions	*9,1*	*10,8*	*10,9*	*10,6*	*10,6*
	Of which:					
1.1.	Funds of credit institutions	*5,0*	*5,5*	*5,5*	*5,5*	*5,4*
1.2.	Profit (loss), including financial result of the previous year	*4,0*	*5,1*	*5,4*	*5,1*	*5,1*
	Of which:					
1.2.1.	Profit (loss) of the current year	*0,2*	*1,2*	*1,0*	*0,8*	*0,8*
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	*6,5*	*3,4*	*1,3*	*2,2*	*2,4*
3.	Transferable deposits of credit institutions	*1,0*	*1,0*	*1,0*	*1,0*	*0,9*
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	*0,6*	*0,6*	*0,6*	*0,6*	*0,5*
3.2.	Correspondent accounts of non-resident credit institutions	*0,2*	*0,3*	*0,3*	*0,4*	*0,3*
4.	Loans, deposits and other funds received from other credit institutions	*8,5*	*10,7*	*10,5*	*10,8*	*11,1*
5.	Clients' funds[2]	*62,5*	*62,5*	*64,2*	*63,4*	*62,9*
	Of which:					
5.1.	Budgetary funds in settlement accounts	*0,1*	*0,0*	*0,1*	*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*	*11,0*	*10,3*	*10,4*
5.4.	Clients' float	*0,6*	*0,6*	*0,6*	*0,7*	*0,7*
5.5.	Deposits and other funds of legal entities (except credit institutions)	*22,9*	*20,5*	*21,5*	*22,0*	*21,6*
5.6.	Individual deposits	*28,0*	*30,2*	*30,8*	*30,1*	*29,9*
5.7.	Clients' funds in factoring and forfeiting transactions	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
6.	Bonds	*1,5*	*1,4*	*1,5*	*1,4*	*1,5*
7.	Promissory notes and bank acceptances	*0,8*	*0,6*	*0,6*	*0,5*	*0,5*
8.	Financial derivatives liabilities at fair value	*1,1*	*0,6*	*0,5*	*0,4*	*0,4*
9.	Other liabilities[1], total	*9,0*	*9,1*	*9,6*	*9,6*	*9,8*
	Of which:					
9.1.	Provisions	*6,5*	*7,0*	*7,2*	*7,5*	*7,7*
9.2.	Settlement accounts	*1,3*	*1,0*	*1,2*	*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*	*0,8*	*0,9*	*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	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1. Loans, deposits and other claims, total	**37 091,8**	**39 691,9**	**41 039,0**	**42 525,0**	**43 154,9**	**20 062,8**	**15 786,9**	**15 266,3**	**14 027,6**	**13 778,8**	**57 154,5**	**55 478,8**	**56 305,3**	**56 552,5**	**56 933,7**
of which															
- overdue claims	2 537,1	2 600,0	2 707,9	2 732,7	2 734,9	509,5	291,5	353,7	352,1	363,6	3 046,6	2 891,5	3 061,6	3 084,8	3 098,5
1.1 Loans and other claims on resident non-financial organisations	**19 363,3**	**19 734,5**	**20 132,3**	**20 449,9**	**20 495,6**	**9 272,1**	**6 129,7**	**5 747,4**	**5 602,1**	**5 610,7**	**28 635,4**	**25 864,1**	**25 879,7**	**26 052,0**	**26 106,3**
of which															
- overdue claims	1 546,1	1 616,7	1 663,4	1 687,1	1 684,7	262,5	117,7	109,7	85,3	124,3	1 808,5	1 734,5	1 773,2	1 772,4	1 809,0
of which:															
1.1.1. Loans and other claims on individual entrepreneurs	506,0	428,5	428,5	428,3	428,4	8,3	4,9	4,4	4,1	3,8	514,3	433,4	432,9	432,5	432,2
of which															
- overdue claims	72,2	73,5	71,9	69,2	70,0	0,6	0,4	0,4	0,4	0,4	72,9	73,9	72,3	69,6	70,4
1.2 Loans and other claims on non-resident legal entities (except banks)	**698,3**	**707,0**	**766,1**	**849,3**	**850,4**	**3 967,2**	**3 563,6**	**3 371,4**	**3 152,5**	**3 074,1**	**4 665,5**	**4 270,5**	**4 137,4**	**4 001,8**	**3 924,5**
of which															
- overdue claims	92,7	51,0	57,9	57,2	58,0	174,7	106,6	134,2	158,9	135,6	267,4	157,6	192,1	216,1	193,6
1.3 Loans, deposits and other claims on resident financial sector	**4 465,8**	**6 517,0**	**7 255,6**	**7 911,3**	**8 373,6**	**2 228,6**	**3 384,6**	**3 210,8**	**2 956,4**	**2 793,1**	**6 694,4**	**9 901,6**	**10 466,4**	**10 867,7**	**11 166,7**
of which															
- overdue claims	95,0	103,9	138,1	134,1	128,9	9,0	7,5	4,8	4,8	4,7	103,9	111,5	142,8	138,9	133,6
of which:															
1.3.1 Resident credit institutions	3 273,6	4 921,7	5 511,3	5 623,3	5 896,1	1 761,6	2 202,6	1 756,5	1 926,2	1 891,4	5 035,2	7 124,3	7 267,8	7 549,5	7 787,6
of which															
- overdue claims	60,0	64,8	90,8	87,8	87,7	0,9	0,5	0,1	0,1	0,1	60,9	65,3	90,9	87,9	87,9
1.3.2 Other resident non-banking financial institutions	1 192,1	1 595,3	1 744,3	2 288,0	2 477,4	467,1	1 182,0	1 454,3	1 030,2	901,7	1 659,2	2 777,3	3 198,6	3 318,3	3 379,1
of which															
- overdue claims	34,9	39,2	47,3	46,3	41,2	8,1	7,0	4,6	4,7	4,6	43,0	46,2	51,9	51,0	45,8
1.4 Loans, deposits and other claims on non-resident banks	**253,3**	**198,1**	**222,2**	**183,6**	**140,4**	**3 321,5**	**1 769,0**	**2 055,6**	**1 600,1**	**1 593,3**	**3 574,8**	**1 967,2**	**2 277,8**	**1 783,7**	**1 733,7**
of which															
- overdue claims	0,1	17,7	17,9	17,9	17,9	2,9	12,2	62,4	62,7	62,5	2,9	30,0	80,3	80,5	80,4
1.5 Loans and other claims on government financial bodies and extra-budgetary funds	**1 135,5**	**1 034,1**	**815,5**	**743,1**	**764,3**	**0,0**	**0,1**	**0,1**	**0,1**	**0,1**	**1 135,5**	**1 034,2**	**815,6**	**743,2**	**764,4**
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**	**11 031,8**	**11 524,9**	**11 674,0**	**274,7**	**155,0**	**132,7**	**117,6**	**111,7**	**10 656,5**	**10 784,7**	**11 164,5**	**11 642,5**	**11 785,7**
of which															
- overdue claims	803,1	810,2	830,1	835,9	844,9	58,9	46,1	41,2	38,9	35,3	862,0	856,3	871,3	874,8	880,2
1.7 Loans and other claims on non-resident individuals	**14,0**	**13,8**	**15,9**	**16,9**	**17,3**	**13,8**	**5,3**	**4,5**	**4,6**	**4,1**	**27,8**	**19,2**	**20,4**	**21,6**	**21,4**
of which															
- overdue claims	0,2	0,4	0,5	0,5	0,5	1,6	1,3	1,3	1,4	1,0	1,9	1,6	1,8	1,9	1,5
Reference data:															
Provisions for loans, deposits and other claims [1]	-	-	-	-	-	-	-	-	-	-	4 525,8	4 572,5	4 711,5	4 886,3	4 964,9
Overdue interest on loans, deposits and other claims, recognized in the balance sheet accounts	179,9	200,8	214,3	218,3	224,4	16,5	12,2	12,2	10,4	10,0	196,4	213,0	226,5	228,7	234,4
Credit institutions' portfolio of residents promissory notes	127,9	129,0	115,5	101,7	101,7	73,7	46,7	37,1	35,2	35,2	201,6	175,7	152,6	136,8	136,9
Credit institutions' portfolio of non-residents promissory notes	2,3	2,3	2,3	1,8	1,8	0,0	0,0	0,0	0,0	0,0	2,3	2,3	2,3	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	1.07.17	1.10.17	1.11.17
1. Loans, deposits and other claims, total	***100,0***	***100,0***	***100,0***	***100,0***	***100,0***
	68,9	***69,3***	***69,7***	***68,8***	***68,8***
Of which:					
- overdue claims	*5,3*	*5,2*	*5,4*	*5,5*	*5,4*
	3,7	*3,6*	*3,8*	*3,8*	*3,7*
1.1 Loans and other claims on resident non-financial organizations	***50,1***	***46,6***	***46,0***	***46,1***	***45,9***
	34,5	***32,3***	***32,0***	***31,7***	***31,6***
Of which:					
- overdue claims	*3,2*	*3,1*	*3,1*	*3,1*	*3,2*
	2,2	*2,2*	*2,2*	*2,2*	*2,2*
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***	***7,3***	***7,1***	***6,9***
	5,6	***5,3***	***5,1***	***4,9***	***4,7***
Of which:					
- overdue claims	*0,5*	*0,3*	*0,3*	*0,4*	*0,3*
	0,3	*0,2*	*0,2*	*0,3*	*0,2*
1.3 Loans, deposits and other claims on resident financial sector	***11,7***	***17,8***	***18,6***	***19,2***	***19,6***
	8,1	***12,4***	***13,0***	***13,2***	***13,5***
Of which:					
- overdue claims	*0,2*	*0,2*	*0,3*	*0,2*	*0,2*
	0,1	*0,1*	*0,2*	*0,2*	*0,2*
of which:					
1.3.1 Resident credit institutions	*8,8*	*12,8*	*12,9*	*13,3*	*13,7*
	6,1	*8,9*	*9,0*	*9,2*	*9,4*
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*	*5,7*	*5,9*	*5,9*
	2,0	*3,5*	*4,0*	*4,0*	*4,1*
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***	***4,0***	***3,2***	***3,0***
	4,3	***2,5***	***2,8***	***2,2***	***2,1***
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***	***1,4***	***1,3***	***1,3***
	1,4	***1,3***	***1,0***	***0,9***	***0,9***
Of which:					
- overdue claims	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*
1.6 Loans and other claimts on resident individuals	***18,6***	***19,4***	***19,8***	***20,6***	***20,7***
	12,8	***13,5***	***13,8***	***14,2***	***14,2***
Of which:					
- overdue claims	*1,5*	*1,5*	*1,5*	*1,5*	*1,5*
	1,0	*1,1*	*1,1*	*1,1*	*1,1*
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*	*8,4*	*8,6*	*8,7*
	5,5	*5,7*	*5,8*	*5,9*	*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*	*0,3*	*0,2*	*0,2*
	0,2	*0,2*	*0,2*	*0,2*	*0,2*
Credit institutions' portfolio of non-residents promissory notes	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
	0,0	*0,0*	*0,0*	*0,0*	*0,0*

Table 18

The Structure of Credit Institutions' Security Portfolio[1]

	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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***	**11 548,8**	***100,0***	**11 868,0**	***100,0***	**12 069,0**	***100,0***
- in rubles	7 317,8	*63,2*	7 778,2	*69,0*	8 233,3	*71,3*	8 602,4	*72,5*	8 870,3	*73,5*
- in foreign currency	4 255,7	*36,8*	3 493,9	*31,0*	3 315,5	*28,7*	3 265,6	*27,5*	3 198,7	*26,5*
Of which:										
Securities at fair value through profit or loss	1 691,8	*14,6*	1 789,6	*15,9*	1 785,9	*15,5*	1 956,0	*16,5*	2 089,1	*17,3*
- in rubles	1 003,1	*8,7*	1 096,7	*9,7*	1 201,6	*10,4*	1 147,9	*9,7*	1 286,3	*10,7*
- in foreign currency	688,8	*6,0*	692,9	*6,1*	584,3	*5,1*	808,1	*6,8*	802,8	*6,7*
Securities available for sale	5 024,4	*43,4*	5 104,0	*45,3*	5 529,3	*47,9*	5 834,0	*49,2*	5 876,8	*48,7*
- in rubles	2 851,0	*24,6*	3 342,6	*29,7*	3 605,1	*31,2*	4 217,0	*35,5*	4 311,3	*35,7*
- in foreign currency	2 173,4	*18,8*	1 761,3	*15,6*	1 924,2	*16,7*	1 617,0	*13,6*	1 565,5	*13,0*
Securities held-to-maturity	3 188,9	*27,6*	2 814,9	*25,0*	2 647,6	*22,9*	2 268,7	*19,1*	2 273,4	*18,8*
- in rubles	1 797,2	*15,5*	1 781,6	*15,8*	1 853,6	*16,1*	1 440,9	*12,1*	1 455,7	*12,1*
- in foreign currency	1 391,7	*12,0*	1 033,3	*9,2*	794,0	*6,9*	827,8	*7,0*	817,7	*6,8*
Shares in associates and subsidiaries	1 662,2	*14,4*	1 549,0	*13,7*	1 564,6	*13,5*	1 788,3	*15,1*	1 801,1	*14,9*
- in rubles	1 661,5	*14,4*	1 548,2	*13,7*	1 563,9	*13,5*	1 787,6	*15,1*	1 800,4	*14,9*
- in foreign currency	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*	0,7	*0,0*
Reference data:										
Revaluation of securities	-109,0		83,8		101,8		46,3		41,6	
Provisions for losses on securities available for sale	33,9		48,5		51,7		145,0		154,5	
Provisions for losses on securities held-to-maturity	11,2		14,6		5,8		6,4		5,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	141,6		163,2		148,0		174,4		200,8	

[1] Excluding promissory notes.

Table 19

The Structure of Credit Institutions' Portfolio of Debt Securities

	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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*	9 604,8	*100,0*	9 665,0	*100,0*	9 854,9	*100,0*
- in rubles	5 468,3	*56,9*	5 959,5	*63,6*	6 375,4	*66,4*	6 503,3	*67,3*	6 759,5	*68,6*
- in foreign currency	4 147,7	*43,1*	3 406,2	*36,4*	3 229,3	*33,6*	3 161,7	*32,7*	3 095,4	*31,4*
of which: revaluation	-87,8	*-0,9*	63,9	*0,7*	103,9	*1,1*	66,4	*0,7*	65,7	*0,7*
Debt securities at book value held (without revaluation)	9 703,8	*100,0*	9 301,8	*100,0*	9 500,9	*100,0*	9 598,6	*100,0*	9 789,2	*100,0*
of which:										
debt securities of the Russian Federation	2 546,5	*26,2*	3 360,7	*36,1*	3 261,4	*34,3*	3 164,7	*33,0*	3 329,0	*34,0*
- in rubles	1 967,3	*20,3*	2 709,4	*29,1*	2 732,5	*28,8*	2 488,9	*25,9*	2 666,1	*27,2*
- in foreign currency	579,2	*6,0*	651,3	*7,0*	528,8	*5,6*	675,8	*7,0*	662,9	*6,8*
debt securities of the Bank of Russia	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	150,9	*1,6*	320,4	*3,3*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	150,9	*1,6*	320,4	*3,3*
- 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*	259,0	*2,7*	312,1	*3,3*	324,2	*3,3*
- in rubles	190,4	*2,0*	275,7	*3,0*	259,0	*2,7*	312,1	*3,3*	324,2	*3,3*
- 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*	423,3	*4,5*	398,3	*4,1*	409,2	*4,2*
- in rubles	525,5	*5,4*	402,1	*4,3*	412,2	*4,3*	387,4	*4,0*	399,9	*4,1*
- in foreign currency	9,3	*0,1*	19,7	*0,2*	11,1	*0,1*	10,9	*0,1*	9,3	*0,1*
other debt securities of residents	1 210,3	*12,5*	1 412,8	*15,2*	1 793,3	*18,9*	1 953,5	*20,4*	2 025,8	*20,7*
- in rubles	1 209,0	*12,5*	1 406,6	*15,1*	1 784,1	*18,8*	1 944,2	*20,3*	2 016,9	*20,6*
- in foreign currency	1,3	*0,0*	6,2	*0,1*	9,2	*0,1*	9,3	*0,1*	8,9	*0,1*
debt securities of other countries	160,2	*1,7*	129,9	*1,4*	95,5	*1,0*	61,1	*0,6*	69,8	*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*	95,5	*1,0*	61,1	*0,6*	69,8	*0,7*
debt securities of non-resident banks	341,4	*3,5*	75,5	*0,8*	204,3	*2,2*	83,6	*0,9*	72,2	*0,7*
- in rubles	9,5	*0,1*	4,7	*0,1*	4,7	*0,0*	23,5	*0,2*	23,8	*0,2*
- in foreign currency	331,9	*3,4*	70,8	*0,8*	199,6	*2,1*	60,1	*0,6*	48,4	*0,5*
other debt securities of non-residents	2 015,9	*20,8*	1 852,3	*19,9*	1 814,0	*19,1*	1 872,0	*19,5*	1 830,7	*18,7*
- in rubles	206,6	*2,1*	153,4	*1,6*	157,3	*1,7*	116,2	*1,2*	126,6	*1,3*
- in foreign currency	1 809,3	*18,6*	1 699,0	*18,3*	1 656,7	*17,4*	1 755,8	*18,3*	1 704,1	*17,4*
debt securities delivered without derecognition in the balance sheet	2 698,1	*27,8*	1 758,5	*18,9*	1 628,8	*17,1*	1 581,5	*16,5*	1 379,3	*14,1*
- in rubles	1 442,7	*14,9*	934,8	*10,0*	912,7	*9,6*	1 004,9	*10,5*	799,3	*8,2*
- in foreign currency	1 255,3	*12,9*	823,7	*8,9*	716,1	*7,5*	576,6	*6,0*	580,0	*5,9*
overdue debt securities	6,1	*0,1*	14,6	*0,2*	21,3	*0,2*	20,9	*0,2*	28,5	*0,3*
- in rubles	5,1	*0,1*	9,0	*0,1*	9,0	*0,1*	8,9	*0,1*	16,5	*0,2*
- in foreign currency	1,1	*0,0*	5,7	*0,1*	12,2	*0,1*	12,0	*0,1*	12,0	*0,1*
Reference data:										
Provisions for losses on debt securities	40,0		45,9		57,3		152,3		167,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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*	379,4	*100,0*	414,6	*100,0*	413,0	*100,0*
- in rubles	188,0	*63,7*	270,5	*75,7*	294,0	*77,5*	311,4	*75,1*	310,4	*75,2*
- in foreign currency	107,3	*36,3*	87,0	*24,3*	85,5	*22,5*	103,2	*24,9*	102,6	*24,8*
of which: revaluation	-21,2	*-7,2*	20,0	*5,6*	-2,1	*-0,6*	-20,1	*-4,8*	-24,0	*-5,8*
Shares held at book value (without revaluation)	316,4	*100,0*	337,5	*100,0*	381,5	*100,0*	434,7	*100,0*	437,0	*100,0*
of which shares of:										
resident credit institutions	13,5	*4,3*	2,4	*0,7*	4,3	*1,1*	42,6	*9,8*	43,0	*9,8*
- in rubles	13,5	*4,3*	2,4	*0,7*	4,3	*1,1*	42,6	*9,8*	43,0	*9,8*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
other residents	139,3	*44,0*	160,1	*47,4*	212,8	*55,8*	219,6	*50,5*	221,2	*50,6*
- in rubles	136,7	*43,2*	160,1	*47,4*	212,8	*55,8*	219,6	*50,5*	221,2	*50,6*
- in foreign currency	2,6	*0,8*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
non-resident credit institutions	1,4	*0,4*	1,9	*0,6*	2,2	*0,6*	13,3	*3,1*	13,6	*3,1*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	1,4	*0,4*	1,9	*0,6*	2,2	*0,6*	13,3	*3,1*	13,6	*3,1*
other non-residents	50,0	*15,8*	44,9	*13,3*	52,8	*13,8*	57,5	*13,2*	56,8	*13,0*
- in rubles	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*
- in foreign currency	50,0	*15,8*	44,9	*13,3*	52,8	*13,8*	57,5	*13,2*	56,8	*13,0*
shares delivered without derecognition in the balance sheet	10,6	*3,4*	18,5	*5,5*	4,4	*1,2*	13,4	*3,1*	11,9	*2,7*
- in rubles	10,6	*3,3*	18,5	*5,5*	4,4	*1,1*	5,2	*1,2*	3,9	*0,9*
- in foreign currency	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*	8,2	*1,9*	8,0	*1,8*
Shares valued at cost[1]	101,6	*32,1*	109,7	*32,5*	104,9	*27,5*	88,3	*20,3*	90,5	*20,7*
- in rubles	48,4	*15,3*	69,5	*20,6*	74,5	*19,5*	64,0	*14,7*	66,3	*15,2*
- in foreign currency	53,3	*16,8*	40,2	*11,9*	30,4	*8,0*	24,3	*5,6*	24,2	*5,5*
Reference data:										
Provisions for losses on shares	10,9		26,9		17,2		19,9		21,2	

[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	1.07.17	1.10.17	1.11.17
Portfolio of promissory notes discounted by a credit institution, in rubles	130,3	131,3	117,8	103,5	103,6
of which promissory notes, not paid when due	10,7	12,9	15,6	13,9	13,0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	73,7	46,7	37,1	35,2	35,2
of which promissory notes, not paid when due	0,01	0,01	0,00	0,03	0,00
Total	**204,0**	**178,0**	**154,9**	**138,7**	**138,7**

Table 22

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

	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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***	**154,9**	***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*	78,3	*50,5*	75,7	*54,6*	75,4	*54,3*
- other promissory notes of residents	74,7	*36,6*	87,7	*49,3*	74,3	*48,0*	61,1	*44,1*	61,5	*44,3*
- 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*	2,3	*1,5*	1,8	*1,3*	1,8	*1,3*
Reference data:										
Provisions for losses on promissory notes	13,2		19,7		19,4		17,1		25,0	

[1] including overdue promissory notes.

Table 23

Real Estate Temporarily out of Use in Operating Activities

(billion rubles)

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Land temporarily out of use in operating activities	7,5	9,5	8,4	7,8	7,9
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	62,9	62,1	61,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	5,3	27,7	20,6	20,8	20,5
Real estate (except land) temporarily out of use in operating activities*	3,4	5,1	5,2	4,5	4,1
Real estate (except land) temporarily out of use in operating activities, leased out*	8,8	4,6	4,3	5,0	4,8
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	16,8	35,6	41,9	42,9	45,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	27,4	37,5	36,2	34,9	35,4
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,6	30,1	33,8	40,9	42,7
Non-current inventories	152,1				
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia`s Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	79,4	75,4	36,2	36,6	36,9

* At residual value (less amortisation).

Table 24

Funds Raised by Credit Institutions From Organisations[1]

(billion rubles)

		1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1.	Funds raised from organisations, total	28 442,1	25 635,1	26 753,1	27 155,2	27 076,9
	- in rubles	14 889,3	15 467,4	16 846,9	17 648,3	17 615,4
	- in foreign currency	13 552,7	10 167,6	9 906,2	9 506,9	9 461,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts[1]	8 905,2	8 763,7	8 908,6	8 494,3	8 618,6
	- in rubles	6 179,5	6 686,4	6 558,6	6 557,1	6 579,9
	- in foreign currency	2 725,7	2 077,2	2 350,0	1 937,2	2 038,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	216,4	267,6	305,1	346,6	350,0
	- in rubles	207,4	255,9	292,8	332,0	336,5
	- in foreign currency	9,0	11,7	12,3	14,6	13,5
1.2.	Government and other extra budgetary funds in settlement accounts	0,1	0,1	0,3	0,6	0,6
1.3.	Float	472,5	436,1	482,7	559,1	531,7
1.4.	Deposits and other funds of legal entities (except credit institutions)	19 018,2	16 385,2	17 337,7	18 078,4	17 903,5
	- in rubles	8 522,2	8 529,4	10 008,3	10 749,1	10 723,9
	- in foreign currency	10 496,0	7 855,7	7 329,4	7 329,3	7 179,6
	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	2 096,4	2 814,7	2 745,2
1.4.2.	Certificates of deposit	2,8	0,6	0,3	0,1	0,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	1,6	0,1	0,0	0,2	1,1
1.5.	Clients' funds in factoring and forfeiting transactions	22,3	27,7	22,2	21,7	22,4
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	1,6	1,1	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	2 940,0	3 353,4	3 173,4
	- in rubles	2 649,1	2 503,9	2 542,9	2 892,2	2 762,7
	- in foreign currency	642,3	903,0	397,1	461,2	410,8
	with maturity from 31 days to 1 year	5 852,1	4 650,2	5 964,8	6 426,0	6 609,0
	- in rubles	3 257,3	3 584,3	4 992,3	5 376,5	5 593,0
	- in foreign currency	2 594,8	1 065,9	972,5	1 049,4	1 016,0
	with maturity in excess of 1 year	9 874,7	8 328,1	8 432,9	8 299,0	8 121,1
	- in rubles	2 615,8	2 441,3	2 473,1	2 480,3	2 368,2
	- in foreign currency	7 258,9	5 886,8	5 959,8	5 818,7	5 752,9
	Reference data					
Funds raised from non-resident organisations, total		5 130,4	3 927,7	3 557,5	3 262,0	3 210,8
- in rubles		433,7	279,7	254,8	305,3	297,7
- in foreign currency		4 696,6	3 648,0	3 302,7	2 956,7	2 913,2
of which:						
	Funds of non-resident organisations in settlement and other accounts	574,5	449,6	676,8	486,0	464,1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	428,1	319,0	241,0	196,2	185,5
	Other funds raised from non-resident legal entities	4 095,6	3 130,8	2 613,7	2 552,3	2 533,9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,1	1,0

[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.

Table 25

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

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Issued debt obligations - total	**2 536,9**	**2 019,5**	**2 098,5**	**2 023,6**	**2 088,2**
including:					
bonds:	1 266,5	1 092,9	1 180,6	1 172,7	1 230,1
of which					
with maturities less than one year	2,6	1,0	6,5	12,5	12,5
with maturities in excess of one year	1 263,9	1 066,7	1 099,1	1 113,9	1 170,1
deposit certificates [1]	2,8	0,6	0,3	0,1	0,1
of which					
with maturities less than one year	2,1	0,2	0,2	0,0	0,0
with maturities in excess of one year	0,5	0,3	0,0	0,0	0,0
savings certificates [2]	571,4	485,5	460,1	443,4	443,2
of which					
with maturities less than one year	364,8	223,4	288,9	267,2	268,8
with maturities in excess of one year	183,3	238,2	142,1	145,2	152,1
promissory notes and banker's acceptances	696,2	440,6	457,4	407,4	414,8
of which					
with maturities less than one year	329,8	192,0	171,9	153,8	161,2
with maturities in excess of one year	346,8	222,6	256,0	224,7	227,4

[1] Included in corporate deposits.
[2] Included in retail deposits.

Table 26

Individual Deposit Structure

(billion rubles)

		1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1	Individual deposits	23 219,1	24 200,3	24 897,1	24 762,0	24 759,7
	- of which savings certificates	571,4	485,5	460,1	443,4	443,2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	3 843,7	4 424,4	4 751,1	4 723,7	4 674,6
	- in rubles	3 176,5	3 563,6	3 774,6	3 705,6	3 629,9
	- in foreign currency	667,1	860,8	976,6	1 018,1	1 044,7
1.2.	Individual deposits with maturity from 31 days to 1 year	9 278,4	8 511,4	8 884,2	9 066,3	9 216,2
	- in rubles	6 948,4	7 553,3	7 955,5	8 170,7	8 342,8
	- in foreign currency	2 330,1	958,2	928,7	895,6	873,4
1.3.	Individual deposits with maturity in excess of 1 year	10 097,0	11 264,5	11 261,8	10 972,0	10 868,9
	- in rubles	6 273,3	7 359,8	7 557,0	7 473,8	7 435,4
	- in foreign currency	3 823,7	3 904,7	3 704,8	3 498,3	3 433,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	372,0	370,6	388,4	382,4	378,2

Table 27

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

(billion rubles)

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Loans, deposits and other funds received from other credit institutions, total	**7 091,0**	**8 559,1**	**8 483,0**	**8 905,1**	**9 174,7**
- in rubles	3 687,6	5 376,5	5 809,0	6 012,7	6 334,4
- in foreign currency	3 403,5	3 182,6	2 674,0	2 892,4	2 840,3
of which:					
- loans, deposits and other funds received from resident credit institutions	5 024,8	7 263,3	7 350,6	7 833,9	8 133,5
- in rubles	3 432,9	5 105,2	5 574,8	5 778,4	6 102,1
- in foreign currency	1 591,9	2 158,1	1 775,8	2 055,5	2 031,4
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	1 132,4	1 071,2	1 041,2
- in rubles	254,7	271,3	234,2	234,3	232,2
- in foreign currency	1 811,6	1 024,5	898,2	836,9	808,9
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 1.11.17

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	33 911	*100,0*	52 649 028	*63,7*
No budgetary funds	521	0	*0,0*	30 062 961	*36,4*
Data not available	12	0	*0,0*	0	*0,0*
Total	**572**	**33 911**	***100,0***	**82 711 990**	***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		1.07.17		1.10.17		1.11.17	
		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***	**4 032,9**	***5,0***	**3 728,7**	***4,5***	**3 674,0**	***4,4***
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	5 098,1	*6,1*	3 899,3	*4,9*	3 531,5	*4,4*	3 234,5	*3,9*	3 184,5	*3,9*
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	4 523,7	*5,5*	3 449,8	*4,3*	2 854,7	*3,5*	2 748,6	*3,3*	2 720,4	*3,3*
1.2	Individual deposits (excluding saving certificates)	372,0	*0,4*	370,6	*0,5*	388,4	*0,5*	382,4	*0,5*	378,2	*0,5*
1.2.1	of which deposits and other raised funds (excluding saving certificates)	275,3	*0,3*	244,8	*0,3*	253,5	*0,3*	246,0	*0,3*	240,5	*0,3*
1.3	Funds in other accounts	207,2	*0,2*	132,3	*0,2*	113,0	*0,1*	111,7	*0,1*	111,3	*0,1*
2.	**Funds in correspondent and other accounts of credit institutions**	**204,5**	***0,2***	**230,1**	***0,3***	**262,1**	***0,3***	**291,5**	***0,4***	**245,5**	***0,3***
3.	**Loans, deposits and other funds raised from credit institutions**	**2 066,2**	***2,5***	**1 295,8**	***1,6***	**1 132,4**	***1,4***	**1 071,2**	***1,3***	**1 041,2**	***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***	**5 427,4**	***6,7***	**5 091,4**	***6,2***	**4 960,6**	***6,0***
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	368,7	*0,4*	262,7	*0,3*	241,5	*0,3*	240,1	*0,3*	241,8	*0,3*
	Overdue interest on liabilities of credit institutions	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,0	*0,0*	0,1	*0,0*
	Placed funds										
1.	**Loans, total**	**8 268,1**	***10,0***	**6 259,0**	***7,8***	**6 437,7**	***8,0***	**5 809,2**	***7,1***	**5 681,9**	***6,9***
	of which overdue claims	272,2	*0,3*	189,2	*0,2*	274,2	*0,3*	298,5	*0,4*	275,5	*0,3*
	of which:										
1.1.	Loans, deposits and other claims	3 574,8	*4,3*	1 967,2	*2,5*	2 277,8	*2,8*	1 783,7	*2,2*	1 733,7	*2,1*
1.2	Loans and other claims on legal entities	4 665,5	*5,6*	4 270,5	*5,3*	4 137,4	*5,1*	4 001,8	*4,9*	3 924,5	*4,7*
1.3	Loans and other claims on individuals	27,8	*0,0*	19,2	*0,0*	20,4	*0,0*	21,6	*0,0*	21,4	*0,0*
2.	**Correspondent accounts with banks**	**1 924,8**	***2,3***	**1 200,8**	***1,5***	**1 379,1**	***1,7***	**1 114,7**	***1,4***	**1 083,7**	***1,3***
3.	**Securities acquired by credit institutions, total**	**2 571,2**	***3,1***	**2 106,9**	***2,6***	**2 171,2**	***2,7***	**2 089,3**	***2,5***	**2 045,0**	***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*	2 113,8	*2,6*	2 016,7	*2,5*	1 972,8	*2,4*
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	51,4	*0,1*	46,8	*0,1*	55,0	*0,1*	70,8	*0,1*	70,4	*0,1*
3.3	Discounted promissory notes	2,3	*0,0*	2,3	*0,0*	2,3	*0,0*	1,8	*0,0*	1,8	*0,0*
4.	**Shares in associates and subsidiaries**	**547,5**	***0,7***	**586,4**	***0,7***	**592,2**	***0,7***	**607,3**	***0,7***	**606,1**	***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***	**10 588,3**	***13,1***	**9 645,6**	***11,7***	**9 441,1**	***11,4***
	Reference data:										
	Overdue interest on claims of credit institutions	11,2	*0,0*	9,1	*0,0*	11,5	*0,0*	15,8	*0,0*	15,3	*0,0*

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

Financial Condition

Table 30

Financial Result of Operating Credit Institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Total	191 965,4	929 662,4	770 316,4	674 798,1	692 930,0	733	623	589	565	560	125 480,2	343 434,3	205 068,2	226 701,2	271 339,2
Profit-making CIs[1]	735 803,4	1 291 867,7	848 735,1	1 220 369,6	1 353 748,8	553	445	420	397	397	113 513,3	332 167,4	200 691,4	217 745,0	262 827,8
Loss-making CIs	-543 838,1	-362 205,4	-78 418,6	-545 571,5	-660 818,7	180	178	169	168	163	11 966,9	11 266,8	4 376,9	8 956,3	8 511,4
CIs that have not provided their reporting						0	0	0	9	12					
Total						**733**	**623**	**589**	**574**	**572**					

[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 1.11.17

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	57 348 658 242	18 886 854 798	58 035 648 537	18 199 864 503
Belgorod Region	10 366 624	738 024	10 369 151	735 497
Bryansk Region	0	0	0	0
Vladimir Region	2 851 231	66 291	2 851 600	65 922
Voronezh Region	8 527 958	1 321 172	8 162 419	1 686 711
Ivanovo Region	15 398 248	700 498	15 443 203	655 543
Kaluga Region	51 484 143	1 527 577	51 497 218	1 514 502
Kostroma Region	763 749 465	183 896 130	829 624 073	118 021 522
Kursk Region	23 364 848	907 785	23 351 466	921 167
Lipetsk Region	23 592 214	723 283	23 595 535	719 962
Moscow Region	30 297 385	2 564 207	30 538 570	2 323 022
Orel Region	0	0	0	0
Ryazan Region	18 840 710	1 538 959	18 838 623	1 541 046
Smolensk Region	0	0	0	0
Tambov Region	3 228 109	22 356	3 231 860	18 605
Tver Region	2 094 446	297 618	2 095 167	296 897
Tula Region	2 597 098	41 909	2 606 780	32 227
Yaroslavl Region	22 011 875	2 958 783	22 231 836	2 738 822
City of Moscow	56 370 253 888	18 689 550 206	56 991 211 036	18 068 593 058
North-Western Federal District	1 751 103 379	371 275 017	1 863 352 805	259 025 591
Republic of Karelia	728 552	26 306	730 753	24 105
Komi Republic	6 609 243	491 964	6 622 465	478 742
Akhangelsk Region	0	0	0	0
Vologda Region	52 794 933	6 742 275	53 075 291	6 461 917
Kaliningrad Region	24 917 816	5 718 746	22 182 591	8 453 971
Leningrad Region	435 944	34 943	468 004	2 883
Murmansk Region	1 732 352	1 563 753	1 733 806	1 562 299
Novgorod Region	7 203 595	396 170	7 376 176	223 589
Pskov Region	3 212 046	17 895	3 214 069	15 872
St Petersburg	1 653 468 898	356 282 965	1 767 949 650	241 802 213
Southern Federal District	519 950 578	32 549 762	523 505 758	28 994 582
Republic of Adygeya	2 592 843	223 588	2 615 386	201 045
Republic of Kalmykia	0	0	0	0
Republic of Crimea	143 712 968	6 305 197	144 553 298	5 464 867
Krasnodar Territory	201 245 065	9 487 510	202 183 763	8 548 812
Astrakhan Region	8 162 671	5 249 866	8 186 365	5 226 172
Volgograd Region	15 479 889	1 115 928	15 903 238	692 579
Rostov Region	128 007 050	9 184 332	129 523 065	7 668 317
City of Sevastopol	20 750 092	983 341	20 540 643	1 192 790
North-Caucasian Federal District	27 058 065	618 723	27 154 249	522 539
Republik of Daghestan	3 453 220	33 411	3 470 536	16 095
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	7 077 899	195 027	7 108 001	164 925

Karachai-Cherkess Republic	6 575 198	89 059	6 627 902	36 355
Republic of North Ossetia - Alania	948 348	81 443	983 160	46 631
Chechen Republic	0	0	0	0
Stavropol Territory	9 003 400	219 783	8 964 650	258 533
Volga Federal District	1 493 991 884	186 001 656	1 512 326 446	167 667 094
Republic of Bashkortostan	100 813 369	1 962 377	100 767 204	2 008 542
Republic of Marii El	3 073 577	110 062	3 081 211	102 428
Republic of Mordovia	25 499 266	250 471	25 536 820	212 917
Republic of Tatarstan	647 593 744	114 384 135	618 952 556	143 025 323
Udmurt Republic	47 488 418	1 734 335	48 425 873	796 880
Chuvash Republic	10 738 593	807 173	11 044 353	501 413
Perm Territory	27 370 093	2 119 566	27 471 949	2 017 710
Kirov Region	36 798 777	2 982 058	38 872 415	908 420
Nizhny Novgogrod Region	83 820 209	6 180 992	85 476 206	4 524 995
Orenburg Region	44 905 606	2 240 036	44 962 774	2 182 868
Penza Region	5 682 071	102 182	5 682 017	102 236
Samara Region	407 258 047	51 141 091	448 833 878	9 565 260
Saratov Region	47 744 053	1 951 814	47 980 648	1 715 219
Ulyanovsk Region	5 206 061	35 364	5 238 542	2 883
Ural Federal District	1 063 527 439	129 394 925	1 067 477 202	125 445 162
Kurgan Region	3 487 748	49 732	3 509 769	27 711
Sverdlovsk Region	571 562 077	104 991 473	579 203 160	97 350 390
Tyumen Region	346 316 200	11 965 380	341 501 162	16 780 418
Chelyabinsk Region	142 161 414	12 388 340	143 263 111	11 286 643
Siberian Federal District	223 912 749	42 196 746	220 529 781	45 579 714
Republic of Altai	1 497 428	211 024	1 503 838	204 614
Republic of Buryatiya	0	0	0	0
Republic of Tuva	501 248	1 997	502 763	482
Republic of Khakassia	8 291 721	141 145	8 291 793	141 073
Altai Territory	11 314 500	229 995	11 301 019	243 476
Zabaykal Territory	3 371 330	42 777	3 411 060	3 047
Krasnoyarsk Territory	8 553 821	407 065	8 499 682	461 204
Irkutsk Region	18 918 160	3 205 661	20 118 945	2 004 876
Kemerovo Region	17 744 467	465 737	17 792 942	417 262
Novosibirsk Region	135 779 513	35 411 409	130 312 887	40 878 035
Omsk Region	9 444 289	1 926 918	10 298 793	1 072 414
Tomsk Region	8 496 272	153 018	8 496 059	153 231
Far Eastern Federal District	553 579 572	81 316 065	578 737 934	56 157 703
Republic of Sakha (Yakutia)	39 147 231	1 862 383	39 575 295	1 434 319
Kamchatka Territory	9 578 149	1 300 203	9 653 859	1 224 493
Primorskiy Territory	115 086 794	26 155 070	128 002 441	13 239 423
Khabarovsk Territory	5 944 535	131 545	5 939 611	136 469
Amur Region	375 954 594	47 153 225	387 645 192	35 462 627
Magadan Region	0	0	0	0
Sakhalin Region	7 868 269	4 713 639	7 921 536	4 660 372
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	62 981 781 908	19 730 207 692	63 828 732 712	18 883 256 888

[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 1.11.17

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	8 702 812 412	3 168 588 503	316 221 327	1 782 748 160	81 270 700	33 130 293
Belgorod Region	1 577 674	294 430	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	14 881	15 958	0	0	0	0
Voronezh Region	3 431 852	3 350	0	0	0	0
Ivanovo Region	873 598	287 277	15 958	0	0	0
Kaluga Region	6 319 520	943 672	123 741	0	0	0
Kostroma Region	335 460 864	1 540 064	6 490 528	2 707 537	0	0
Kursk Region	305 583	305 583	0	0	0	0
Lipetsk Region	3 255 778	312 631	1	0	0	0
Moscow Region	1 395 052	1 391 693	493 887	0	1 398 447	0
Orel Region	0	0	0	0	0	0
Ryazan Region	1 011 475	435 372	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	343 613	35 386	12 732	0	0	0
Yaroslavl Region	8 569 417	300 795	226 040	0	102 783	0
City of Moscow	8 340 253 105	3 162 722 292	308 858 440	1 779 730 866	79 769 470	33 130 293
North-Western Federal District	478 691 995	34 555 087	25 584 142	10 072 788	5 557 658	114 176
Republic of Karelia	0	0	0	0	0	0
Komi Republic	934 646	444 738	144 418	0	0	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	12 057 459	1 738 645	395 095	0	15 294	0
Kaliningrad Region	8 918 045	145 486	8 640	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	586 268	271 951	315 704	0	0	0
Pskov Region	49 369	0	0	0	0	0
St Petersburg	456 146 208	31 954 267	24 720 285	10 072 788	5 542 364	114 176
Southern Federal District	39 304 496	16 062 032	405 066	706 029	7 238 463	1 613 980
Republic of Adygeya	200 171	0	589	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	7 533 692	1 626 149	331	289 750	680 991	0
Krasnodar Territory	29 027 342	12 713 533	28 072	376 189	6 322 274	1 428 828
Astrakhan Region	1 883 374	1 464 320	3 391	0	0	0
Volgograd Region	522 216	139 694	364 447	0	0	0
Rostov Region	137 701	118 336	8 236	19 881	0	185 152
City of Sevastopol	0	0	0	20 209	235 198	0
North-Caucasian Federal District	1 027 354	177 654	20 244	0	0	0
Republik of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 506	0	20 244	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	558 135	177 654	0	0	0	0
Volga Federal District	280 054 772	55 512 768	52 751 243	4 122 129	6 558 942	0
Republic of Bashkortostan	10 009 542	5 023 082	170 167	66	0	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	348 673	170 409	37 890	0	161 368	0
Republic of Tatarstan	149 406 418	20 364 461	46 997 409	979 473	4 536 601	0
Udmurt Republic	6 524 311	1 421 704	0	0	491 564	0
Chuvash Republic	69 710	9 469	22 054	0	10 995	0
Perm Territory	3 637 037	2 382 440	831 468	300 000	150 595	0
Kirov Region	13 467 517	2 236 773	10 617	0	14 880	0
Nizhny Novgogrod Region	13 021 986	2 253 331	175 993	65 530	50 773	0
Orenburg Region	10 418 785	895 513	67 797	35 246	350 481	0
Penza Region	595 668	439 208	4	0	0	0
Samara Region	67 095 434	15 748 563	4 420 993	2 641 814	393 511	0
Saratov Region	5 459 691	4 567 815	16 851	100 000	398 174	0
Ulyanovsk Region	0	0	0	0	0	0
Ural Federal District	221 179 248	41 021 238	8 063 963	747 610	765 770	112 872
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	155 510 152	26 282 904	7 604 313	747 610	765 770	0
Tyumen Region	30 841 625	8 302 481	437 745	0	0	0
Chelyabinsk Region	34 827 471	6 435 853	21 905	0	0	112 872
Siberian Federal District	38 411 283	3 425 111	909 250	0	56 494	185 709
Republic of Altai	26 902	26 902	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	22 329	22 276	0	0	0	0
Altai Territory	45 862	46 616	2 530	0	0	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	35 652	35 053	0	0	0	0
Irkutsk Region	103 686	3 098	82 145	0	25 746	0
Kemerovo Region	2 929 766	792 884	44 664	0	841	0
Novosibirsk Region	33 269 114	2 390 645	777 816	0	0	0
Omsk Region	1 974 440	107 637	125	0	29 907	185 709
Tomsk Region	3 532	0	1 970	0	0	0
Far Eastern Federal District	93 413 409	9 651 465	9 006 470	2 748 251	2 110 531	0
Republic of Sakha (Yakutia)	1 237 857	479 528	302 862	0	8 850	0
Kamchatka Territory	1 401 505	887 267	9 110	0	0	0
Primorskiy Territory	23 918 322	3 527 438	62 885	0	0	0
Khabarovsk Territory	33 586	28 487	0	0	0	0
Amur Region	66 822 139	4 728 745	8 619 874	2 748 251	2 101 681	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	11 739	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	9 854 894 969	3 328 993 858	412 961 705	1 801 144 967	103 558 558	35 157 030

Table 34

Distribution of Loans, Deposits and Other Claims in Rubles by Credit Institutions, Registered in Respective Regions, as of 1.11.17

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	39 835 757 066	19 661 289 358	5 597 432 869	10 771 861 099
Belgorod Region	5 093 313	4 467 369	724	243 411
Bryansk Region	0	0	0	0
Vladimir Region	1 951 879	911 100	3 038	1 037 741
Voronezh Region	2 853 576	2 641 094	0	133 187
Ivanovo Region	8 805 010	6 107 172	271 769	1 965 685
Kaluga Region	40 210 694	23 671 068	13 304 172	3 037 795
Kostroma Region	483 010 686	41 996 056	246 691 969	129 244 773
Kursk Region	18 820 128	13 017 013	3 450 000	1 592 906
Lipetsk Region	16 302 564	7 281 637	5 750 000	2 275 887
Moscow Region	17 682 398	7 528 076	5 465 140	2 007 102
Orel Region	0	0	0	0
Ryazan Region	11 215 681	8 532 754	850 050	1 671 034
Smolensk Region	0	0	0	0
Tambov Region	1 536 504	1 165 446	161 000	210 058
Tver Region	778 059	701 402	0	76 657
Tula Region	1 232 009	1 139 375	908	91 726
Yaroslavl Region	10 554 183	5 030 870	49 002	4 497 619
City of Moscow	39 215 710 382	19 537 098 926	5 321 435 097	10 623 775 518
North-Western Federal District	1 043 451 076	671 328 476	161 693 138	116 317 425
Republic of Karelia	301 314	11 681	95 000	167 756
Komi Republic	2 558 485	2 031 642	41 822	324 275
Akhangelsk Region	0	0	0	0
Vologda Region	29 683 416	8 929 522	7 238 501	9 269 733
Kaliningrad Region	7 686 351	5 643 084	14 610	1 539 078
Leningrad Region	114 857	99 990	0	14 867
Murmansk Region	696 251	431 253	55 000	209 998
Novgorod Region	1 843 395	949 215	100 000	794 071
Pskov Region	996 133	891 370	0	104 763
St Petersburg	999 570 874	652 340 719	154 148 205	103 892 884
Southern Federal District	347 231 269	199 267 486	42 800 087	98 621 079
Republic of Adygeya	1 540 590	1 278 662	304	261 624
Republic of Kalmykia	0	0	0	0
Republic of Crimea	97 530 319	55 137 486	24 395 209	16 570 700
Krasnodar Territory	127 900 781	82 925 359	16 778 150	24 259 478
Astrakhan Region	1 418 465	490 428	88 122	696 905
Volgograd Region	10 261 869	8 183 124	695 108	1 363 080
Rostov Region	94 176 172	41 450 222	642 214	51 708 936
City of Sevastopol	14 403 073	9 802 205	200 980	3 760 356
North-Caucasian Federal District	13 883 226	9 276 821	760 867	3 782 324
Republik of Daghestan	1 547 523	1 080 793	2 995	463 735
Republic of Ingushetia	0	0	0	0

Kabardino-Balkar Republic	3 852 170	2 363 143	249 779	1 232 434
Karachai-Cherkess Republic	2 932 697	1 398 408	0	1 534 289
Republic of North Ossetia - Alania	734 758	545 639	0	189 119
Chechen Republic	0	0	0	0
Stavropol Territory	4 816 078	3 888 838	508 093	362 747
Volga Federal District	894 014 646	465 724 971	65 978 659	264 991 842
Republic of Bashkortostan	44 325 580	30 287 857	5 622 880	6 812 958
Republic of Marii El	1 622 470	877 523	283 058	50 698
Republic of Mordovia	11 953 467	8 480 472	7 121	2 700 481
Republic of Tatarstan	351 673 115	224 354 360	27 066 970	65 827 013
Udmurt Republic	30 574 124	5 082 724	241 500	24 306 704
Chuvash Republic	7 720 097	3 458 030	326 017	3 916 233
Perm Territory	17 013 218	8 527 268	794 778	7 173 860
Kirov Region	19 137 677	11 574 212	709 450	5 409 094
Nizhny Novgogrod Region	51 417 893	30 941 472	7 189 733	6 056 064
Orenburg Region	27 827 004	13 364 425	804 242	12 576 763
Penza Region	3 659 990	2 474 523	126 032	715 039
Samara Region	296 317 464	105 080 812	17 597 969	126 451 411
Saratov Region	27 748 312	18 865 276	5 203 988	2 332 227
Ulyanovsk Region	3 024 235	2 356 017	4 921	663 297
Ural Federal District	536 327 861	161 974 452	120 565 415	200 931 145
Kurgan Region	2 187 866	2 017 403	4 186	120 864
Sverdlovsk Region	272 295 858	79 206 265	54 962 954	100 977 195
Tyumen Region	184 189 160	44 192 293	54 947 597	73 678 396
Chelyabinsk Region	77 654 977	36 558 491	10 650 678	26 154 690
Siberian Federal District	132 468 895	50 228 537	37 683 612	39 565 200
Republic of Altai	723 576	346 654	1 519	60 394
Republic of Buryatiya	0	0	0	0
Republic of Tuva	214 395	168 116	3 037	43 242
Republic of Khakassia	4 982 375	2 369 972	7 047	2 329 214
Altai Territory	8 155 939	5 444 914	1 008 886	1 521 227
Zabaykal Territory	2 673 202	2 464 537	165 000	43 665
Krasnoyarsk Territory	4 719 722	758 044	726 286	3 234 452
Irkutsk Region	11 761 391	5 792 017	377 213	5 358 208
Kemerovo Region	6 794 124	3 610 247	362 132	2 799 694
Novosibirsk Region	81 007 903	22 771 337	34 761 454	19 800 422
Omsk Region	6 348 429	3 582 382	269 519	2 309 962
Tomsk Region	5 087 839	2 920 317	1 519	2 064 720
Far Eastern Federal District	351 729 719	126 946 415	9 573 456	195 243 440
Republic of Sakha (Yakutia)	25 832 401	16 110 019	20 000	8 063 170
Kamchatka Territory	5 616 617	4 763 999	305 225	490 676
Primorskiy Territory	76 217 707	49 249 285	37 455	21 359 015
Khabarovsk Territory	3 669 590	2 406 674	3 350	641 628
Amur Region	238 347 945	52 993 331	9 021 350	164 280 152
Magadan Region	0	0	0	0
Sakhalin Region	2 045 459	1 423 107	186 076	408 799
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	43 154 863 758	21 346 036 516	6 036 488 103	11 691 313 554

Table 35

Distribution of Loans, Deposits and Other Claims in Forreign Currency by Credit Institutions, Registered in Respective Regions, as of 1.11.17

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	13 490 910 147	8 511 874 403	3 425 844 723	108 821 029
Belgorod Region	12 172	10 725	1 447	0
Bryansk Region	0	0	0	0
Vladimir Region	0	0	0	0
Voronezh Region	439 047	288 366	0	134 320
Ivanovo Region	7 865	7 865	0	0
Kaluga Region	0	0	0	0
Kostroma Region	27 988 070	11 826 523	6 538 241	147 667
Kursk Region	399 314	0	399 314	0
Lipetsk Region	115 743	0	115 743	0
Moscow Region	1 632 058	381 031	542 308	708 719
Orel Region	0	0	0	0
Ryazan Region	10 262	0	10 262	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	126 656	96 313	868	9 017
City of Moscow	13 460 178 960	8 499 263 580	3 418 236 540	107 821 306
North-Western Federal District	152 891 511	94 692 867	20 975 033	3 964 599
Republic of Karelia	0	0	0	0
Komi Republic	20 089	20 089	0	0
Akhangelsk Region	0	0	0	0
Vologda Region	706 837	378 148	32 380	62 453
Kaliningrad Region	227 426	74 692	0	152 734
Leningrad Region	0	0	0	0
Murmansk Region	0	0	0	0
Novgorod Region	6 050	0	6 050	0
Pskov Region	0	0	0	0
St Petersburg	151 931 109	94 219 938	20 936 603	3 749 412
Southern Federal District	6 121 203	4 935 720	456 094	729 389
Republic of Adygeya	22 741	0	0	22 741
Republic of Kalmykia	0	0	0	0
Republic of Crimea	558 153	222 020	12 163	323 970
Krasnodar Territory	1 116 035	848 220	255 011	12 804
Astrakhan Region	3 507	0	3 507	0
Volgograd Region	74 869	0	67 218	7 651
Rostov Region	4 167 307	3 722 729	116 090	328 488
City of Sevastopol	178 591	142 751	2 105	33 735
North-Caucasian Federal District	20 988	0	17 400	3 588
Republik of Daghestan	868	0	868	0

Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	799	0	799	0
Karachai-Cherkess Republic	3 588	0	0	3 588
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	67 911 903	25 693 601	27 390 537	661 007
Republic of Bashkortostan	656 572	653 779	2 497	296
Republic of Marii El	0	0	0	0
Republic of Mordovia	0	0	0	0
Republic of Tatarstan	26 227 981	1 672 956	23 942 789	75 597
Udmurt Republic	677 622	339 257	337 995	370
Chuvash Republic	80 828	42 749	0	38 079
Perm Territory	181 989	90 552	91 437	0
Kirov Region	915	0	915	0
Nizhny Novgogrod Region	1 057 904	276 163	742 333	39 408
Orenburg Region	404 799	311 679	58 839	34 281
Penza Region	0	0	0	0
Samara Region	38 572 020	22 260 586	2 208 811	472 504
Saratov Region	50 867	45 880	4 921	66
Ulyanovsk Region	406	0	0	406
Ural Federal District	40 857 832	35 057 029	5 609 160	191 643
Kurgan Region	0	0	0	0
Sverdlovsk Region	35 140 614	31 954 221	3 006 148	180 245
Tyumen Region	3 026 785	2 655 815	359 572	11 398
Chelyabinsk Region	2 690 433	446 993	2 243 440	0
Siberian Federal District	5 943 247	1 712 729	4 169 523	60 992
Republic of Altai	28 936	0	28 936	0
Republic of Buryatiya	0	0	0	0
Republic of Tuva	342	0	342	0
Republic of Khakassia	0	0	0	0
Altai Territory	1 294	1 294	0	0
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	151 334	0	151 334	0
Irkutsk Region	226 893	200 814	26 079	0
Kemerovo Region	3 172	0	0	3 172
Novosibirsk Region	5 425 869	1 492 681	3 933 185	0
Omsk Region	102 575	17 940	26 815	57 820
Tomsk Region	2 832	0	2 832	0
Far Eastern Federal District	14 141 844	10 832 122	290 594	1 340 474
Republic of Sakha (Yakutia)	635 485	318 561	140 438	176 486
Kamchatka Territory	32 350	32 350	0	0
Primorskiy Territory	349 238	231 396	59 501	57 922
Khabarovsk Territory	0	0	0	0
Amur Region	13 034 116	10 249 815	0	1 106 066
Magadan Region	0	0	0	0
Sakhalin Region	90 655	0	90 655	0
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0
Total	13 778 798 675	8 684 798 471	3 484 753 064	115 772 721

Table 36

Overdue claims on loans, deposits and other claims by credit institutions registered in respective regions, as of 1.11.17

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	1 551 435 315	246 376 495	61 839 337	62 598 886	750 781 361	34 614 691
Belgorod Region	137 524	0	0	0	1 011	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	61 217	0	0	0	47 066	0
Voronezh Region	42 182	0	0	0	1 611	0
Ivanovo Region	203 330	0	0	0	69 873	0
Kaluga Region	667 758	0	12 952 092	0	579 327	0
Kostroma Region	1 769 008	10 502	20 375 365	0	14 563 406	98 596
Kursk Region	71 425	0	0	0	16 052	0
Lipetsk Region	2 325 076	0	0	0	140 625	0
Moscow Region	184 472	274 030	0	0	571 745	55 020
Orel Region	0	0	0	0	0	0
Ryazan Region	792 989	0	0	0	93 019	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	54 137	0	0	0	4 611	0
Tver Region	81 262	0	0	0	1 329	0
Tula Region	62 820	0	0	0	2 561	0
Yaroslavl Region	511 292	0	0	0	68 892	0
City of Moscow	1 544 470 823	246 091 963	28 511 880	62 598 886	734 620 233	34 461 075
North-Western Federal District	98 425 733	3 418 227	18 514 223	54 488	9 362 435	506 298
Republic of Karelia	4 604	0	0	0	44 604	0
Komi Republic	245 419	0	41 822	0	2 817	0
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	1 226 807	1 543	45 000	0	892 755	1
Kaliningrad Region	462 723	2 689	9 689	0	63 088	4
Leningrad Region	8 178	0	0	0	352	0
Murmansk Region	9 364	0	0	0	20 326	0
Novgorod Region	58 674	0	0	0	7 404	0
Pskov Region	125 898	0	0	0	12 497	0
St Petersburg	96 284 066	3 413 995	18 417 712	54 488	8 318 592	506 293
Southern Federal District	17 479 814	1 087 644	526 000	1 671	4 607 107	295 310
Republic of Adygeya	75 392	0	0	0	67 855	954
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	2 305 278	222 020	0	0	587 784	124 446
Krasnodar Territory	11 364 035	823 335	526 000	0	2 441 070	12 804
Astrakhan Region	30 416	0	0	0	41 605	0
Volgograd Region	582 850	0	0	0	41 932	275
Rostov Region	2 225 343	0	0	0	1 282 661	124 410
City of Sevastopol	896 500	42 289	0	1 671	144 200	32 421
North-Caucasian Federal District	592 695	0	507 000	15 733	441 145	3 588

Republik of Daghestan	55 659	0	0	0	117 856	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	263 543	0	0	0	182 060	0
Karachai-Cherkess Republic	96 066	0	0	0	50 015	3 588
Republic of North Ossetia - Alania	28 408	0	0	0	29 559	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	149 019	0	507 000	15 733	61 655	0
Volga Federal District	46 946 615	0	14 070 822	1 400	23 037 404	352 275
Republic of Bashkortostan	795 662	0	5 524 788	0	885 360	296
Republic of Marii El	121 239	0	2 003	0	1 112	0
Republic of Mordovia	297 898	0	0	0	45 117	0
Republic of Tatarstan	14 484 067	0	5 045 031	0	5 509 910	41 200
Udmurt Republic	191 096	0	0	0	1 747 516	0
Chuvash Republic	51 224	0	0	0	70 150	0
Perm Territory	448 706	0	0	0	501 301	0
Kirov Region	1 207 826	0	0	0	697 015	0
Nizhny Novgogrod Region	2 550 996	0	104 000	0	476 413	32 308
Orenburg Region	624 032	0	55 000	0	279 838	0
Penza Region	57 925	0	0	0	110 041	0
Samara Region	22 574 792	0	3 340 000	1 400	12 276 341	278 415
Saratov Region	3 401 450	0	0	0	330 924	56
Ulyanovsk Region	139 702	0	0	0	106 366	0
Ural Federal District	13 892 951	8 055 820	3 901 436	1 458	12 097 488	19 663
Kurgan Region	136 424	0	0	0	11 564	0
Sverdlovsk Region	5 710 116	7 712 986	3 734 522	0	9 760 328	15 565
Tyumen Region	3 228 608	342 834	0	0	1 633 404	4 098
Chelyabinsk Region	4 817 803	0	166 914	1 458	692 192	0
Siberian Federal District	3 060 419	0	15 848	342	1 992 492	157
Republic of Altai	13 275	0	0	0	3 925	0
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	14 394	0	0	342	10 306	0
Republic of Khakassia	64 271	0	0	0	80 980	0
Altai Territory	354 018	0	5 848	0	51 835	0
Zabaykal Territory	457 966	0	0	0	1 200	0
Krasnoyarsk Territory	28 968	0	0	0	297 377	0
Irkutsk Region	271 217	0	0	0	253 601	0
Kemerovo Region	77 041	0	10 000	0	92 677	157
Novosibirsk Region	1 618 619	0	0	0	1 041 586	0
Omsk Region	121 764	0	0	0	98 852	0
Tomsk Region	38 886	0	0	0	60 153	0
Far Eastern Federal District	10 861 108	985 096	6 201 135	0	43 125 581	533 085
Republic of Sakha (Yakutia)	545 784	318 561	0	0	208 469	0
Kamchatka Territory	145 051	0	0	0	90 157	0
Primorskiy Territory	5 102 069	0	26 135	0	1 035 767	10 054
Khabarovsk Territory	24 274	0	0	0	67 056	0
Amur Region	4 859 186	666 535	6 175 000	0	41 670 138	523 031
Magadan Region	0	0	0	0	0	0
Sakhalin Region	184 744	0	0	0	53 994	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	1 742 694 650	259 923 282	105 575 801	62 673 978	845 445 013	36 325 067

Table 37

Distribution of Clients' Funds in Rubles by Credit Institutions Registered in Respective Regions, as of 1.11.17

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	33 277 254 253	2 747 269	102 533	5 850 259 817	9 677 747 449	17 449 304 516
Belgorod Region	7 394 630	0	0	1 946 036	493 914	4 928 709
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 816 759	0	127	424 721	76 300	1 289 959
Voronezh Region	3 596 752	0	0	322 688	214 013	3 020 264
Ivanovo Region	12 120 800	0	0	1 562 908	628 396	9 815 050
Kaluga Region	43 881 727	0	0	1 644 228	21 644 572	20 583 525
Kostroma Region	376 766 199	1	0	16 823 267	67 384 953	292 068 807
Kursk Region	15 919 308	0	0	3 018 126	884 386	12 003 892
Lipetsk Region	16 549 093	0	0	1 654 345	823 464	14 039 972
Moscow Region	17 434 108	0	0	4 796 466	748 234	11 842 391
Orel Region	0	0	0	0	0	0
Ryazan Region	13 898 227	0	0	3 488 845	113 529	10 094 371
Smolensk Region	0	0	0	0	0	0
Tambov Region	2 459 521	0	0	681 445	15 140	1 739 594
Tver Region	1 084 584	0	0	848 390	14 000	215 692
Tula Region	1 420 907	0	0	275 429	112 462	1 029 462
Yaroslavl Region	12 253 030	0	0	2 276 763	4 233 419	5 387 097
City of Moscow	32 750 658 608	2 747 268	102 406	5 810 496 160	9 580 360 667	17 061 245 731
North-Western Federal District	1 262 549 225	42 155	286	369 039 099	516 760 808	359 528 504
Republic of Karelia	333 789	0	0	144 103	70 000	112 812
Komi Republic	4 971 613	0	0	1 071 895	1 011 299	2 776 070
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	42 389 522	0	0	10 978 726	10 180 645	21 134 380
Kaliningrad Region	14 806 219	0	0	2 633 890	6 841 175	5 264 805
Leningrad Region	79 453	0	0	16 985	62 468	0
Murmansk Region	1 180 572	0	0	826 009	3 100	345 413
Novgorod Region	5 264 194	0	286	2 225 323	82 308	2 864 121
Pskov Region	1 781 044	0	0	583 112	460 000	736 183
St Petersburg	1 191 742 819	42 155	0	350 559 056	498 049 813	326 294 720
Southern Federal District	390 337 957	108 458	209	70 875 712	50 301 580	266 338 404
Republic of Adygeya	1 701 098	0	0	259 005	90 474	1 349 005
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	95 677 056	5 166	0	29 206 237	3 226 372	62 577 790
Krasnodar Territory	163 043 755	11 767	209	18 423 341	38 787 429	105 234 880
Astrakhan Region	4 979 841	0	0	1 560 565	1 049 155	1 110 546
Volgograd Region	8 841 610	0	0	2 002 836	1 004 133	5 824 551
Rostov Region	99 712 437	91 525	0	16 662 493	5 284 491	77 520 993
City of Sevastopol	16 382 160	0	0	2 761 235	859 526	12 720 639
North-Caucasian Federal District	13 529 785	0	0	4 879 520	2 445 392	6 027 388
Republik of Daghestan	1 313 096	0	0	736 525	100 018	379 025
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 118 705	0	0	1 099 009	49 613	2 943 625
Karachai-Cherkess Republic	2 674 041	0	0	716 901	1 591 199	365 657
Republic of North Ossetia - Alania	282 218	0	0	62 111	43 500	176 607

Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 141 725	0	0	2 264 974	661 062	2 162 474
Volga Federal District	839 499 405	4 482 338	0	118 824 087	222 649 955	490 756 117
Republic of Bashkortostan	51 242 402	27 665	0	2 511 033	9 838 382	38 826 083
Republic of Marii El	2 119 066	0	0	378 997	15 154	1 704 156
Republic of Mordovia	20 481 847	0	0	1 873 229	713 223	17 861 062
Republic of Tatarstan	422 091 208	4 406 266	0	72 800 015	158 363 337	184 856 447
Udmurt Republic	33 836 176	15 988	0	2 898 788	557 460	30 320 104
Chuvash Republic	8 823 245	0	0	1 661 360	882 635	6 250 824
Perm Territory	19 985 431	7 893	0	2 780 183	1 945 494	15 218 449
Kirov Region	28 841 600	1 626	0	5 066 447	1 894 689	21 559 400
Nizhny Novgogrod Region	60 225 375	16 242	0	9 904 018	5 134 084	44 969 625
Orenburg Region	30 597 037	6 658	0	3 112 664	3 209 626	24 257 219
Penza Region	4 075 781	0	0	1 055 616	378 157	2 631 541
Samara Region	114 398 483	0	0	10 505 551	30 291 936	73 296 617
Saratov Region	38 993 341	0	0	3 768 824	9 104 054	26 088 699
Ulyanovsk Region	3 788 413	0	0	507 362	321 724	2 915 891
Ural Federal District	756 590 941	124 661	0	78 944 917	225 427 410	448 533 595
Kurgan Region	1 966 269	0	0	492 258	213 436	1 249 538
Sverdlovsk Region	361 233 630	20 077	0	49 940 785	38 813 770	271 262 956
Tyumen Region	292 013 750	90 639	0	10 908 440	178 542 507	101 328 098
Chelyabinsk Region	101 377 292	13 945	0	17 603 434	7 857 697	74 693 003
Siberian Federal District	149 591 893	62 791	0	43 161 723	12 018 300	92 004 967
Republic of Altai	943 483	0	0	178 986	43 495	711 921
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	162 658	0	0	50 069	30 000	82 589
Republic of Khakassia	6 327 546	0	0	1 098 951	547 078	4 623 771
Altai Territory	7 084 761	0	0	1 716 872	558 759	4 806 030
Zabaykal Territory	351 305	0	0	69 137	278 644	3 524
Krasnoyarsk Territory	6 828 040	0	0	1 418 503	127 837	5 130 192
Irkutsk Region	13 825 417	0	0	3 004 107	1 559 475	9 158 778
Kemerovo Region	12 847 405	0	0	2 825 321	1 555 956	8 395 773
Novosibirsk Region	86 705 598	62 791	0	30 651 001	6 301 597	47 844 422
Omsk Region	7 537 465	0	0	970 707	891 963	5 657 928
Tomsk Region	6 978 215	0	0	1 178 069	123 496	5 590 039
Far Eastern Federal District	358 032 094	57 544	463 268	43 953 500	16 554 567	295 670 859
Republic of Sakha (Yakutia)	29 928 751	31 467	0	5 082 989	2 106 123	22 623 198
Kamchatka Territory	6 052 766	0	0	1 264 847	105 855	4 647 998
Primorskiy Territory	90 611 811	20 763	0	21 165 106	7 260 619	61 654 752
Khabarovsk Territory	5 244 199	0	0	227 558	356 118	4 660 523
Amur Region	220 895 019	0	463 268	13 906 082	6 303 470	199 613 098
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 299 548	5 314	0	2 306 918	422 382	2 471 290
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	37 047 385 553	7 625 216	566 296	6 579 938 375	10 723 905 461	19 408 164 350

Table 38

Distribution of Clients' Funds in Foreign Currency by Credit Institutions Registered in Respective Regions, as of 1.11.17

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	14 433 642 021	26 218 206	33 965	1 927 930 501	6 969 005 880	5 136 760 397
Belgorod Region	735 287	0	0	47 676	0	687 611
Bryansk Region	0	0	0	0	0	0
Vladimir Region	65 867	0	0	11 163	0	54 704
Voronezh Region	1 303 724	0	0	12 437	0	1 291 287
Ivanovo Region	653 979	0	0	31 586	0	622 382
Kaluga Region	1 512 947	0	0	36 031	463 201	1 013 715
Kostroma Region	22 476 554	0	0	4 821 129	7 897 056	9 725 517
Kursk Region	921 093	0	0	453 967	0	467 126
Lipetsk Region	719 908	0	0	323 433	0	396 475
Moscow Region	2 317 211	0	0	227 875	445 611	1 643 725
Orel Region	0	0	0	0	0	0
Ryazan Region	1 428 608	0	0	463 693	0	964 820
Smolensk Region	0	0	0	0	0	0
Tambov Region	18 770	0	0	2 758	0	15 999
Tver Region	296 775	0	0	108 783	153 517	34 463
Tula Region	26 484	0	0	529	0	25 955
Yaroslavl Region	2 149 916	0	0	140 255	0	2 009 364
City of Moscow	14 399 014 898	26 218 206	33 965	1 921 249 186	6 960 046 495	5 117 807 254
North-Western Federal District	198 381 762	0	0	39 679 548	76 368 101	79 971 378
Republic of Karelia	24 097	0	0	23 406	0	675
Komi Republic	477 571	0	0	8 221	0	469 350
Akhangelsk Region	0	0	0	0	0	0
Vologda Region	2 301 882	0	0	184 389	70 210	2 043 593
Kaliningrad Region	8 439 514	0	0	4 860 580	1 791 242	1 578 732
Leningrad Region	2 883	0	0	2 883	0	0
Murmansk Region	1 562 244	0	0	1 555 226	0	7 017
Novgorod Region	222 594	0	0	28 296	60 347	133 951
Pskov Region	15 872	0	0	14 570	0	1 302
St Petersburg	185 335 105	0	0	33 001 977	74 446 302	75 736 758
Southern Federal District	28 110 108	7 340	0	9 338 686	2 405 997	15 640 019
Republic of Adygeya	200 763	0	0	59	57 872	142 832
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea	5 297 104	7 340	0	78 761	28 936	4 656 288
Krasnodar Territory	8 036 835	0	0	879 568	685 366	6 316 994
Astrakhan Region	5 226 117	0	0	5 150 886	0	70 160
Volgograd Region	593 365	0	0	205 313	100 282	287 756
Rostov Region	7 574 692	0	0	2 919 490	1 488 222	3 134 685
City of Sevastopol	1 181 232	0	0	104 609	45 319	1 031 304
North-Caucasian Federal District	512 117	0	0	180 872	0	329 033
Republik of Daghestan	15 447	0	0	615	0	14 810
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	164 606	0	0	107 997	0	56 609
Karachai-Cherkess Republic	36 327	0	0	2 439	0	33 841
Republic of North Ossetia - Alania	46 443	0	0	0	0	46 443
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	249 294	0	0	69 821	0	177 330
Volga Federal District	160 066 248	1 743	0	22 317 966	97 184 870	39 921 287
Republic of Bashkortostan	1 994 450	0	0	57 001	839 441	1 097 848
Republic of Marii El	15 570	0	0	1 458	0	8 362
Republic of Mordovia	212 605	0	0	32 343	0	178 059
Republic of Tatarstan	135 755 511	1 743	0	19 753 851	94 375 726	21 106 344
Udmurt Republic	795 850	0	0	40 101	170 721	585 027
Chuvash Republic	497 729	0	0	14 534	134 766	348 400
Perm Territory	2 006 457	0	0	159 634	204 834	1 641 989
Kirov Region	907 244	0	0	285 608	0	618 795
Nizhny Novgogrod Region	4 457 087	0	0	489 878	662 551	3 287 119
Orenburg Region	2 181 349	0	0	21 233	311 058	1 848 153
Penza Region	85 398	0	0	55 451	29 935	0
Samara Region	9 442 532	0	0	1 096 487	455 549	7 865 146
Saratov Region	1 711 568	0	0	309 980	289	1 333 554
Ulyanovsk Region	2 898	0	0	407	0	2 491
Ural Federal District	73 488 202	58 616	0	7 024 191	17 900 915	40 445 718
Kurgan Region	27 686	0	0	353	0	27 333
Sverdlovsk Region	46 078 887	0	0	3 511 386	16 546 758	25 177 596
Tyumen Region	16 524 739	58 616	0	611 659	376 783	8 845 788
Chelyabinsk Region	10 856 890	0	0	2 900 793	977 374	6 395 001
Siberian Federal District	36 556 928	0	0	21 351 191	3 255 353	11 275 461
Republic of Altai	195 231	0	0	181 586	0	13 645
Republic of Buryatiya	0	0	0	0	0	0
Republic of Tuva	481	0	0	0	0	481
Republic of Khakassia	140 952	0	0	12 521	0	64 215
Altai Territory	242 875	0	0	115 632	0	127 243
Zabaykal Territory	3 045	0	0	0	0	3 045
Krasnoyarsk Territory	455 533	0	0	42 776	0	412 332
Irkutsk Region	1 898 678	0	0	214 218	0	1 418 005
Kemerovo Region	416 144	0	0	181 567	0	234 577
Novosibirsk Region	31 983 051	0	0	20 111 078	2 924 773	8 603 473
Omsk Region	1 068 573	0	0	451 426	328 846	288 236
Tomsk Region	152 365	0	0	40 387	1 734	110 209
Far Eastern Federal District	54 214 631	0	0	10 870 385	13 516 640	27 194 198
Republic of Sakha (Yakutia)	1 427 030	0	0	21 589	47 436	1 282 972
Kamchatka Territory	1 218 842	0	0	345 265	0	873 577
Primorskiy Territory	12 905 320	0	0	4 785 851	1 772 484	6 192 623
Khabarovsk Territory	136 455	0	0	12 662	0	123 347
Amur Region	33 870 942	0	0	1 478 996	11 696 720	18 291 659
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4 656 042	0	0	4 226 022	0	430 020
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
Total	14 984 972 017	26 285 905	33 965	2 038 693 340	7 179 637 756	5 351 537 491

Table 39

Loans, Deposits and Other Funds Received From Other Credit Institutions (by credit institutions registered in respective regions), as of 1.11.17

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	8 583 668 297	5 816 321 752	2 767 346 545
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	2 372 928	2 238 492	134 436
Ivanovo Region	0	0	0
Kaluga Region	0	0	0
Kostroma Region	377 926 256	283 061 729	94 864 527
Kursk Region	0	0	0
Lipetsk Region	877 000	877 000	0
Moscow Region	1 500 000	1 500 000	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	32 517	32 517	0
Tver Region	0	0	0
Tula Region	5 787	0	5 787
Yaroslavl Region	1 820 956	1 357 344	463 612
City of Moscow	8 199 132 853	5 527 254 670	2 671 878 183
North-Western Federal District	289 879 136	237 725 967	52 153 169
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangelsk Region	0	0	0
Vologda Region	2 098 634	200 000	1 898 634
Kaliningrad Region	0	0	0
Leningrad Region	0	0	0
Murmansk Region	0	0	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	287 780 502	237 525 967	50 254 535
Southern Federal District	4 004 154	3 621 710	382 444
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Republic of Crimea	2 227 003	2 227 003	0
Krasnodar Territory	577 151	194 707	382 444
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	0	0	0
Republik of Daghestan	0	0	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	0	0	0

Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	172 614 023	167 352 324	5 261 699
Republic of Bashkortostan	28 190 864	28 190 864	0
Republic of Marii El	0	0	0
Republic of Mordovia	50 000	50 000	0
Republic of Tatarstan	23 724 079	18 522 977	5 201 102
Udmurt Republic	80 000	80 000	0
Chuvash Republic	100 000	100 000	0
Perm Territory	117 981	117 981	0
Kirov Region	0	0	0
Nizhny Novgogrod Region	3 933 075	3 933 075	0
Orenburg Region	36 121	36 121	0
Penza Region	16 804	0	16 804
Samara Region	116 290 099	116 246 306	43 793
Saratov Region	75 000	75 000	0
Ulyanovsk Region	0	0	0
Ural Federal District	107 196 474	93 048 813	14 147 661
Kurgan Region	0	0	0
Sverdlovsk Region	106 231 561	92 083 900	14 147 661
Tyumen Region	613 980	613 980	0
Chelyabinsk Region	350 933	350 933	0
Siberian Federal District	2 619 180	2 615 130	4 050
Republic of Altai	0	0	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	30 781	30 781	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	2 498 399	2 494 349	4 050
Omsk Region	0	0	0
Tomsk Region	0	0	0
Far Eastern Federal District	14 710 390	13 688 845	1 021 545
Republic of Sakha (Yakutia)	156 502	156 502	0
Kamchatka Territory	0	0	0
Primorskiy Territory	1 972 366	1 972 366	0
Khabarovsk Territory	0	0	0
Amur Region	12 581 522	11 559 977	1 021 545
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0
Total	9 174 691 654	6 334 374 541	2 840 317 113

Macroprudential Indicators of the Banking Sector

Table 40

Some Indicators of the Banking Sector Financial Soundness (Percent)

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets (Basel III N1.0 ratio)	12,7	13,1	12,9	11,8	11,8
Tier I capital ratio N1.2 (Basel III)	8,5	9,2	9,4	8,6	8,4
Risk-weighted assets [1](Basel III) to total assets ratio	*48,3*	*44,1*	*42,3*	*39,8*	*39,8*
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans [2]	*8,3*	*9,4*	*9,8*	*10,2*	*10,1*
Loan loss provisions made as percent of total loans [2]	*7,8*	*8,5*	*8,6*	*9,0*	*9,1*
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	4,4	4,8	4,6
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	220,9	224,4	221,0
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	*3,5*	*4,0*	*4,2*	*4,1*	*4,1*
mining	*4,9*	*5,6*	*5,9*	*5,8*	*5,8*
manufacturing	*17,1*	*15,4*	*15,4*	*15,9*	*15,9*
production and distribution of energy, gas and water	*2,5*	*3,1*	*3,1*	*3,1*	*3,2*
constructing	*4,8*	*4,5*	*4,5*	*4,1*	*4,1*
wholesale and retail trade, car and household appliance repair	*11,3*	*10,9*	*10,0*	*9,9*	*9,9*
transport and communication	*4,2*	*4,2*	*4,2*	*4,2*	*4,1*
other economic activities	*24,1*	*23,1*	*23,3*	*22,7*	*22,6*
individuals	*27,5*	*29,1*	*29,4*	*30,1*	*30,3*
of which					
mortgage loans	*10,4*	*12,1*	*12,3*	*12,7*	*12,7*
Geographical distribution of interbank loans and deposits [3]					
Russian Federation	*54,0*	*68,8*	*65,7*	*71,1*	*72,6*
United Kingdom	*12,3*	*7,5*	*8,7*	*6,7*	*6,8*
USA	*4,5*	*3,2*	*1,9*	*1,9*	*1,4*
Germany	*0,8*	*0,3*	*0,4*	*0,3*	*0,4*
Austria	*4,9*	*1,1*	*2,0*	*1,3*	*0,8*
France	*1,8*	*1,4*	*2,2*	*1,3*	*1,4*
Italy	*0,0*	*2,0*	*2,1*	*2,0*	*1,9*
Cyprus	*9,2*	*5,3*	*5,8*	*6,1*	*5,9*
Netherlands	*0,8*	*0,5*	*0,6*	*0,5*	*0,1*
Other	*11,8*	*9,9*	*10,5*	*8,8*	*8,7*
Liquidity					
Ratio of high liquid assets to total assets	*10,6*	*10,5*	*11,2*	*11,4*	*11,1*
Ratio of liquid assets to total assets	*24,6*	*21,8*	*23,3*	*21,6*	*21,6*
Ratio of high liquid assets to demand liabilities (N2)	97,5	106,6	109,7	125,5	123,4
Ratio of liquid assets to short-term liabilities (N3)	139,3	144,9	170,7	180,7	171,1
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	52,0	54,0	54,5
Ratio of clients' funds to total loans [4]	*106,1*	*107,5*	*110,5*	*110,1*	*109,5*
Market risk to total own funds (capital) [5]	*44,0*	*43,7*	*46,1*	*44,2*	*45,7*
of which					
Interest rate risk	*34,4*	*36,8*	*36,2*	*34,5*	*36,0*
Equity position risk	*3,3*	*3,0*	*3,7*	*2,5*	*2,5*
Foreign exchange risk	*6,3*	*3,2*	*4,7*	*4,1*	*4,2*
Commodity risk	-	*0,9*	*1,5*	*3,1*	*0,0*
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	8,6	12,0	13,0	15,8	15,4
Banks' financial result over the reporting period (billion rubles)	192,0	929,7	770,3	674,8	692,9
as percent of the banking sector assets [6]	*0,3*	*1,2*	*1,0*	*0,8*	*0,9*
as percent of the banking sector own funds (capital) [6]	*2,3*	*10,3*	*8,1*	*7,1*	*7,3*
Return on assets [7]	*0,3*	*1,2*	*1,7*	*1,2*	*1,1*
Return on equity [7]	*2,3*	*10,3*	*14,4*	*10,3*	*9,6*

[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																	
			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	Own funds (capital) of CIs, 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	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
Reference data: own funds (capital) adequacy ratio as of 1.11.17, %	11,8		37,5		24,2		19,5		19,4		15,6		13,8		17,3		13,3		13,2	

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

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

Table 42

Basel III Capital Tiers and Adequacy Ratios

	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
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): of which:	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 613,9**	***100,0***	**9 332,0**	***100,0***	**9 374,9**	***100,0***
1. Tier 1 capital	6 002,5	*66,6*	6 586,7	*70,2*	6 987,2	*72,7*	6 795,3	*72,8*	6 716,8	*71,7*
of which:										
1.1. Common Equity Tier 1	5 857,8	*65,0*	6 408,2	*68,3*	6 737,9	*70,1*	6 554,7	*70,2*	6 438,9	*68,7*
1.2. Additional Tier 1	144,7	*1,6*	178,5	*1,9*	249,3	*2,6*	240,7	*2,6*	277,9	*3,0*
2. Tier 2 Capital	3 006,1	*33,4*	2 800,4	*29,8*	2 626,7	*27,3*	2 536,7	*27,2*	2 658,1	*28,4*
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	12,9	4	11,8	3	11,8	3
Common equity Tier 1 ratio (N1.1)	8,2	8	8,9	4	9,0	5	8,2	4	8,1	4
Tier 1 capital ratio (N1.2)	8,5	8	9,2	7	9,4	6	8,6	6	8,4	6

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

[2] Minimum capital requirements set: N1.0 - 8,0% (before 01.01.2016 -10%), N1.1 - 4,5% (before 01.01.2016 -5,0%), N1.2 - 6,0% (before 01.01.2015 - 5,5%).

Table 43

Structure of Own Funds (Basel III Capital) of the Banking Sector (Percent) [1]

Indicators	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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***	**11 590,4**	***120,6***	**12 018,4**	***128,8***	**12 142,2**	***129,5***
1.1. Authorized capital	2 416,3	*26,8*	2 458,3	*26,2*	2 467,8	*25,7*	2 513,9	*26,9*	2 518,3	*26,9*
1.2. Issue income	1 451,5	*16,1*	1 479,7	*15,8*	1 466,5	*15,3*	1 531,3	*16,4*	1 546,2	*16,5*
1.3. Credit institutions' profit and funds	4 112,3	*45,6*	4 721,7	*50,3*	4 990,3	*51,9*	5 258,2	*56,3*	5 356,8	*57,1*
1.4. Subordinated loans	3 026,7	*33,6*	2 632,9	*28,0*	2 477,4	*25,8*	2 530,8	*27,1*	2 536,6	*27,1*
1.5. Increase in value of property due to revaluation	226,5	*2,5*	213,9	*2,3*	188,5	*2,0*	184,2	*2,0*	184,3	*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***	**1 976,5**	***20,6***	**2 686,4**	***28,8***	**2 767,3**	***29,5***
2.1. Losses	823,1	*9,1*	679,3	*7,2*	570,9	*5,9*	1 050,8	*11,3*	1 159,7	*12,4*
2.2. Intangible assets	31,9	*0,4*	269,0	*2,9*	271,9	*2,8*	274,8	*2,9*	276,9	*3,0*
2.3. Treasury stocks (shares)	2,5	*0,0*	7,0	*0,1*	9,4	*0,1*	14,0	*0,2*	14,4	*0,2*
2.4. Sources of own funds (capital), created using improper assets	8,7	*0,1*	9,4	*0,1*	5,9	*0,1*	7,7	*0,1*	7,9	*0,1*
2.5. Subordinated loans granted to credit institutions	306,1	*3,4*	248,2	*2,6*	278,9	*2,9*	292,3	*3,1*	294,0	*3,1*
2.6. Investments in shares of financial organizations (including associated financial companies) and credit institutions	902,6	*10,0*	694,6	*7,4*	606,0	*6,3*	698,8	*7,5*	724,3	*7,7*
2.7. Other factors	149,9	*1,7*	212,0	*2,3*	233,5	*2,4*	347,9	*3,7*	290,1	*3,1*
Own funds (capital), total	**9 008,6**	***100,0***	**9 387,1**	***100,0***	**9 613,9**	***100,0***	**9 332,0**	***100,0***	**9 374,9**	***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	1.07.17	1.10.17	1.11.17
1st group of assets	0,0	0,0	0,0	0,0	0,0
2nd group of assets	1 550,7	1 364,4	1 346,5	1 253,8	1 249,3
3rd group of assets	702,0	43,4	109,1	45,6	45,4
4th group of assets	37 817,6	33 559,6	32 454,8	31 213,8	31 399,4
5th group of assets	10,9	332,4	278,5	239,1	216,1
The value of credit risk on balance sheet assets	40 081,2	35 299,7	34 188,9	32 752,3	32 910,3

Reference data:

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1st group of assets without risk weighting	8 920,2	8 586,9	8 259,5	9 242,3	8 866,4

[1] Assets recognized in balance sheet are taken into account

Table 45

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

		1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
1	Banking sector own funds (capital), billion rubles	9 008,6	9 387,1	9 613,9	9 332,0	9 374,9
2	Risk-weighted assets, billion rubles	70 914,5	71 810,2	74 275,2	79 065,4	79 418,8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	40 081,2	35 299,7	34 188,9	32 752,3	32 910,3
	- risk-weighted claims on counterparties related to a bank (code 8957.0[2]), billion rubles	1 919,5	2 297,0	3 025,6	3 111,8	2 994,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (code 8807[2]), billion rubles	140,4	232,1	245,1	248,7	250,2
	- the value of credit risk on contingent credit liabilities, billion rubles	4 198,1	4 152,6	4 263,9	4 302,9	4 377,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles[2]	873,3	594,7	560,6	611,8	582,3
	- the value of operational risk (calculated with risk coefficient 12,5)	6 732,5	7 486,4	8 243,3	8 371,8	8 371,9
	- market risk, billion rubles	3 859,4	4 012,4	4 334,0	4 035,0	4 187,3
	- credit claims of clearing participants (codes 8847[2])	71,7	75,4	117,2	116,6	114,4
	- higher-risk transactions, billion rubles	11 168,6	15 127,5	16 141,4	17 745,5	17 788,2
	- corrective coefficient of own funds (capital) adequacy ratio's N1.0 denominator which eliminates double counting of credit claims on higher-risk transactions	-467,2	-587,9	-974,4	-977,9	-1 048,7
	- 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	1 157,9	1 368,1	1 435,0
	- 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	2 163,3	6 743,4	6 841,3
	- the risk of change of credit claim value (credit valuation adjustment) resulting from the deterioration of counterparty credit quality.	898,2	487,3	477,8	383,9	347,0
	- other	245,1	389,5	330,7	251,5	267,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	12,7	13,1	12,9	11,8	11,8

[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. 139-I dated December 3, 2012 "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		1.07.17		1.10.17		1.11.17	
	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	*3,5*	21	*8,0*	21	*8,0*
From 8% to 10%	1	*0,0*	13	*1,1*	10	*1,5*	11	*2,0*	11	*1,9*
From 10% to 12%	83	*39,0*	44	*19,1*	52	*19,8*	48	*22,0*	43	*21,4*
From 12% to 14%	92	*35,0*	70	*50,3*	64	*24,2*	50	*15,1*	54	*15,8*
14% and more	517	*22,2*	458	*25,1*	427	*50,9*	429	*52,9*	430	*52,9*
Banking sector, total	733	*100,0*	623	*100,0*	589	*100,0*	574	*100,0*	572	*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		1.07.17		1.10.17		1.11.17	
		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*	24 906,5	*45,1*	24 208,8	*44,2*	24 345,5	*44,1*
	Substandard	22 237,3	*38,3*	20 805,9	*38,1*	20 474,6	*37,1*	21 009,3	*38,3*	21 248,0	*38,4*
	Doubtful	4 769,2	*8,2*	4 641,0	*8,5*	4 445,9	*8,0*	4 021,7	*7,3*	4 093,9	*7,4*
	Problem	1 408,5	*2,4*	1 623,3	*3,0*	1 786,6	*3,2*	1 853,1	*3,4*	1 771,1	*3,2*
	Loss	3 442,2	*5,9*	3 536,3	*6,5*	3 631,7	*6,6*	3 738,1	*6,8*	3 807,9	*6,9*
Loan loss provision (LLP) made		4 545,7	*7,8*	4 619,7	*8,5*	4 743,4	*8,6*	4 915,5	*9,0*	5 012,7	*9,1*
Reference data: less loans grouped into portfolios of homogeneous loans [2]											
Loans	Standard	26 122,5	*55,3*	23 867,6	*54,7*	24 754,4	*56,4*	24 053,8	*56,0*	24 196,7	*56,0*
	Substandard	13 276,4	*28,1*	11 529,8	*26,4*	10 789,0	*24,6*	10 799,1	*25,2*	10 902,6	*25,2*
	Doubtful	4 266,8	*9,0*	4 186,7	*9,6*	3 954,1	*9,0*	3 520,7	*8,2*	3 578,6	*8,3*
	Problem	1 261,5	*2,7*	1 538,5	*3,5*	1 705,4	*3,9*	1 775,9	*4,1*	1 698,1	*3,9*
	Loss	2 349,1	*5,0*	2 526,1	*5,8*	2 649,7	*6,0*	2 782,1	*6,5*	2 855,4	*6,6*
Loan loss provision (LLP)	Estimated LLP	4 483,4	*9,5*	4 765,6	*10,9*	4 937,8	*11,3*	4 982,7	*11,6*	5 053,7	*11,7*
	Estimated LLP adjusted for collateral	3 476,7	*7,4*	3 705,5	*8,5*	3 934,3	*9,0*	4 114,8	*9,6*	4 210,0	*9,7*
	LLP made	3 343,4	*7,1*	3 489,4	*8,0*	3 613,4	*8,2*	3 800,1	*8,9*	3 896,8	*9,0*
	LLP made as percent of estimated LLP		*74,6*		*73,2*		*73,2*		*76,3*		*77,1*
	LLP made as percent of estimated LLP adjusted for collateral		*96,2*		*94,2*		*91,8*		*92,4*		*92,6*

[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		1.07.17		1.10.17		1.11.17	
	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*	11 392,8	*100,0*	11 899,4	*100,0*	12 035,0	*100,0*
1.1. Loans to legal entities (except credit institutions)	556,0	*5,1*	486,3	*4,4*	502,1	*4,4*	516,5	*4,3*	510,4	*4,2*
1.2. Loans to individuals	10 278,8	*94,9*	10 494,1	*95,6*	10 890,6	*95,6*	11 383,0	*95,7*	11 524,6	*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*		*20,6*		*21,7*		*21,8*
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*		*9,9*		*9,4*		*9,3*
4. Claims grouped into portfolios of homogeneous claims - total of which:	99,4	*100,0*	105,5	*100,0*	102,2	*100,0*	108,4	*100,0*	113,0	*100,0*
4.1. Portfolios of homogeneous claims on legal entities	31,3	*31,5*	53,4	*50,6*	53,0	*51,9*	60,4	*55,8*	60,4	*53,5*
4.2. Portfolios of homogeneous claims on individuals	68,1	*68,5*	52,1	*49,4*	49,2	*48,1*	47,9	*44,2*	52,5	*46,5*
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*		*52,4*		*51,9*

[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 1.11.17[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	510 422,8	*100,0*	44 169,6	*100,0*	*8,7*
of which by quality categories					
1.1. Quality Category I	183,8	*0,0*	0,0	*0,0*	*0,0*
1.2. Quality Category II	465 122,5	*91,1*	4 506,4	*10,2*	*1,0*
1.3. Quality Category III	3 542,1	*0,7*	445,4	*1,0*	*12,6*
1.4. Quality Category IV	2 479,4	*0,5*	884,9	*2,0*	*35,7*
1.5. Quality Category V	39 095,1	*7,7*	38 333,1	*86,8*	*98,1*
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	9,6	*100,0*	0,5	*100,0*	*5,5*
of which by quality categories					
2.1. Quality Category I	6,7	*69,7*	0,0	*0,0*	*0,0*
2.2. Quality Category II	2,4	*25,0*	0,0	*4,5*	*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	0,5	*5,3*	0,5	*95,5*	*100,0*
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	510 432,5		44 170,2		*8,7*
4. Homogeneous claims grouped into portfolios - total	60 438,7	*100,0*	27 765,7	*100,0*	*45,9*
of which by quality categories					
4.1. Quality Category I	25 532,7	*42,2*	0,0	*0,0*	*0,0*
4.2. Quality Category II	2 457,3	*4,1*	27,8	*0,1*	*1,1*
4.3. Quality Category III	4928,9	*8,2*	519,5	*1,9*	*10,5*
4.4. Quality Category IV	476,2	*0,8*	208,9	*0,8*	*43,9*
4.5. Quality Category V	27043,6	*44,7*	27009,6	*97,3*	*99,9*
5. Claims for interest payments - total	4 885,7	*100,0*	2 310,0	*100,0*	*47,3*
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	2 212,8	*45,3*	2 132,4	*92,3*	*96,4*

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

Table 50

Homogeneous Loans and Claims on Individuals and Provisions Made as of 1.11.17[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	11 524 575,5	*100,0*	1 071 770,8	*100,0*	*9,3*
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	1 137 510,3	*9,9*	39 433,4	*3,7*	*3,5*
1.1.2. residental real estate (mortgage) loans, total	3 799 671,9	*33,0*	66 542,8	*6,2*	*1,8*
1.1.3. car loans, total	661 981,1	*5,7*	60 395,9	*5,6*	*9,1*
1.1.4. other consumer loans, total	5 909 905,7	*51,3*	903 931,8	*84,3*	*15,3*
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days[2]	257 061,2	*2,2*	5 392,0	*0,5*	*2,1*
1.2.2. a portfolio of loans without overdue payments	9 965 609,6	*86,5*	171 895,6	*16,0*	*1,7*
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	265 223,7	*2,3*	14 480,0	*1,4*	*5,5*
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	87 225,9	*0,8*	24 307,0	*2,3*	*27,9*
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	79 956,6	*0,7*	46 926,2	*4,4*	*58,7*
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	128 536,1	*1,1*	106 855,6	*10,0*	*83,1*
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	725 456,0	*6,3*	700 447,7	*65,4*	*96,6*
1.3. classified into the following loan quality categories:					
1.3.1. Quality category I	148 636,4	*1,3*	0,0	*0,0*	*0,0*
1.3.2. Quality category II	9 880 323,5	*85,7*	150 001,9	*14,0*	*1,5*
1.3.3. Quality category III	511 710,6	*4,4*	39 013,3	*3,6*	*7,6*
1.3.4. Quality category IV	70 454,7	*0,6*	29 208,8	*2,7*	*41,5*
1.3.5. Quality category V	913 450,2	*7,9*	853 546,8	*79,6*	*93,4*
2. Claims grouped into portfolios of homogeneous claims - total	52 541,5	*5,8*	30 823,4	*3,6*	*58,7*
of which by quality categories					
2.1. Quality category I	11 861,8	*1,3*	0,0	*0,0*	*0,0*
2.2. Quality category II	7 398,6	*0,8*	192,1	*0,0*	*2,6*
2.3. Quality category III	1972,4	*0,2*	229,6	*0,0*	*11,6*
2.4. Quality category IV	731,6	*0,1*	346,3	*0,0*	*47,3*
2.5. Quality category V	30577,1	*3,3*	30055,4	*3,5*	*98,3*
3. Claims for interest payments - total	182 406,9	*100,0*	76 481,9	*100,0*	*41,9*
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	79 860,6	*43,8*	72 963,7	*95,4*	*91,4*

[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	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Substandard	*7,2*	*6,1*	*5,8*	*5,9*	*6,4*	*1,8*	*1,9*	*1,9*	*2,1*	*2,3*
Doubtful	*23,0*	*20,2*	*17,7*	*16,3*	*16,4*	*18,0*	*16,9*	*16,1*	*17,6*	*17,9*
Problem	*15,5*	*18,7*	*20,8*	*20,4*	*19,0*	*41,1*	*42,3*	*44,0*	*43,7*	*43,6*
Loss	*54,2*	*54,8*	*55,6*	*57,2*	*58,1*	*77,1*	*75,7*	*75,8*	*78,1*	*79,3*

[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	1.07.17	1.10.17	1.11.17
Overdue claims on loans, deposits and other claims, billion rubles	**3046,6**	**2891,5**	**3061,6**	**3084,8**	**3098,5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	2033,2	1789,6	1864,3	1956,2	1985,0
Share of overdue claims in loans, deposits and other claims of the banking sector, percent	*5,3*	*5,2*	*5,4*	*5,5*	*5,4*
Overdue claims in rubles					
- billion rubles	2537,1	2600,0	2707,9	2732,7	2734,9
- as percent of total loans, deposits and other claims in rubles	*6,8*	*6,6*	*6,6*	*6,4*	*6,3*
Overdue claims in foreign currency					
- billion rubles	509,5	291,5	353,7	352,1	363,6
- as percent of total loans, deposits and other claims in foreign currency	*2,5*	*1,8*	*2,3*	*2,5*	*2,6*
- dollar equivalent, billion $	7,0	4,8	6,0	6,1	6,3
Overdue claims on loans and other claims on non-financial institutions	2075,9	1892,0	1965,2	1988,5	2002,6
Share of overdue claims in total volume of loans and other claims on non-financial institutions, percent	*6,2*	*6,3*	*6,5*	*6,6*	*6,7*
Overdue claims on loans and other funds provided to individuals	863,8	857,9	873,2	876,7	881,8
Share of overdue claims in total volume of loans and other claims on individuals, percent	*8,1*	*7,9*	*7,8*	*7,5*	*7,5*

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	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
No overdue claims	56	55	46	54	54	*2,7*	*3,9*	*4,0*	*4,6*	*4,6*
Less than 5%	360	272	242	232	231	*70,2*	*68,0*	*69,3*	*69,4*	*69,1*
From 5 to 10%	156	131	135	118	116	*16,0*	*18,8*	*16,7*	*13,1*	*14,0*
From 10 to 15%	56	46	44	53	49	*3,7*	*2,0*	*3,2*	*5,8*	*5,1*
From 15 to 20%	26	24	28	26	33	*2,0*	*1,4*	*1,4*	*1,6*	*1,7*
From 20 to 60%	34	48	48	47	44	*4,9*	*4,6*	*3,9*	*4,2*	*4,2*
From 60 to 90%	6	6	8	6	7	*0,3*	*1,1*	*1,3*	*1,2*	*1,1*
90% and more	2	6	6	5	5	*0,0*	*0,0*	*0,0*	*0,0*	*0,0*
No loans, deposits and other claims	37	35	32	24	21	*0,2*	*0,2*	*0,2*	*0,1*	*0,2*

Table 54

Credit Risks of the Banking Sector

Indicators	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Large credit risks of the banking sector total, bln rubles	22 916,6	20 615,9	21 233,1	20 936,6	20 723,1
Share of large credit risks in the banking sector assets, %	*27,6*	*25,7*	*26,3*	*25,5*	*25,1*

Table 55

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

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Volume of large loans, billion rubles	13 838,1	12 884,1	12 690,7	12 120,8	12 148,1
of which:					
Volume of secured loans , billion rubles	4 047,6	3 857,5	3 693,0	2 684,6	2 778,2
Volume of I quality category collateral, billion rubles	1 953,7	2 293,5	2 095,7	1 079,6	1 159,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	650,3	1 205,9	915,1	227,9	328,6
Volume of II quality category collateral, billion rubles	1 772,7	1 436,2	1 300,0	1 216,4	1 242,0
of which:					
collateral of securities, issued by legal entities, billion rubles	243,3	231,8	192,4	261,0	345,0
collateral of proprietory rights (claims), billion rubles	689,2	541,4	779,5	671,3	651,1

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

Market Risk

Table 56

Structure of Market Risk of the Banking Sector

Risk	1.01.16		1.01.17		1.07.17		1.10.17		1.11.17	
	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*	*46,1*	*100,0*	*44,2*	*100,0*	*45,7*	*100,0*
Of which										
- interest rate risk (IRR)	*34,4*	*78,2*	*36,8*	*84,0*	*36,2*	*78,6*	*34,5*	*78,1*	*36,0*	*78,7*
- equity position risk (EPR)	*3,3*	*7,5*	*3,0*	*6,7*	*3,7*	*7,9*	*2,5*	*5,7*	*2,5*	*5,5*
- foreign exchange risk (FER)	*6,3*	*14,4*	*3,2*	*7,2*	*4,7*	*10,1*	*4,1*	*9,2*	*4,2*	*9,2*
- commodity risk (CR)	-	-	*0,9*	*2,0*	*1,5*	*3,3*	*3,1*	*7,0*	*0,0*	*0,0*
Reference data:										
Number of credit institutions[1]	548		452		422		408		403	
Share of credit institutions' assets [1] in total banking sector assets, %	*98,2*		*98,1*		*98,3*		*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	1.07.17	1.10.17	1.11.17
Share of assets in foreign currency in total assets, %	*34,7*	*27,8*	*26,9*	*24,5*	*23,9*
of which:					
- 20 largest-asset credit institutions	*37,3*	*29,9*	*28,7*	*26,4*	*25,7*
Share of liabilities in foreign currency in total liabilities, %	*33,2*	*26,5*	*24,5*	*23,4*	*22,8*
of which:					
- 20 largest-asset credit institutions	*36,3*	*28,9*	*27,0*	*25,6*	*25,0*
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	*1,4*	*1,2*	*2,3*	*1,1*	*1,0*
of which:					
- 20 largest-asset credit institutions	*1,0*	*1,0*	*1,7*	*0,8*	*0,7*

Table 58

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

	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Balance sheet positions					
Claims, bln rubles	28 774,6	22 234,2	21 696,5	20 121,0	19 730,2
Liabilities, bln rubles	27 592,0	21 241,0	19 811,6	19 233,0	18 883,3
Net balance sheet position, bln rubles	1 182,6	993,1	1 884,9	888,0	847,0
Net balance sheet position to own funds (capital), % [1]	*13,1*	*10,6*	*19,6*	*9,5*	*9,0*
Off-balance sheet positions [2]					
Claims, bln rubles	16 260,7	14 493,2	15 690,0	16 376,1	16 502,1
Liabilities, bln rubles	16 136,2	14 491,9	16 257,7	16 081,4	16 058,4
Net balance sheet position, bln rubles	124,5	1,3	-567,6	294,7	443,7
Net balance sheet position to own funds (capital), % [1]	*1,4*	*0,0*	*-5,9*	*3,2*	*4,7*

[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: Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFXP): Long	Short	Net	Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
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*
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*

Open Currency Positions of the Banking Sector by Currencies as of 1.11.17

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	170	-59,3	*-5,1*	-106,6	47,2
long	366	131,0	*1,6*	180,4	-49,4
EUR					
short	204	-67,3	*-2,2*	-328,6	261,4
long	329	67,5	*1,1*	81,9	-14,4
GBP					
short	60	-6,4	*-0,2*	-1,3	-5,1
long	213	2,5	*0,0*	8,3	-5,8

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	1.07.17	1.10.17	1.11.17
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	*44,3*	*42,4*	*42,3*	*42,3*	*42,4*
Liabilities with maturity in excess of 1 year, as percent of total liabilities	*24,3*	*21,2*	*20,5*	*20,2*	*20,3*
A measure of using short-term liabilities to fund long-term liquid assets, percent[2]	*30,9*	*31,9*	*32,8*	*33,1*	*33,6*

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Less than 0	238	224	202	212	205	14,8	9,6	*9,1*	*13,0*	*10,8*
From 0 to 20	304	258	254	226	223	20,6	23,7	*19,8*	*14,1*	*14,6*
More than 20	191	141	133	127	132	64,6	66,8	*71,1*	*73,0*	*74,6*
Data not available	0	0	0	9	12	0,0	0,0	*0,0*	*0,0*	*0,0*
Total	733	623	589	574	572	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	1.07.17	1.10.17	1.11.17
Liquid assets with maturity up to 30 days, as percent of liquid assets	*31,6*	*34,7*	*36,0*	*34,5*	*33,5*
Liabilities with maturity up to 30 days, as percent of total liabilities	*40,8*	*46,3*	*46,7*	*44,3*	*43,9*
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*	*15,2*	*14,1*	*15,5*

[1] In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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	1.07.17	1.10.17	1.11.17	1.01.16	1.01.17	1.07.17	1.10.17	1.11.17
Less than 0	486	429	408	419	414	19,5	12,3	*14,1*	*22,0*	*21,2*
From 0 to 20	145	98	93	74	86	20,0	20,8	*20,4*	*21,2*	*25,9*
More than 20	102	96	88	72	60	60,5	66,9	*65,5*	*56,9*	*53,0*
Data not available	0	0	0	9	12	0	0	*0,0*	*0,0*	*0,0*
Total	733	623	589	574	572	100	100	*100,0*	*100,0*	*100,0*